



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 9/21/2018

45 Day Lock Exp.: 10/8/2018

60 Day Lock Exp.: 10/22/2018

W. Rate Sheet Dated: 8/22/2018

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	98.484	98.334	98.184	3.500	97.971	97.821	97.671	1.875	N/A	N/A	N/A	3.125	96.790	96.640	96.490
3.625	99.018	98.868	98.718	3.625	98.470	98.320	98.170	2.000	N/A	N/A	N/A	3.250	98.084	97.934	97.784
3.750	99.802	99.652	99.502	3.750	99.410	99.260	99.110	2.125	N/A	N/A	N/A	3.375	98.674	98.524	98.374
3.875	100.328	100.178	100.028	3.875	99.902	99.752	99.602	2.250	93.650	93.500	93.350	3.500	99.166	99.016	98.866
4.000	100.857	100.707	100.557	4.000	100.395	100.245	100.095	2.375	94.011	93.861	93.711	3.625	99.700	99.550	99.400
4.125	101.378	101.228	101.078	4.125	100.880	100.730	100.580	2.500	93.137	92.987	92.837	Margin = 2.250		Index = 2.440	
4.250	102.011	101.886	101.761	4.250	101.370	101.245	101.120	2.625	94.087	93.937	93.787				
4.375	102.525	102.400	102.275	4.375	101.848	101.723	101.598	2.750	97.029	96.879	96.729				
4.500	102.969	102.844	102.719	4.500	102.257	102.132	102.007	2.875	97.503	97.353	97.203				
4.625	103.369	103.244	103.119	4.625	102.621	102.496	102.371	3.000	97.978	97.828	97.678				
4.750	103.494	103.337	103.212	4.750	102.775	102.619	102.494	3.125	98.445	98.295	98.145				
4.875	103.752	103.595	103.470	4.875	103.175	103.019	102.894	3.250	99.152	99.002	98.852				
5.000	104.315	104.159	104.034	5.000	103.503	103.347	103.222	3.375	99.622	99.472	99.322				
5.125	104.586	104.430	104.305	5.125	103.758	103.602	103.477	3.500	100.086	99.936	99.786				
5.250	104.655	104.498	104.342	5.250	103.592	103.436	103.280	3.625	100.533	100.383	100.233				
5.375	104.781	104.625	104.468	5.375	103.924	103.768	103.612	3.750	100.419	100.269	100.119				
5.500	104.986	104.829	104.673	5.500	104.343	104.187	104.031	3.875	100.828	100.678	100.528				
5.625	105.176	105.020	104.864	5.625	104.698	104.542	104.386	4.000	101.190	101.040	100.890				
5.750	105.791	105.691	105.581	5.750	104.720	104.620	104.510	4.125	101.528	101.378	101.228				

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	97.284	97.134	96.984	3.500	96.971	96.821	96.671	1.875	N/A	N/A	N/A	3.125	95.790	95.640	95.490
3.625	97.818	97.668	97.518	3.625	97.470	97.320	97.170	2.000	N/A	N/A	N/A	3.250	97.084	96.934	96.784
3.750	98.602	98.452	98.302	3.750	98.410	98.260	98.110	2.125	N/A	N/A	N/A	3.375	97.674	97.524	97.374
3.875	99.128	98.978	98.828	3.875	98.902	98.752	98.602	2.250	92.650	92.500	92.350	3.500	98.166	98.016	97.866
4.000	99.657	99.507	99.357	4.000	99.395	99.245	99.095	2.375	93.011	92.861	92.711	3.625	98.700	98.550	98.400
4.125	100.178	100.028	99.878	4.125	99.880	99.730	99.580	2.500	92.137	91.987	91.837	Margin = 2.250		Index = 2.440	
4.250	100.811	100.686	100.561	4.250	100.370	100.245	100.120	2.625	93.087	92.937	92.787	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.325	101.200	101.075	4.375	100.848	100.723	100.598	2.750	96.029	95.879	95.729	Rate	30 Day	45 Day	60 Day
4.500	101.769	101.644	101.519	4.500	101.257	101.132	101.007	2.875	96.503	96.353	96.203	4.500	100.569	100.319	100.069
4.625	102.169	102.044	101.919	4.625	101.621	101.496	101.371	3.000	96.978	96.828	96.678	4.625	100.969	100.719	100.469
4.750	102.266	102.110	101.985	4.750	101.775	101.619	101.494	3.125	97.445	97.295	97.145	4.750	101.016	100.766	100.516
4.875	102.802	102.645	102.520	4.875	102.175	102.019	101.894	3.250	98.152	98.002	97.852	4.875	101.452	101.202	100.952
5.000	103.165	103.009	102.884	5.000	102.503	102.347	102.222	3.375	98.622	98.472	98.322	5.000	101.815	101.565	101.315
5.125	103.636	103.480	103.355	5.125	102.858	102.702	102.577	3.500	99.086	98.936	98.786	5.125	102.206	101.956	101.706
5.250	104.225	104.068	103.912	5.250	102.592	102.436	102.280	3.625	99.533	99.383	99.233	5.250	101.544	101.294	101.044
5.375	104.475	104.319	104.162	5.375	102.924	102.768	102.612	3.750	99.419	99.269	99.119	5.375	101.791	101.541	101.291
5.500	104.756	104.599	104.443	5.500	103.343	103.187	103.031	3.875	99.828	99.678	99.528	5.500	102.266	102.016	101.766
5.625	104.896	104.740	104.584	5.625	103.698	103.542	103.386	4.000	100.190	100.040	99.890	5.625	102.506	102.256	102.006
5.750	105.561	105.461	105.351	5.750	103.720	103.620	103.510	4.125	100.528	100.378	100.228	5.750	102.751	102.501	102.251

