



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 9/17/2018

45 Day Lock Exp.: 10/1/2018

60 Day Lock Exp.: 10/16/2018

W. Rate Sheet Dated: 8/17/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.500	98.437	98.287	98.137	3.500	97.924	97.774	97.624	1.875	N/A	N/A	N/A	3.125	96.790	96.640	96.490
3.625	98.971	98.821	98.671	3.625	98.423	98.273	98.123	2.000	N/A	N/A	N/A	3.250	98.084	97.934	97.784
3.750	99.819	99.669	99.519	3.750	99.428	99.278	99.128	2.125	N/A	N/A	N/A	3.375	98.674	98.524	98.374
3.875	100.349	100.199	100.049	3.875	99.923	99.773	99.623	2.250	93.618	93.468	93.318	3.500	99.166	99.016	98.866
4.000	100.875	100.725	100.575	4.000	100.412	100.262	100.112	2.375	93.980	93.830	93.680	3.625	99.700	99.550	99.400
4.125	101.403	101.253	101.103	4.125	100.905	100.755	100.605	2.500	93.105	92.955	92.805	Margin = 2.250		Index = 2.440	
4.250	102.078	101.953	101.812	4.250	101.437	101.312	101.171	2.625	94.055	93.905	93.755				
4.375	102.595	102.470	102.330	4.375	101.919	101.794	101.653	2.750	96.775	96.625	96.475				
4.500	103.105	102.980	102.840	4.500	102.393	102.268	102.127	2.875	97.339	97.189	97.039				
4.625	103.526	103.401	103.261	4.625	102.778	102.653	102.513	3.000	97.814	97.664	97.514				
4.750	103.651	103.480	103.339	4.750	102.873	102.701	102.561	3.125	98.288	98.138	97.988				
4.875	103.848	103.676	103.536	4.875	103.272	103.100	102.959	3.250	98.999	98.849	98.699				
5.000	104.475	104.303	104.162	5.000	103.663	103.491	103.350	3.375	99.467	99.317	99.167				
5.125	104.693	104.521	104.380	5.125	103.865	103.693	103.552	3.500	99.936	99.786	99.636				
5.250	104.815	104.659	104.518	5.250	103.753	103.597	103.456	3.625	100.398	100.248	100.098				
5.375	104.968	104.812	104.671	5.375	104.112	103.955	103.815	3.750	100.365	100.215	100.065				
5.500	105.082	104.926	104.785	5.500	104.440	104.284	104.143	3.875	100.819	100.669	100.519				
5.625	105.361	105.205	105.064	5.625	104.883	104.727	104.586	4.000	101.204	101.054	100.904				
5.750	105.780	105.680	105.580	5.750	104.709	104.609	104.509	4.125	101.544	101.394	101.244				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.500	97.237	97.087	96.937	3.500	96.924	96.774	96.624	1.875	N/A	N/A	N/A	3.125	95.790	95.640	95.490
3.625	97.771	97.621	97.471	3.625	97.423	97.273	97.123	2.000	N/A	N/A	N/A	3.250	97.084	96.934	96.784
3.750	98.619	98.469	98.319	3.750	98.428	98.278	98.128	2.125	N/A	N/A	N/A	3.375	97.674	97.524	97.374
3.875	99.149	98.999	98.849	3.875	98.923	98.773	98.623	2.250	92.618	92.468	92.318	3.500	98.166	98.016	97.866
4.000	99.675	99.525	99.375	4.000	99.412	99.262	99.112	2.375	92.980	92.830	92.680	3.625	98.700	98.550	98.400
4.125	100.203	100.053	99.903	4.125	99.905	99.755	99.605	2.500	92.105	91.955	91.805	Margin = 2.250		Index = 2.440	
4.250	100.878	100.753	100.612	4.250	100.437	100.312	100.171	2.625	93.055	92.905	92.755	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.395	101.270	101.130	4.375	100.919	100.794	100.653	2.750	95.775	95.625	95.475	Rate	30 Day	45 Day	60 Day
4.500	101.905	101.780	101.640	4.500	101.393	101.268	101.127	2.875	96.339	96.189	96.039	4.500	100.705	100.455	100.205
4.625	102.326	102.201	102.061	4.625	101.778	101.653	101.513	3.000	96.814	96.664	96.514	4.625	101.126	100.876	100.626
4.750	102.364	102.193	102.052	4.750	101.873	101.701	101.561	3.125	97.288	97.138	96.988	4.750	101.114	100.864	100.614
4.875	102.898	102.726	102.586	4.875	102.272	102.100	101.959	3.250	97.999	97.849	97.699	4.875	101.548	101.298	101.048
5.000	103.325	103.153	103.012	5.000	102.663	102.491	102.350	3.375	98.467	98.317	98.167	5.000	101.975	101.725	101.475
5.125	103.743	103.571	103.430	5.125	102.965	102.793	102.652	3.500	98.936	98.786	98.636	5.125	102.313	102.063	101.813
5.250	104.385	104.229	104.088	5.250	102.753	102.597	102.456	3.625	99.398	99.248	99.098	5.250	101.704	101.454	101.204
5.375	104.662	104.506	104.365	5.375	103.112	102.955	102.815	3.750	99.365	99.215	99.065	5.375	101.978	101.728	101.478
5.500	104.852	104.696	104.555	5.500	103.440	103.284	103.143	3.875	99.819	99.669	99.519	5.500	102.312	102.062	101.812
5.625	105.081	104.925	104.784	5.625	103.883	103.727	103.586	4.000	100.204	100.054	99.904	5.625	102.571	102.321	102.071
5.750	105.550	105.450	105.350	5.750	103.709	103.609	103.509	4.125	100.544	100.394	100.244	5.750	102.770	102.520	102.270

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		Loan Size Adjuster	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.250	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.250	\$85,001 - \$125,000	-0.500
FICO 640 - 659	0.000	\$125,001 - \$175,000	-0.125
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-1.500	\$275,001 up to HB	0.000
FICO 580 - 599	-2.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	99.855	99.605	99.355	4.500	99.673	99.423	99.173
4.750	100.264	100.014	99.764	4.750	100.153	99.903	99.653
5.000	101.125	100.875	100.625	5.000	100.943	100.693	100.443
5.250	101.922	101.672	101.422	5.250	101.759	101.509	101.259
5.500	102.072	101.822	101.572	5.500	101.720	101.470	101.220
5.625	102.271	102.021	101.771	5.625	102.163	101.913	101.663
5.750	102.520	102.270	102.020	5.750	101.989	101.739	101.489
5.875	102.764	102.514	102.264	5.875	102.357	102.107	101.857

Specialty Adjustment	
Manufactured Homes (OTC Exempt)	0.250
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate		
Today:	8/17/2018	5.250%

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/17/2018

45 Day Lock Exp.:

10/1/2018

60 Day Lock Exp.:

10/16/2018

W. Rate Sheet Dated: 8/17/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.500	97.499	97.349	97.199	3.500	96.987	96.837	96.687	1.875	N/A	N/A	N/A	3.125	95.10	94.952	94.802
3.625	98.033	97.883	97.733	3.625	97.485	97.335	97.185	2.000	N/A	N/A	N/A	3.250	97.15	96.996	96.846
3.750	98.569	98.419	98.269	3.750	98.178	98.028	97.878	2.125	N/A	N/A	N/A	3.375	97.74	97.586	97.436
3.875	99.099	98.949	98.799	3.875	98.673	98.523	98.373	2.250	90.118	89.968	89.818	3.500	98.23	98.078	97.928
4.000	99.625	99.475	99.325	4.000	99.162	99.012	98.862	2.375	90.480	90.330	90.180	3.625	98.76	98.612	98.462
4.125	100.153	100.003	99.853	4.125	99.655	99.505	99.355	2.500	89.605	89.455	89.305	Margin = 2.250		Index = 2.440	
4.250	100.828	100.703	100.562	4.250	100.187	100.062	99.921	2.625	90.555	90.405	90.255				
4.375	101.345	101.220	101.080	4.375	100.669	100.544	100.403	2.750	95.088	94.938	94.788				
4.500	101.855	101.730	101.590	4.500	101.143	101.018	100.877	2.875	95.652	95.502	95.352				
4.625	102.276	102.151	102.011	4.625	101.528	101.403	101.263	3.000	96.126	95.976	95.826				
4.750	101.964	101.792	101.651	4.750	101.186	101.014	100.873	3.125	96.600	96.450	96.300				
4.875	102.161	101.989	101.848	4.875	101.584	101.412	101.272	3.250	98.062	97.912	97.762				
5.000	102.787	102.616	102.475	5.000	101.975	101.803	101.663	3.375	98.529	98.379	98.229				
5.125	103.005	102.833	102.693	5.125	102.177	102.005	101.865	3.500	98.999	98.849	98.699				
5.250	103.315	102.159	102.018	5.250	101.253	101.097	100.956	3.625	99.460	99.310	99.160				
5.375	102.468	102.312	102.171	5.375	101.612	101.455	101.315	3.750	99.115	98.965	98.815				
5.500	102.582	102.426	102.285	5.500	101.940	101.784	101.643	3.875	99.569	99.419	99.269				
5.625	102.861	102.705	102.564	5.625	102.383	102.227	102.086	4.000	99.954	99.804	99.654				
5.750	102.342	102.242	102.142	5.750	101.271	101.171	101.071	4.125	100.294	100.144	99.994				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.500	96.299	96.149	95.999	3.500	95.987	95.837	95.687	1.875	N/A	N/A	N/A	3.125	94.102	93.952	93.802
3.625	96.833	96.683	96.533	3.625	96.485	96.335	96.185	2.000	N/A	N/A	N/A	3.250	96.146	95.996	95.846
3.750	97.369	97.219	97.069	3.750	97.178	97.028	96.878	2.125	N/A	N/A	N/A	3.375	96.736	96.586	96.436
3.875	97.899	97.749	97.599	3.875	97.673	97.523	97.373	2.250	90.868	90.718	90.568	3.500	97.228	97.078	96.928
4.000	98.425	98.275	98.125	4.000	98.162	98.012	97.862	2.375	91.230	91.080	90.930	3.625	97.762	97.612	97.462
4.125	98.953	98.803	98.653	4.125	98.655	98.505	98.355	2.500	90.355	90.205	90.055	Margin = 2.250		Index = 2.440	
4.250	99.628	99.503	99.362	4.250	99.187	99.062	98.921	2.625	91.305	91.155	91.005	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.145	100.020	99.880	4.375	99.669	99.544	99.403	2.750	94.869	94.719	94.569	Rate	30 Day	45 Day	60 Day
4.500	100.655	100.530	100.390	4.500	100.143	100.018	99.877	2.875	95.433	95.283	95.133	4.500	99.455	99.205	98.955
4.625	101.076	100.951	100.811	4.625	100.528	100.403	100.263	3.000	95.907	95.757	95.607	4.625	99.876	99.626	99.376
4.750	100.677	100.505	100.364	4.750	100.186	100.014	99.873	3.125	96.382	96.232	96.082	4.750	99.427	99.177	98.927
4.875	101.211	101.039	100.898	4.875	100.584	100.412	100.272	3.250	96.531	96.381	96.231	4.875	99.861	99.611	99.361
5.000	101.637	101.466	101.325	5.000	100.975	100.803	100.663	3.375	96.998	96.848	96.698	5.000	100.287	100.037	99.787
5.125	102.055	101.883	101.743	5.125	101.277	101.105	100.965	3.500	97.467	97.317	97.167	5.125	100.625	100.375	100.125
5.250	101.885	101.729	101.588	5.250	100.253	100.097	99.956	3.625	97.929	97.779	97.629	5.250	99.204	98.954	98.704
5.375	102.162	102.006	101.865	5.375	100.612	100.455	100.315	3.750	97.177	97.027	96.877	5.375	99.478	99.228	98.978
5.500	102.352	102.196	102.055	5.500	100.940	100.784	100.643	3.875	97.632	97.482	97.332	5.500	99.812	99.562	99.312
5.625	102.581	102.425	102.284	5.625	101.383	101.227	101.086	4.000	98.017	97.867	97.717	5.625	100.071	99.821	99.571
5.750	102.112	102.012	101.912	5.750	100.271	100.171	100.071	4.125	98.357	98.207	98.057	5.750	99.332	99.082	98.832