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	99.719	99.469	99.219	4.500	99.537	99.287	99.037
4.750	100.166	99.916	99.666	4.750	100.055	99.805	99.555
5.000	100.965	100.715	100.465	5.000	100.783	100.533	100.283
5.250	101.744	101.494	101.244	5.250	101.581	101.331	101.081
5.500	101.976	101.726	101.476	5.500	101.623	101.373	101.123
5.625	102.286	102.036	101.786	5.625	101.978	101.728	101.478
5.750	102.501	102.251	102.001	5.750	102.000	101.750	101.500
5.875	102.758	102.508	102.258	5.875	102.341	102.091	101.841

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:	8/22/2018	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
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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/21/2018

45 Day Lock Exp.:

10/8/2018

60 Day Lock Exp.:

10/22/2018

W. Rate Sheet Dated: 8/22/2018

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	97.546	97.396	97.246	3.500	97.034	96.884	96.734	1.875	N/A	N/A	N/A	3.125	95.10	94.952	94.802
3.625	98.080	97.930	97.780	3.625	97.532	97.382	97.232	2.000	N/A	N/A	N/A	3.250	97.15	96.996	96.846
3.750	98.552	98.402	98.252	3.750	98.160	98.010	97.860	2.125	N/A	N/A	N/A	3.375	97.74	97.586	97.436
3.875	99.078	98.928	98.778	3.875	98.652	98.502	98.352	2.250	90.150	90.000	89.850	3.500	98.23	98.078	97.928
4.000	99.607	99.457	99.307	4.000	99.145	98.995	98.845	2.375	90.511	90.361	90.211	3.625	98.76	98.612	98.462
4.125	100.128	99.978	99.828	4.125	99.630	99.480	99.330	2.500	89.637	89.487	89.337	Margin = 2.250		Index = 2.440	
4.250	100.761	100.636	100.511	4.250	100.120	99.995	99.870	2.625	90.587	90.437	90.287				
4.375	101.275	101.150	101.025	4.375	100.598	100.473	100.348	2.750	95.341	95.191	95.041				
4.500	101.719	101.594	101.469	4.500	101.007	100.882	100.757	2.875	95.816	95.666	95.516				
4.625	102.119	101.994	101.869	4.625	101.371	101.246	101.121	3.000	96.290	96.140	95.990				
4.750	101.806	101.650	101.525	4.750	101.088	100.932	100.807	3.125	96.757	96.607	96.457				
4.875	102.064	101.908	101.783	4.875	101.487	101.331	101.206	3.250	98.214	98.064	97.914				
5.000	102.628	102.472	102.347	5.000	101.815	101.659	101.534	3.375	98.684	98.534	98.384				
5.125	102.898	102.742	102.617	5.125	102.070	101.914	101.789	3.500	99.149	98.999	98.849				
5.250	102.155	101.998	101.842	5.250	101.092	100.936	100.780	3.625	99.596	99.446	99.296				
5.375	102.281	102.125	101.968	5.375	101.424	101.268	101.112	3.750	99.169	99.019	98.869				
5.500	102.486	102.329	102.173	5.500	101.843	101.687	101.531	3.875	99.578	99.428	99.278				
5.625	102.676	102.520	102.364	5.625	102.198	102.042	101.886	4.000	99.940	99.790	99.640				
5.750	102.353	102.253	102.144	5.750	101.282	101.182	101.073	4.125	100.278	100.128	99.978				

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	96.346	96.196	96.046	3.500	96.034	95.884	95.734	1.875	N/A	N/A	N/A	3.125	94.102	93.952	93.802
3.625	96.880	96.730	96.580	3.625	96.532	96.382	96.232	2.000	N/A	N/A	N/A	3.250	96.146	95.996	95.846
3.750	97.352	97.202	97.052	3.750	97.160	97.010	96.860	2.125	N/A	N/A	N/A	3.375	96.736	96.586	96.436
3.875	97.878	97.728	97.578	3.875	97.652	97.502	97.352	2.250	90.900	90.750	90.600	3.500	97.228	97.078	96.928
4.000	98.407	98.257	98.107	4.000	98.145	97.995	97.845	2.375	91.261	91.111	90.961	3.625	97.762	97.612	97.462
4.125	98.928	98.778	98.628	4.125	98.630	98.480	98.330	2.500	90.387	90.237	90.087	Margin = 2.250		Index = 2.440	
4.250	99.561	99.436	99.311	4.250	99.120	98.995	98.870	2.625	91.337	91.187	91.037	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.075	99.950	99.825	4.375	99.598	99.473	99.348	2.750	95.123	94.973	94.823	Rate	30 Day	45 Day	60 Day
4.500	100.519	100.394	100.269	4.500	100.007	99.882	99.757	2.875	95.597	95.447	95.297	4.500	99.319	99.069	98.819
4.625	100.919	100.794	100.669	4.625	100.371	100.246	100.121	3.000	96.071	95.921	95.771	4.625	99.719	99.469	99.219
4.750	100.579	100.423	100.298	4.750	100.088	99.932	99.807	3.125	96.539	96.389	96.239	4.750	99.329	99.079	98.829
4.875	101.114	100.958	100.833	4.875	100.487	100.331	100.206	3.250	96.683	96.533	96.383	4.875	99.764	99.514	99.264
5.000	101.478	101.322	101.197	5.000	100.815	100.659	100.534	3.375	97.153	97.003	96.853	5.000	100.128	99.878	99.628
5.125	101.948	101.792	101.667	5.125	101.170	101.014	100.889	3.500	97.617	97.467	97.317	5.125	100.518	100.268	100.018
5.250	101.725	101.568	101.412	5.250	100.092	99.936	99.780	3.625	98.065	97.915	97.765	5.250	99.044	98.794	98.544
5.375	101.975	101.819	101.662	5.375	100.424	100.268	100.112	3.750	97.232	97.082	96.932	5.375	99.291	99.041	98.791
5.500	102.256	102.099	101.943	5.500	100.843	100.687	100.531	3.875	97.640	97.490	97.340	5.500	99.766	99.516	99.266
5.625	102.396	102.240	102.084	5.625	101.198	101.042	100.886	4.000	98.003	97.853	97.703	5.625	100.006	99.756	99.506
5.750	102.123	102.023	101.914	5.750	100.282	100.182	100.073	4.125	98.340	98.190	98.040	5.750	99.313	99.063	98.813

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

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	98.469	98.219	97.969	4.500	98.287	98.037	97.787
4.750	98.479	98.229	97.979	4.750	98.368	98.118	97.868
5.000	99.278	99.028	98.778	5.000	99.095	98.845	98.595
5.250	99.244	98.994	98.744	5.250	99.081	98.831	98.581
5.500	99.476	99.226	98.976	5.500	99.123	98.873	98.623
5.625	99.786	99.536	99.286	5.625	99.478	99.228	98.978
5.750	99.063	98.813	98.563	5.750	98.562	98.312	98.062
5.875	99.321	99.071	98.821	5.875	98.904	98.654	98.404

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:	8/22/2018 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)