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.250	FICO 600 - 619	-1.500
FICO 660 - 679	0.250	FICO 580 - 599	-2.000
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

Specialty Adjustment	
Manufactured Homes (OTC Exempt)	0.250
203(k) / 203(k)s / 203(h) / Repair Escrow	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate	
Today:	8/17/2018 5.250%

DPA Advantage Program *comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only*							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	98.605	98.355	98.105	4.500	98.423	98.173	97.923
4.750	98.577	98.327	98.077	4.750	98.466	98.216	97.966
5.000	99.437	99.187	98.937	5.000	99.255	99.005	98.755
5.250	99.422	99.172	98.922	5.250	99.259	99.009	98.759
5.500	99.572	99.322	99.072	5.500	99.220	98.970	98.720
5.625	99.771	99.521	99.271	5.625	99.663	99.413	99.163
5.750	99.082	98.832	98.582	5.750	98.551	98.301	98.051
5.875	99.326	99.076	98.826	5.875	98.919	98.669	98.419

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203(k) / 203(k)s	-1.000
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FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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10/16/2018

W. Rate Sheet Dated: 8/17/2018

Release Time: 10:00 am ET

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Conforming FNMA															
30/25 Year				20 Year				15 Year				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	99.967	99.867	99.767	4.625	101.950	101.850	101.750	3.000	96.595	96.495	96.395	2.750	96.585	96.485	96.385
4.375	100.513	100.413	100.313	4.750	102.481	102.381	102.281	3.125	97.107	97.007	96.907	2.875	96.931	96.831	96.731
4.500	101.053	100.953	100.853	4.875	102.852	102.752	102.652	3.250	97.848	97.748	97.648	2.990	97.188	97.088	96.988
4.625	101.650	101.550	101.450	4.990	103.101	103.001	102.901	3.375	98.368	98.268	98.168	3.000	97.288	97.188	97.088
4.750	102.198	102.098	101.998	5.000	103.201	103.101	103.001	3.500	98.881	98.781	98.681	3.125	97.649	97.549	97.449
4.875	102.688	102.588	102.488	5.125	103.552	103.452	103.352	3.625	99.389	99.289	99.189	3.250	98.380	98.280	98.180
4.990	102.980	102.880	102.780	5.250	104.047	103.947	103.847	3.750	99.724	99.624	99.524	3.375	98.744	98.644	98.544
5.000	103.080	102.980	102.880	5.375	104.342	104.242	104.142	3.875	100.119	100.019	99.919	3.500	99.089	98.989	98.889
5.125	103.423	103.323	103.223	5.500	104.685	104.585	104.485	3.990	100.509	100.409	100.309	3.625	99.430	99.330	99.230
5.250	104.081	103.981	103.881	5.625	104.930	104.830	104.730	4.000	100.609	100.509	100.409	3.750	100.163	100.063	99.963
5.375	104.481	104.381	104.281	5.750	105.573	105.473	105.373	4.125	101.085	100.985	100.885	3.875	100.497	100.397	100.297
5.500	104.862	104.762	104.662	5.875	105.727	105.627	105.527	4.250	101.379	101.279	101.179	3.990	100.705	100.605	100.505
5.625	105.135	105.035	104.935	5.990	105.812	105.712	105.612	4.375	101.662	101.562	101.462	4.000	100.805	100.705	100.605
5.750	105.832	105.732	105.632	6.000	105.912	105.812	105.712	4.500	101.986	101.886	101.786	4.125	101.091	100.991	100.891
5.875	106.032	105.932	105.832	6.125	106.431	106.331	106.231	4.625	102.396	102.296	102.196	4.250	101.364	101.264	101.164
5.990	106.157	106.057	105.957	6.250	106.644	106.544	106.444	4.750	102.558	102.458	102.358	4.375	101.633	101.533	101.433
6.000	106.257	106.157	106.057	6.375	106.932	106.799	106.685	4.875	102.809	102.709	102.609	4.500	101.895	101.795	101.695
6.125	106.857	106.757	106.657	6.500	N/A	N/A	N/A	4.990	102.963	102.863	102.763	4.625	102.147	102.047	101.947
6.250	107.118	107.018	106.918	6.625	N/A	N/A	N/A	5.000	103.063	102.963	102.863	4.750	102.327	102.227	102.127

30-20 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	98.129	98.029	97.929	3.000	96.220	96.120	96.020
4.250	98.873	98.773	98.673	3.125	96.631	96.531	96.431
4.375	99.493	99.393	99.293	3.250	97.567	97.467	97.367
4.500	100.061	99.961	99.861	3.375	97.979	97.879	97.779
4.625	100.493	100.393	100.293	3.500	98.409	98.309	98.209
4.750	101.157	101.057	100.957	3.625	98.820	98.720	98.620
4.875	101.717	101.617	101.517	3.750	99.056	98.956	98.856
4.990	102.158	102.058	101.958	3.875	99.393	99.293	99.193
5.000	102.258	102.158	102.058	3.990	99.699	99.599	99.499
5.125	102.506	102.406	102.306	4.000	99.799	99.699	99.599
5.250	102.725	102.625	102.525	4.125	100.188	100.088	99.988
5.375	102.832	102.732	102.632	4.250	100.389	100.289	100.189
5.500	103.322	103.222	103.122	4.375	100.583	100.483	100.383
5.625	103.539	103.439	103.339	4.500	100.724	100.624	100.524
5.750	103.755	103.655	103.555	4.625	100.734	100.634	100.534
5.875	102.878	102.778	102.678	4.750	100.836	100.736	100.636
5.990	103.246	103.146	103.046	4.875	101.002	100.902	100.802
6.000	103.346	103.246	103.146	4.990	101.065	100.965	100.865
6.125	103.596	103.496	103.396	5.000	101.165	101.065	100.965

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

* A minimum required credit score of 620 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2

Product Features								
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	N/A	N/A	N/A
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
3-4 Unit Property	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
HB C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only applicable to detached condominiums or site condominiums								*Not

Cash-Out Refinance				
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125
80.01-85.00% Only available with DU v. 9.1				

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

HomeReady LLPAs*	
Product Feature	LLPA Cap
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	-1.500
*The above caps do not include the following LLPAs: State; Extension; Loan Size	

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			
FHA ID# - 1358600006			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrawholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/17/2018

45 Day Lock Exp.:

10/1/2018

60 Day Lock Exp.:

10/16/2018

W. Rate Sheet Dated: 8/17/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA DU Refi Plus															
30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	96.743	96.643	96.543	4.000	95.472	95.372	95.272	4.625	100.500	100.400	100.300	4.625	99.295	99.195	99.095
4.125	97.477	97.377	97.277	4.125	96.244	96.144	96.044	4.750	101.031	100.931	100.831	4.750	100.140	100.040	99.940
4.250	98.235	98.135	98.035	4.250	97.270	97.170	97.070	4.875	101.402	101.302	101.202	4.875	100.643	100.543	100.443
4.375	98.781	98.681	98.581	4.375	97.885	97.785	97.685	4.990	101.651	101.551	101.451	4.990	101.018	100.918	100.818
4.500	99.270	99.170	99.070	4.500	98.466	98.366	98.266	5.000	101.751	101.651	101.551	5.000	101.118	101.018	100.918
4.625	99.974	99.874	99.774	4.625	99.446	99.346	99.246	5.125	102.102	102.002	101.902	5.125	101.491	101.391	101.291
4.750	100.671	100.571	100.471	4.750	100.394	100.294	100.194	5.250	102.597	102.497	102.397	5.250	101.888	101.788	101.688
4.875	101.166	101.066	100.966	4.875	100.955	100.855	100.755	5.375	102.892	102.792	102.692	5.375	102.311	102.211	102.111
4.990	101.530	101.430	101.330	4.990	101.367	101.267	101.167	5.500	103.235	103.135	103.035	5.500	102.738	102.638	102.538
5.000	101.630	101.530	101.430	5.000	101.467	101.367	101.267	5.625	103.480	103.380	103.280	5.625	103.066	102.966	102.866
5.125	101.973	101.873	101.773	5.125	101.850	101.750	101.650	5.750	104.123	104.023	103.923	5.750	103.586	103.486	103.386
5.250	102.631	102.531	102.431	5.250	102.559	102.459	102.359	5.875	104.277	104.177	104.077	5.875	103.796	103.696	103.596
5.375	103.031	102.931	102.831	5.375	103.016	102.916	102.816	5.990	104.362	104.262	104.162	5.990	103.947	103.847	103.747
5.500	103.412	103.312	103.212	5.500	103.438	103.338	103.238	6.000	104.462	104.362	104.262	6.000	104.047	103.947	103.847
5.625	103.685	103.585	103.485	5.625	103.744	103.644	103.544	6.125	104.981	104.881	104.781	6.125	104.740	104.640	104.540
5.750	104.382	104.282	104.182	5.750	104.623	104.523	104.423	6.250	105.194	105.060	104.946	6.250	104.704	104.570	104.456
5.875	104.582	104.482	104.382	5.875	104.858	104.758	104.658	6.375	105.482	105.349	105.235	6.375	105.091	104.957	104.843
5.990	104.707	104.607	104.507	5.990	105.007	104.907	104.807	6.500	N/A	N/A	N/A	6.500	N/A	N/A	N/A
6.000	104.807	104.707	104.607	6.000	105.107	105.007	104.907	6.625	N/A	N/A	N/A	6.625	N/A	N/A	N/A

15 Year								10 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	96.220	96.120	96.020	2.875	N/A	#N/A	#N/A	2.750	95.085	94.985	94.885	2.875	N/A	#N/A	#N/A
3.125	96.631	96.531	96.431	2.990	93.350	93.250	93.150	2.875	95.431	95.331	95.231	2.990	93.206	93.106	93.006
3.250	97.567	97.467	97.367	3.000	93.450	93.350	93.250	2.990	95.688	95.588	95.488	3.000	93.306	93.206	93.106
3.375	97.979	97.879	97.779	3.125	94.103	94.003	93.903	3.000	95.788	95.688	95.588	3.125	93.968	93.868	93.768
3.500	98.409	98.309	98.209	3.250	94.632	94.532	94.432	3.125	96.149	96.049	95.949	3.250	94.487	94.387	94.287
3.625	98.820	98.720	98.620	3.375	95.301	95.201	95.101	3.250	96.880	96.780	96.680	3.375	95.167	95.067	94.967
3.750	99.056	98.956	98.856	3.500	95.956	95.856	95.756	3.375	97.244	97.144	97.044	3.500	95.811	95.711	95.611
3.875	99.393	99.293	99.193	3.625	96.603	96.503	96.403	3.500	97.589	97.489	97.389	3.625	96.469	96.369	96.269
3.990	99.699	99.599	99.499	3.750	96.973	96.873	96.773	3.625	97.930	97.830	97.730	3.750	96.828	96.728	96.628
4.000	99.799	99.699	99.599	3.875	97.453	97.353	97.253	3.750	98.663	98.563	98.463	3.875	97.308	97.208	97.108
4.125	100.188	100.088	99.988	3.990	97.980	97.880	97.780	3.875	98.997	98.897	98.797	3.990	97.825	97.725	97.625
4.250	100.389	100.289	100.189	4.000	98.080	97.980	97.880	3.990	99.205	99.105	99.005	4.000	97.925	97.825	97.725
4.375	100.583	100.483	100.383	4.125	98.690	98.590	98.490	4.000	99.305	99.205	99.105	4.125	98.536	98.436	98.336
4.500	100.724	100.624	100.524	4.250	99.016	98.916	98.816	4.125	99.591	99.491	99.391	4.250	98.861	98.761	98.661
4.625	100.734	100.634	100.534	4.375	99.329	99.229	99.129	4.250	99.864	99.764	99.664	4.375	99.154	99.054	98.954
4.750	100.836	100.736	100.636	4.500	99.703	99.603	99.503	4.375	100.133	100.033	99.933	4.500	99.529	99.429	99.329
4.875	101.002	100.902	100.802	4.625	100.236	100.136	100.036	4.500	100.395	100.295	100.195	4.625	100.061	99.961	99.861
4.990	101.065	100.965	100.865	4.750	100.418	100.318	100.218	4.625	100.647	100.547	100.447	4.750	100.244	100.144	100.044
5.000	101.165	101.065	100.965	4.875	100.697	100.597	100.497	4.750	100.827	100.727	100.627	4.875	100.513	100.413	100.313