AFR Loan Center

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/21/2018

45 Day Lock Exp.:

10/8/2018

60 Day Lock Exp.:

10/22/2018

W. Rate Sheet Dated: 8/22/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

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	100.154	100.054	99.954	4.500	101.421	101.321	101.221	2.875	96.186	96.086	95.986	2.750	96.680	96.580	96.480
4.375	100.701	100.601	100.501	4.625	101.972	101.872	101.772	2.990	96.592	96.492	96.392	2.875	97.028	96.928	96.828
4.500	101.178	101.078	100.978	4.750	102.480	102.380	102.280	3.000	96.692	96.592	96.492	2.990	97.284	97.184	97.084
4.625	101.775	101.675	101.575	4.875	102.849	102.749	102.649	3.125	97.202	97.102	97.002	3.000	97.384	97.284	97.184
4.750	102.323	102.223	102.123	4.990	103.095	102.995	102.895	3.250	97.955	97.855	97.755	3.125	97.744	97.644	97.544
4.875	102.813	102.713	102.613	5.000	103.195	103.095	102.995	3.375	98.447	98.347	98.247	3.250	98.461	98.361	98.261
4.990	103.038	102.938	102.838	5.125	103.554	103.454	103.354	3.500	98.958	98.858	98.758	3.375	98.823	98.723	98.623
5.000	103.138	103.038	102.938	5.250	104.037	103.937	103.837	3.625	99.462	99.362	99.262	3.500	99.165	99.065	98.965
5.125	103.479	103.379	103.279	5.375	104.359	104.259	104.159	3.750	99.795	99.695	99.595	3.625	99.504	99.404	99.304
5.250	104.113	104.013	103.913	5.500	104.699	104.599	104.499	3.875	100.170	100.070	99.970	3.750	100.215	100.115	100.015
5.375	104.510	104.410	104.310	5.625	104.942	104.842	104.742	3.990	100.741	100.641	100.541	3.875	100.547	100.447	100.347
5.500	104.878	104.778	104.678	5.750	105.554	105.454	105.354	4.000	100.841	100.741	100.641	3.990	100.752	100.652	100.552
5.625	105.179	105.079	104.979	5.875	105.707	105.607	105.507	4.125	101.130	101.030	100.930	4.000	100.852	100.752	100.652
5.750	105.844	105.744	105.644	5.990	105.790	105.690	105.590	4.250	101.422	101.322	101.222	4.125	101.136	101.036	100.936
5.875	106.043	105.943	105.843	6.000	105.890	105.790	105.690	4.375	101.705	101.605	101.505	4.250	101.414	101.314	101.214
5.990	106.166	106.066	105.966	6.125	106.407	106.307	106.207	4.500	102.030	101.930	101.830	4.375	101.681	101.581	101.481
6.000	106.266	106.166	106.066	6.250	106.673	106.545	106.432	4.625	102.439	102.339	102.239	4.500	101.939	101.839	101.739
6.125	106.862	106.762	106.662	6.375	106.960	106.833	106.719	4.750	102.600	102.500	102.400	4.625	102.190	102.090	101.990
6.250	107.120	107.020	106.920	6.500	N/A	N/A	N/A	4.875	102.849	102.749	102.649	4.750	102.368	102.268	102.168

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	98.247	98.147	98.047	3.000	96.316	96.216	96.116
4.250	98.995	98.895	98.795	3.125	96.727	96.627	96.527
4.375	99.600	99.500	99.400	3.250	97.645	97.545	97.445
4.500	100.163	100.063	99.963	3.375	98.058	97.958	97.858
4.625	100.581	100.481	100.381	3.500	98.485	98.385	98.285
4.750	101.240	101.140	101.040	3.625	98.893	98.793	98.693
4.875	101.796	101.696	101.596	3.750	99.127	99.027	98.927
4.990	102.213	102.113	102.013	3.875	99.441	99.341	99.241
5.000	102.313	102.213	102.113	3.990	99.747	99.647	99.547
5.125	102.560	102.460	102.360	4.000	99.847	99.747	99.647
5.250	102.776	102.676	102.576	4.125	100.234	100.134	100.034
5.375	102.859	102.759	102.659	4.250	100.432	100.332	100.232
5.500	103.336	103.236	103.136	4.375	100.626	100.526	100.426
5.625	103.581	103.481	103.381	4.500	100.766	100.666	100.566
5.750	103.795	103.695	103.595	4.625	100.776	100.676	100.576
5.875	102.887	102.787	102.687	4.750	100.877	100.777	100.677
5.990	103.253	103.153	103.053	4.875	101.042	100.942	100.842
6.000	103.353	103.253	103.153	4.990	101.104	101.004	100.904
6.125	103.602	103.502	103.402	5.000	101.204	101.104	101.004