Applicable for all mortgages with greater than 15 year terms										
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	>105.00%
≥ 740	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-0.750	-0.750	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	-0.500	-0.500	-0.500
660 - 679	0.000	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1.250	-1.250	-1.250
640 - 659	-0.500	-1.250	-2.000	-2.250	-2.250	-2.250	-2.250	-1.750	-1.750	-1.750
620 - 639	-0.500	-1.500	-2.500	-2.750	-2.750	-2.750	-2.750	-2.500	-2.500	-2.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

* A minimum required credit score of 580 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2

LLPA Cap		
Characteristic	30/25 yr	20 - 10 yr
Owner Occupied LTV < 80%	2.000	2.000
Owner Occupied LTV ≥ 80%	0.750	0.000
Investment & 2nd Home LTV ≤ 105%	2.000	2.000
Investment & 2nd Home LTV > 105%	2.000	1.500
Exclude the following from the LLPA cap: State; Loan Size; UW Buy Out; escrow waiver; -1.500 HB LLPA		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%
High-LTV ≤ 30 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000
High-LTV ≤ 20 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000
High-LTV ≤ 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750

*Not applicable to detached condominiums or site condominiums

Cash-Out Refinance Texas Equity 50(a)(6) Only				
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125

All Loan Type Adjustments			
Adjusters	All Terms	Adjusters	All Terms
NY	-0.250	High Balance	-1.500
TX	0.150	Escrow Waiver	0.000
All Subordinate Financing	-0.375	Texas Equity 50(a)(6)	0.000
Loan Size Adjuster		Texas Equity 50(a)(4)	0.000
\$0 - \$49,999	-2.500		
\$50,000 - \$85,000	-1.375		
\$85,001 - \$125,000	-0.500		
\$125,001 - \$175,000	-0.375		
\$175,001 - \$275,000	0.000		
\$275,001 up to HB	0.125		



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/17/2018

45 Day Lock Exp.:

10/1/2018

60 Day Lock Exp.:

10/16/2018

W. Rate Sheet Dated: 8/17/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC											
30/25 Year				20 Year				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	99.967	99.867	99.767	3.750	97.877	97.777	97.677	2.750	95.378	95.278	95.178
4.375	100.524	100.424	100.324	3.875	98.482	98.382	98.282	2.875	96.039	95.939	95.839
4.500	101.177	101.077	100.977	3.990	99.017	98.917	98.817	2.990	96.588	96.488	96.388
4.625	101.795	101.695	101.595	4.000	99.117	99.017	98.917	3.000	96.688	96.588	96.488
4.750	102.362	102.262	102.162	4.125	99.763	99.663	99.563	3.125	97.272	97.172	97.072
4.875	102.845	102.745	102.645	4.250	100.379	100.279	100.179	3.250	97.798	97.698	97.598
4.990	103.156	103.056	102.956	4.375	100.959	100.859	100.759	3.375	98.320	98.220	98.120
5.000	103.256	103.156	103.056	4.500	101.595	101.495	101.395	3.500	98.987	98.887	98.787
5.125	103.743	103.643	103.543	4.625	102.167	102.067	101.967	3.625	99.524	99.424	99.324
5.250	104.243	104.143	104.043	4.750	102.637	102.537	102.437	3.750	99.937	99.837	99.737
5.375	104.715	104.615	104.515	4.875	102.995	102.895	102.795	3.875	100.447	100.347	100.247
5.500	105.063	104.963	104.863	4.990	103.253	103.153	103.053	3.990	100.717	100.617	100.517
5.625	105.383	105.275	105.183	5.000	103.353	103.253	103.153	4.000	100.817	100.717	100.617
5.750	105.814	105.707	105.614	5.125	103.717	103.617	103.517	4.125	101.355	101.255	101.155
5.875	106.093	105.993	105.893	5.250	104.088	103.988	103.888	4.250	101.604	101.504	101.404
5.990	106.259	106.159	106.059	5.375	104.397	104.297	104.197	4.375	101.989	101.889	101.789
6.000	106.359	106.259	106.159	5.500	104.706	104.606	104.506	4.500	102.125	102.025	101.925
6.125	106.624	106.524	106.424	5.625	105.205	105.097	105.005	4.625	102.501	102.401	102.301
6.250	107.138	107.038	106.938	5.750	105.593	105.486	105.393	4.750	102.681	102.581	102.481