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.:

9/21/2018

45 Day Lock Exp.:

10/8/2018

60 Day Lock Exp.:

10/22/2018

W. Rate Sheet Dated: 8/22/2018

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	96.906	96.806	96.706	4.000	95.633	95.533	95.433	4.500	99.918	99.818	99.718	4.625	99.385	99.285	99.185
4.125	97.592	97.492	97.392	4.125	96.362	96.262	96.162	4.625	100.522	100.422	100.322	4.750	100.202	100.102	100.002
4.250	98.356	98.256	98.156	4.250	97.392	97.292	97.192	4.750	101.030	100.930	100.830	4.875	100.703	100.603	100.503
4.375	98.888	98.788	98.688	4.375	97.992	97.892	97.792	4.875	101.399	101.299	101.199	4.990	101.072	100.972	100.872
4.500	99.374	99.274	99.174	4.500	98.568	98.468	98.368	4.990	101.645	101.545	101.445	5.000	101.172	101.072	100.972
4.625	100.059	99.959	99.859	4.625	99.534	99.434	99.334	5.000	101.745	101.645	101.545	5.125	101.542	101.442	101.342
4.750	100.754	100.654	100.554	4.750	100.477	100.377	100.277	5.125	102.104	102.004	101.904	5.250	101.909	101.809	101.709
4.875	101.245	101.145	101.045	4.875	101.035	100.935	100.835	5.250	102.587	102.487	102.387	5.375	102.359	102.259	102.159
4.990	101.588	101.488	101.388	4.990	101.423	101.323	101.223	5.375	102.909	102.809	102.709	5.500	102.784	102.684	102.584
5.000	101.688	101.588	101.488	5.000	101.523	101.423	101.323	5.500	103.249	103.149	103.049	5.625	103.106	103.006	102.906
5.125	102.029	101.929	101.829	5.125	101.902	101.802	101.702	5.625	103.492	103.392	103.292	5.750	103.598	103.498	103.398
5.250	102.663	102.563	102.463	5.250	102.590	102.490	102.390	5.750	104.104	104.004	103.904	5.875	103.806	103.706	103.606
5.375	103.060	102.960	102.860	5.375	103.045	102.945	102.845	5.875	104.257	104.157	104.057	5.990	103.953	103.853	103.753
5.500	103.428	103.328	103.228	5.500	103.454	103.354	103.254	5.990	104.340	104.240	104.140	6.000	104.053	103.953	103.853
5.625	103.729	103.629	103.529	5.625	103.785	103.685	103.585	6.000	104.440	104.340	104.240	6.125	104.744	104.644	104.544
5.750	104.394	104.294	104.194	5.750	104.635	104.535	104.435	6.125	104.957	104.857	104.757	6.250	104.732	104.605	104.491
5.875	104.593	104.493	104.393	5.875	104.868	104.768	104.668	6.250	105.223	105.095	104.982	6.375	105.118	104.991	104.877
5.990	104.716	104.616	104.516	5.990	105.014	104.914	104.814	6.375	105.510	105.383	105.269	6.500	N/A	N/A	N/A
6.000	104.816	104.716	104.616	6.000	105.114	105.014	104.914	6.500	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	96.316	96.216	96.116	2.875	N/A	#N/A	#N/A	2.750	95.180	95.080	94.980	2.875	N/A	#N/A	#N/A
3.125	96.727	96.627	96.527	2.990	93.447	93.347	93.247	2.875	95.528	95.428	95.328	2.990	93.302	93.202	93.102
3.250	97.645	97.545	97.445	3.000	93.547	93.447	93.347	2.990	95.784	95.684	95.584	3.000	93.402	93.302	93.202
3.375	98.058	97.958	97.858	3.125	94.198	94.098	93.998	3.000	95.884	95.784	95.684	3.125	94.063	93.963	93.863
3.500	98.485	98.385	98.285	3.250	94.713	94.613	94.513	3.125	96.244	96.144	96.044	3.250	94.568	94.468	94.368
3.625	98.893	98.793	98.693	3.375	95.380	95.280	95.180	3.250	96.961	96.861	96.761	3.375	95.245	95.145	95.045
3.750	99.127	99.027	98.927	3.500	96.033	95.933	95.833	3.375	97.323	97.223	97.123	3.500	95.889	95.789	95.689
3.875	99.441	99.341	99.241	3.625	96.677	96.577	96.477	3.500	97.665	97.565	97.465	3.625	96.543	96.443	96.343
3.990	99.747	99.647	99.547	3.750	97.043	96.943	96.843	3.625	98.004	97.904	97.804	3.750	96.898	96.798	96.698
4.000	99.847	99.747	99.647	3.875	97.503	97.403	97.303	3.750	98.715	98.615	98.515	3.875	97.359	97.259	97.159
4.125	100.234	100.134	100.034	3.990	98.028	97.928	97.828	3.875	99.047	98.947	98.847	3.990	97.873	97.773	97.673
4.250	100.432	100.332	100.232	4.000	98.128	98.028	97.928	3.990	99.252	99.152	99.052	4.000	97.973	97.873	97.773
4.375	100.626	100.526	100.426	4.125	98.736	98.636	98.536	4.000	99.352	99.252	99.152	4.125	98.581	98.481	98.381
4.500	100.766	100.666	100.566	4.250	99.059	98.959	98.859	4.125	99.636	99.536	99.436	4.250	98.904	98.804	98.704
4.625	100.776	100.676	100.576	4.375	99.369	99.269	99.169	4.250	99.914	99.814	99.714	4.375	99.195	99.095	98.995
4.750	100.877	100.777	100.677	4.500	99.748	99.648	99.548	4.375	100.181	100.081	99.981	4.500	99.574	99.474	99.374
4.875	101.042	100.942	100.842	4.625	100.278	100.178	100.078	4.500	100.439	100.339	100.239	4.625	100.104	100.004	99.904
4.990	101.104	#N/A	#N/A	4.750	100.459	100.359	100.259	4.625	100.690	100.590	100.490	4.750	100.285	100.185	100.085
5.000	101.204	#N/A	#N/A	4.875	100.737	100.637	100.537	4.750	100.868	100.768	100.668	4.875	100.553	100.453	100.353