Conforming FHLMC Super Conforming							
SC 30-20 Year				SC 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	98.982	98.882	98.782	2.750	95.034	94.934	94.834
4.375	99.539	99.439	99.339	2.875	95.695	95.595	95.495
4.500	100.192	100.092	99.992	2.990	96.244	96.144	96.044
4.625	100.849	100.749	100.649	3.000	96.344	96.244	96.144
4.750	101.416	101.316	101.216	3.125	96.928	96.828	96.728
4.875	101.899	101.799	101.699	3.250	97.454	97.354	97.254
4.990	102.210	102.110	102.010	3.375	97.695	97.595	97.495
5.000	102.310	102.210	102.110	3.500	98.362	98.262	98.162
5.125	102.024	101.924	101.824	3.625	98.899	98.799	98.699
5.250	102.524	102.424	102.324	3.750	99.312	99.212	99.112
5.375	102.996	102.896	102.796	3.875	99.822	99.722	99.622
5.500	103.344	103.244	103.144	3.990	99.599	99.499	99.399
5.625	102.359	102.251	102.159	4.000	99.699	99.599	99.499
5.750	102.790	102.683	102.590	4.125	100.237	100.137	100.037
5.875	102.919	102.819	102.719	4.250	100.486	100.386	100.286
5.990	102.935	102.835	102.735	4.375	100.871	100.771	100.671
6.000	103.035	102.935	102.835	4.500	100.546	100.446	100.346
6.125	103.150	103.050	102.950	4.625	100.922	100.822	100.722
6.250	103.514	103.414	103.314	4.750	101.102	101.002	100.902

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

Program Features								
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
SC Fixed C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
SC Fixed Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only								

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 95.00%	75.01 - 95.00%	-1.375	-1.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Cash-Out Refinance				
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/17/2018

45 Day Lock Exp.:

10/1/2018

60 Day Lock Exp.:

10/16/2018

W. Rate Sheet Dated: 8/17/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC Open Access															
30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	98.505	98.405	98.305	4.250	98.405	98.305	98.205	3.750	96.427	96.327	96.227	3.750	96.327	96.227	96.127
4.375	99.074	98.974	98.874	4.375	98.974	98.874	98.774	3.875	97.032	96.932	96.832	3.875	96.932	96.832	96.732
4.500	99.727	99.627	99.527	4.500	99.627	99.527	99.427	3.990	97.567	97.467	97.367	3.990	97.467	97.367	97.267
4.625	100.345	100.245	100.145	4.625	100.245	100.145	100.045	4.000	97.667	97.567	97.467	4.000	97.567	97.467	97.367
4.750	100.912	100.812	100.712	4.750	100.812	100.712	100.612	4.125	98.313	98.213	98.113	4.125	98.213	98.113	98.013
4.875	101.395	101.295	101.195	4.875	101.295	101.195	101.095	4.250	98.829	98.829	98.729	4.250	98.829	98.729	98.629
4.990	101.706	101.606	101.506	4.990	101.606	101.506	101.406	4.375	99.509	99.409	99.309	4.375	99.409	99.309	99.209
5.000	101.806	101.706	101.606	5.000	101.706	101.606	101.506	4.500	100.145	100.045	99.945	4.500	100.045	99.945	99.845
5.125	102.293	102.193	102.093	5.125	102.193	102.093	101.993	4.625	100.717	100.617	100.517	4.625	100.617	100.517	100.417
5.250	102.793	102.693	102.593	5.250	102.693	102.593	102.493	4.750	101.187	101.087	100.987	4.750	101.087	100.987	100.887
5.375	103.265	103.165	103.065	5.375	103.165	103.065	102.965	4.875	101.545	101.445	101.345	4.875	101.445	101.345	101.245
5.500	103.613	103.513	103.413	5.500	103.513	103.413	103.313	4.990	101.803	101.703	101.603	4.990	101.703	101.603	101.503
5.625	103.933	103.833	103.733	5.625	103.833	103.733	103.633	5.000	101.903	101.803	101.703	5.000	101.803	101.703	101.603
5.750	104.364	104.264	104.164	5.750	104.264	104.164	104.064	5.125	102.267	102.167	102.067	5.125	102.167	102.067	101.967
5.875	104.643	104.543	104.443	5.875	104.543	104.443	104.343	5.250	102.638	102.538	102.438	5.250	102.538	102.438	102.338
5.990	104.809	104.709	104.609	5.990	104.709	104.609	104.509	5.375	102.947	102.847	102.747	5.375	102.847	102.747	102.647
6.000	104.909	104.809	104.709	6.000	104.809	104.709	104.609	5.500	103.256	103.156	103.056	5.500	103.156	103.056	102.956
6.125	105.174	105.048	104.974	6.125	105.074	104.948	104.874	5.625	103.755	103.647	103.555	5.625	103.655	103.547	103.455
6.250	105.688	105.544	105.488	6.250	105.588	105.444	105.388	5.750	104.143	104.036	103.943	5.750	104.043	103.936	103.843

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.878	93.778	93.678	2.750	93.778	93.678	93.578
2.875	94.539	94.439	94.339	2.875	94.439	94.339	94.239
2.990	95.088	94.988	94.888	2.990	94.988	94.888	94.788
3.000	95.188	95.088	94.988	3.000	95.088	94.988	94.888
3.125	95.772	95.672	95.572	3.125	95.672	95.572	95.472
3.250	96.247	96.147	96.047	3.250	96.147	96.047	95.947
3.375	96.702	96.602	96.502	3.375	96.602	96.502	96.402
3.500	97.487	97.387	97.287	3.500	97.387	97.287	97.187
3.625	98.024	97.924	97.824	3.625	97.924	97.824	97.724
3.750	98.437	98.337	98.237	3.750	98.337	98.237	98.137
3.875	98.947	98.847	98.747	3.875	98.847	98.747	98.647
3.990	99.217	99.117	99.017	3.990	99.117	99.017	98.917
4.000	99.317	99.217	99.117	4.000	99.217	99.117	99.017
4.125	99.855	99.755	99.655	4.125	99.755	99.655	99.555
4.250	100.104	100.004	99.904	4.250	100.004	99.904	99.804
4.375	100.489	100.389	100.289	4.375	100.389	100.289	100.189
4.500	100.625	100.525	100.425	4.500	100.525	100.425	100.325
4.625	101.001	100.901	100.801	4.625	100.901	100.801	100.701
4.750	101.181	101.081	100.981	4.750	101.081	100.981	100.881

30-20 Year Super Conforming								15 Year Super Conforming							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	97.520	97.420	97.320	4.250	97.420	97.320	97.220	2.750	93.534	93.434	93.334	2.750	93.434	93.334	93.234
4.375	98.089	97.989	97.889	4.375	97.989	97.889	97.789	2.875	94.195	94.095	93.995	2.875	94.095	93.995	93.895
4.500	98.742	98.642	98.542	4.500	98.642	98.542	98.442	2.990	94.744	94.644	94.544	2.990	94.644	94.544	94.444
4.625	99.399	99.299	99.199	4.625	99.299	99.199	99.099	3.000	94.844	94.744	94.644	3.000	94.744	94.644	94.544
4.750	99.966	99.866	99.766	4.750	99.866	99.766	99.666	3.125	95.428	95.328	95.228	3.125	95.328	95.228	95.128
4.875	100.449	100.349	100.249	4.875	100.349	100.249	100.149	3.250	95.903	95.803	95.703	3.250	95.803	95.703	95.603
4.990	100.760	100.660	100.560	4.990	100.660	100.560	100.460	3.375	96.077	95.977	95.877	3.375	95.977	95.877	95.777
5.000	100.860	100.760	100.660	5.000	100.760	100.660	100.560	3.500	96.862	96.762	96.662	3.500	96.762	96.662	96.562
5.125	100.574	100.474	100.374	5.125	100.474	100.374	100.274	3.625	97.399	97.299	97.199	3.625	97.299	97.199	97.099
5.250	101.074	100.974	100.874	5.250	100.974	100.874	100.774	3.750	97.812	97.712	97.612	3.750	97.712	97.612	97.512
5.375	101.546	101.446	101.346	5.375	101.446	101.346	101.246	3.875	98.322	98.222	98.122	3.875	98.222	98.122	98.022
5.500	101.894	101.794	101.694	5.500	101.794	101.694	101.594	3.990	98.099	97.999	97.899	3.990	97.999	97.899	97.799
5.625	100.909	100.809	100.709	5.625	100.809	100.709	100.609	4.000	98.199	98.099	97.999	4.000	98.099	97.999	97.899
5.750	101.340	101.233	101.140	5.750	101.240	101.133	101.040	4.125	98.637	98.537	98.437	4.125	98.537	98.437	98.337
5.875	101.469	101.362	101.269	5.875	101.369	101.262	101.169	4.250	98.986	98.886	98.786	4.250	98.886	98.786	98.686
5.990	101.485	101.377	101.285	5.990	101.385	101.277	101.185	4.375	99.371	99.271	99.171	4.375	99.271	99.171	99.071
6.000	101.585	101.477	101.385	6.000	101.485	101.377	101.285	4.500	98.946	98.846	98.746	4.500	98.846	98.746	98.646
6.125	101.700	101.574	101.500	6.125	101.600	101.474	101.400	4.625	99.422	99.322	99.222	4.625	99.322	99.222	99.122
6.250	102.064	101.920	101.864	6.250	101.964	101.820	101.764	4.750	99.602	99.502	99.402	4.750	99.502	99.402	99.302

Applicable for all mortgages with greater than 15 year terms							
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%
≥ 740	0.00%	-0.25%	-0.25%	-0.50%	0.00%	0.00%	0.00%
720 - 739	0.00%	-0.25%	-0.50%	-0.75%	0.00%	0.00%	0.00%
700 - 719	0.00%	-0.50%	-1.00%	-1.25%	-0.50%	-0.50%	-0.50%
680 - 699	0.00%	-0.50%	-1.25%	-1.75%	-1.00%	-0.75%	-0.75%
660 - 679	0.00%	-1.00%	-2.25%	-2.75%	-2.25%	-1.75%	-1.75%
640 - 659	-0.50%	-1.25%	-2.75%	-3.00%	-2.75%	-2.25%	-2.25%
620 - 639	-0.50%	-1.50%	-3.00%	-3.00%	-2.75%	-2.75%	-2.75%
< 620 *	-0.50%	-1.50%	-3.00%	-3.00%	-2.75%	-2.75%	-2.75%

* A minimum required credit score of 580 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide

Product Features										
Product Feature & \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
High-LTV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.50%	-1.00%	-2.00%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Manufactured	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%
2-Unit Property	-1.00%	-1.00%	-1.00%	-1.00%	-1.00%	-1.00%	-1.00%	-1.00%	-1.00%	-1.00%
3-4 Unit Property	-1.00%	-1.00%	-1.00%	-1.00%	-1.50%	-2.00%	-2.00%	-2.00%	-2.00%	-2.00%
Condo > 15 year	0.00%	0.00%	0.00%	0.00%	-0.75%	-0.75%	-0.75%	-0.75%	-0.75%	-0.75%
SC C/O Refi	-1.00%	-1.00%	-1.00%	-1.00%	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase or R/R Refi	-0.25%	-0.25%	-0.25%	-0.25%	-0.25%	-0.25%	-0.25%	-0.25%	-0.25%	-0.25%