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%	> 105%
High-LTV ≤ 30 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
High-LTV ≤ 20 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500
High-LTV ≤ 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500
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	-1.000	-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	-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	
NY		-0.250	
TX		0.150	
All Subordinate Financing		-0.375	
Loan Size Adjuster			
\$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@afrownwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/21/2018

45 Day Lock Exp.:

10/8/2018

60 Day Lock Exp.:

10/22/2018

W. Rate Sheet Dated: 8/22/2018

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	100.154	100.054	99.954	3.750	98.017	97.917	97.817	2.750	95.460	95.360	95.260
4.375	100.701	100.601	100.501	3.875	98.609	98.509	98.409	2.875	96.122	96.022	95.922
4.500	101.289	101.189	101.089	3.990	99.149	99.049	98.949	2.990	96.671	96.571	96.471
4.625	101.896	101.796	101.696	4.000	99.249	99.149	99.049	3.000	96.771	96.671	96.571
4.750	102.456	102.356	102.256	4.125	99.860	99.760	99.660	3.125	97.358	97.258	97.158
4.875	102.933	102.833	102.733	4.250	100.499	100.399	100.299	3.250	97.955	97.855	97.755
4.990	103.217	103.117	103.017	4.375	101.064	100.964	100.864	3.375	98.443	98.343	98.243
5.000	103.317	103.217	103.117	4.500	101.681	101.581	101.481	3.500	99.083	98.983	98.883
5.125	103.780	103.665	103.580	4.625	102.225	102.125	102.025	3.625	99.617	99.517	99.417
5.250	104.274	104.158	104.074	4.750	102.671	102.571	102.471	3.750	100.007	99.907	99.807
5.375	104.739	104.623	104.539	4.875	103.026	102.926	102.826	3.875	100.514	100.414	100.314
5.500	105.071	104.956	104.871	4.990	103.280	103.180	103.080	3.990	100.769	100.669	100.569
5.625	105.353	105.214	105.153	5.000	103.380	103.280	103.180	4.000	100.869	100.769	100.669
5.750	105.797	105.659	105.597	5.125	103.754	103.639	103.554	4.125	101.373	101.273	101.173
5.875	106.078	105.978	105.878	5.250	104.110	103.995	103.910	4.250	101.642	101.542	101.442
5.990	106.247	106.147	106.047	5.375	104.447	104.332	104.247	4.375	101.985	101.885	101.785
6.000	106.347	106.247	106.147	5.500	104.792	104.677	104.592	4.500	102.173	102.073	101.973
6.125	106.433	106.333	106.233	5.625	105.289	105.151	105.089	4.625	102.547	102.447	102.347
6.250	107.224	107.124	107.024	5.750	105.675	105.537	105.475	4.750	102.726	102.626	102.526