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/17/2018

45 Day Lock Exp.:

10/1/2018

60 Day Lock Exp.:

10/16/2018

W. Rate Sheet Dated: 8/17/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible & Home Possible Advantage																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	99.955	99.855	99.755	3.750	97.877	97.777	97.677	2.750	95.378	95.278	95.178	4.250	98.970	98.870	98.770	2.750	95.034	94.934	94.834
4.375	100.524	100.424	100.324	3.875	98.482	98.382	98.282	2.875	96.039	95.939	95.839	4.375	99.539	99.439	99.339	2.875	95.695	95.595	95.495
4.500	101.177	101.077	100.977	3.990	99.017	98.917	98.817	2.990	96.588	96.488	96.388	4.500	100.192	100.092	99.992	2.990	96.244	96.144	96.044
4.625	101.795	101.695	101.595	4.000	99.117	99.017	98.917	3.000	96.688	96.588	96.488	4.625	100.849	100.749	100.649	3.000	96.344	96.244	96.144
4.750	102.362	102.262	102.162	4.125	99.763	99.663	99.563	3.125	97.272	97.172	97.072	4.750	101.416	101.316	101.216	3.125	96.928	96.828	96.728
4.875	102.845	102.745	102.645	4.250	100.379	100.279	100.179	3.250	97.747	97.647	97.547	4.875	101.899	101.799	101.699	3.250	97.403	97.303	97.203
4.990	103.156	103.056	102.956	4.375	100.959	100.859	100.759	3.375	98.202	98.102	98.002	4.990	102.210	102.110	102.010	3.375	97.577	97.477	97.377
5.000	103.256	103.156	103.056	4.500	101.595	101.495	101.395	3.500	98.987	98.887	98.787	5.000	102.310	102.210	102.110	3.500	98.362	98.262	98.162
5.125	103.743	103.643	103.543	4.625	102.167	102.067	101.967	3.625	99.524	99.424	99.324	5.125	102.024	101.924	101.824	3.625	98.899	98.799	98.699
5.250	104.243	104.143	104.043	4.750	102.637	102.537	102.437	3.750	99.937	99.837	99.737	5.250	102.524	102.424	102.324	3.750	99.312	99.212	99.112
5.375	104.715	104.615	104.515	4.875	102.995	102.895	102.795	3.875	100.447	100.347	100.247	5.375	102.996	102.896	102.796	3.875	99.822	99.722	99.622
5.500	105.063	104.963	104.863	4.990	103.253	103.153	103.053	3.990	100.717	100.617	100.517	5.500	103.344	103.244	103.144	3.990	99.599	99.499	99.399
5.625	105.383	105.275	105.183	5.000	103.353	103.253	103.153	4.000	100.817	100.717	100.617	5.625	102.359	102.251	102.159	4.000	99.699	99.599	99.499
5.750	105.814	105.707	105.614	5.125	103.717	103.617	103.517	4.125	101.355	101.255	101.155	5.750	102.790	102.683	102.590	4.125	100.237	100.137	100.037
5.875	106.093	105.993	105.893	5.250	104.088	103.988	103.888	4.250	101.604	101.504	101.404	5.875	102.919	102.819	102.719	4.250	100.486	100.386	100.286
5.990	106.259	106.159	106.059	5.375	104.397	104.297	104.197	4.375	101.989	101.889	101.789	5.990	102.935	102.835	102.735	4.375	100.871	100.771	100.671
6.000	106.359	106.259	106.159	5.500	104.706	104.606	104.506	4.500	102.125	102.025	101.925	6.000	103.035	102.935	102.835	4.500	100.546	100.446	100.346
6.125	106.624	106.524	106.424	5.625	105.205	105.097	105.005	4.625	102.501	102.401	102.301	6.125	103.150	103.050	102.950	4.625	100.922	100.822	100.722
6.250	107.138	107.038	106.938	5.750	105.593	105.486	105.393	4.750	102.681	102.581	102.481	6.250	103.514	103.414	103.314	4.750	101.102	101.002	100.902

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP & HPA LLPA Cap			
FICO ↓ \ LTV →	≤ 80%	> 80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI			

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **9/17/2018**

45 Day Lock Exp.: **10/1/2018**

60 Day Lock Exp.: **10/16/2018**

W. Rate Sheet Dated: **8/17/2018**

Release Time: **10:00 am ET**

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
4.000	96.432	96.307	96.182	
4.125	97.558	97.433	97.308	
4.250	98.401	98.276	98.151	
4.375	98.974	98.849	98.724	
4.500	99.575	99.450	99.325	
4.625	100.116	99.991	99.866	
4.750	100.590	100.465	100.340	
4.875	101.017	100.892	100.767	
5.000	101.371	101.246	101.121	
5.125	101.715	101.590	101.465	
5.250	102.031	101.906	101.781	
5.375	102.308	102.183	102.058	
5.500	102.436	102.311	102.186	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	97.166	97.041	96.916	
3.625	97.611	97.486	97.361	
3.750	98.018	97.893	97.768	
3.875	98.606	98.481	98.356	
4.000	98.933	98.808	98.683	
4.125	99.173	99.048	98.923	
4.250	99.446	99.321	99.196	
4.375	99.695	99.570	99.445	
4.500	99.931	99.806	99.681	
4.625	100.187	100.062	99.937	
4.750	100.456	100.331	100.206	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	97.294	97.169	97.044	
3.375	97.826	97.701	97.576	
3.500	98.344	98.219	98.094	
3.625	98.808	98.683	98.558	
3.750	99.087	98.962	98.837	
3.875	99.482	99.357	99.232	
4.000	99.851	99.726	99.601	
4.125	100.246	100.121	99.996	
4.250	100.615	100.490	100.365	
4.375	100.973	100.848	100.723	
4.500	101.331	101.206	101.081	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	-	-0.250	-0.500	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.375	-1.000	-1.250	n/a
740-759	0.500	0.375	0.250	0.250	-	-	-0.750	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	-	-	-0.375	-0.625	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.125	-0.250	-0.500	n/a
Purpose									
Cash-Out	-	-	-0.250	-0.750	-1.500	n/a	n/a	n/a	n/a
Refi ¹	-	-	-0.250	-0.750	-1.500	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	-	-	-	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	-0.750	-0.750	-1.250	-1.250	-1.750	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.500	-1.000	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)