Conforming FHLMC Super Conforming						
SC 30-20 Year				SC 15 Year		
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day
4.250	99.169	99.069	98.969	2.750	95.116	95.016
4.375	99.716	99.616	99.516	2.875	95.778	95.678
4.500	100.304	100.204	100.104	2.990	96.327	96.227
4.625	100.903	100.803	100.703	3.000	96.427	96.327
4.750	101.463	101.363	101.263	3.125	97.014	96.914
4.875	101.940	101.840	101.740	3.250	97.611	97.511
4.990	102.224	102.124	102.024	3.375	97.818	97.718
5.000	102.324	102.224	102.124	3.500	98.458	98.358
5.125	102.006	101.891	101.806	3.625	98.992	98.892
5.250	102.500	102.384	102.300	3.750	99.382	99.282
5.375	102.965	102.849	102.765	3.875	99.889	99.789
5.500	103.297	103.182	103.097	3.990	99.659	99.559
5.625	102.298	102.159	102.098	4.000	99.759	99.659
5.750	102.742	102.604	102.542	4.125	100.263	100.163
5.875	102.873	102.773	102.673	4.250	100.532	100.432
5.990	102.892	102.792	102.692	4.375	100.875	100.775
6.000	102.992	102.892	102.792	4.500	100.594	100.494
6.125	102.928	102.828	102.728	4.625	100.968	100.868
6.250	103.569	103.469	103.369	4.750	101.147	101.047

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	-0.750	-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	-2.500
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%
High-LTV	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
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Manufactured	-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
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750
SC Fixed C/O Refi	-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
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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

9/21/2018

10/8/2018

10/22/2018

W. Rate Sheet Dated: 8/22/2018

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	98.641	98.541	98.441	4.250	98.541	98.441	98.341	3.750	96.567	96.467	96.367	3.750	96.467	96.367	96.267
4.375	99.194	99.094	98.994	4.375	99.094	98.994	98.894	3.875	97.159	97.059	96.959	3.875	97.059	96.959	96.859
4.500	99.839	99.739	99.639	4.500	99.739	99.639	99.539	3.990	97.699	97.599	97.499	3.990	97.599	97.499	97.399
4.625	100.446	100.346	100.246	4.625	100.346	100.246	100.146	4.000	97.799	97.699	97.599	4.000	97.699	97.599	97.499
4.750	101.006	100.906	100.806	4.750	100.906	100.806	100.706	4.125	98.410	98.310	98.210	4.125	98.310	98.210	98.110
4.875	101.483	101.383	101.283	4.875	101.383	101.283	101.183	4.250	99.049	98.949	98.849	4.250	98.949	98.849	98.749
4.990	101.767	101.667	101.567	4.990	101.667	101.567	101.467	4.375	99.614	99.514	99.414	4.375	99.514	99.414	99.314
5.000	101.867	101.767	101.667	5.000	101.767	101.667	101.567	4.500	100.231	100.131	100.031	4.500	100.131	100.031	99.931
5.125	102.330	102.235	102.130	5.125	102.230	102.115	102.030	4.625	100.775	100.675	100.575	4.625	100.675	100.575	100.475
5.250	102.824	102.708	102.624	5.250	102.724	102.608	102.524	4.750	101.221	101.121	101.021	4.750	101.121	101.021	100.921
5.375	103.289	103.173	103.089	5.375	103.189	103.073	102.989	4.875	101.576	101.476	101.376	4.875	101.476	101.376	101.276
5.500	103.621	103.506	103.421	5.500	103.521	103.406	103.321	4.990	101.830	101.730	101.630	4.990	101.730	101.630	101.530
5.625	103.903	103.764	103.703	5.625	103.803	103.664	103.603	5.000	101.930	101.830	101.730	5.000	101.830	101.730	101.630
5.750	104.347	104.209	104.147	5.750	104.247	104.109	104.047	5.125	102.304	102.189	102.104	5.125	102.204	102.089	102.004
5.875	104.628	104.490	104.428	5.875	104.528	104.390	104.328	5.250	102.660	102.545	102.460	5.250	102.560	102.445	102.360
5.990	104.797	104.658	104.597	5.990	104.697	104.558	104.497	5.375	102.997	102.882	102.797	5.375	102.897	102.782	102.697
6.000	104.897	104.758	104.697	6.000	104.797	104.658	104.597	5.500	103.342	103.227	103.142	5.500	103.242	103.127	103.042
6.125	104.983	104.820	104.783	6.125	104.883	104.720	104.683	5.625	103.839	103.701	103.639	5.625	103.739	103.601	103.539
6.250	105.774	105.589	105.574	6.250	105.674	105.489	105.474	5.750	104.225	104.087	104.025	5.750	104.125	103.987	103.925

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.960	93.860	93.760	2.750	93.860	93.760	93.660
2.875	94.622	94.522	94.422	2.875	94.522	94.422	94.322
2.990	95.171	95.071	94.971	2.990	95.071	94.971	94.871
3.000	95.271	95.171	95.071	3.000	95.171	95.071	94.971
3.125	95.858	95.758	95.658	3.125	95.758	95.658	95.558
3.250	96.332	96.232	96.132	3.250	96.232	96.132	96.032
3.375	96.798	96.698	96.598	3.375	96.698	96.598	96.498
3.500	97.583	97.483	97.383	3.500	97.483	97.383	97.283
3.625	98.117	98.017	97.917	3.625	98.017	97.917	97.817
3.750	98.507	98.407	98.307	3.750	98.407	98.307	98.207
3.875	99.014	98.914	98.814	3.875	98.914	98.814	98.714
3.990	99.269	99.169	99.069	3.990	99.169	99.069	98.969
4.000	99.369	99.269	99.169	4.000	99.269	99.169	99.069
4.125	99.873	99.773	99.673	4.125	99.773	99.673	99.573
4.250	100.142	100.042	99.942	4.250	100.042	99.942	99.842
4.375	100.485	100.385	100.285	4.375	100.385	100.285	100.185
4.500	100.673	100.573	100.473	4.500	100.573	100.473	100.373
4.625	101.047	100.947	100.847	4.625	100.947	100.847	100.747
4.750	101.226	101.126	101.026	4.750	101.126	101.026	100.926

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	97.656	97.556	97.456	4.250	97.556	97.456	97.356	2.750	93.616	93.516	93.416	2.750	93.516	93.416	93.316
4.375	98.209	98.109	98.009	4.375	98.109	98.009	97.909	2.875	94.278	94.178	94.078	2.875	94.178	94.078	93.978
4.500	98.854	98.754	98.654	4.500	98.754	98.654	98.554	2.990	94.827	94.727	94.627	2.990	94.727	94.627	94.527
4.625	99.453	99.353	99.253	4.625	99.353	99.253	99.153	3.000	94.927	94.827	94.727	3.000	94.827	94.727	94.627
4.750	100.013	99.913	99.813	4.750	99.913	99.813	99.713	3.125	95.514	95.414	95.314	3.125	95.414	95.314	95.214
4.875	100.490	100.390	100.290	4.875	100.390	100.290	100.190	3.250	95.988	95.888	95.788	3.250	95.888	95.788	95.688
4.990	100.774	100.674	100.574	4.990	100.674	100.574	100.474	3.375	96.173	96.073	95.973	3.375	96.073	95.973	95.873
5.000	100.874	100.774	100.674	5.000	100.774	100.674	100.574	3.500	96.958	96.858	96.758	3.500	96.858	96.758	96.658
5.125	100.556	100.441	100.356	5.125	100.456	100.341	100.256	3.625	97.492	97.392	97.292	3.625	97.392	97.292	97.192
5.250	101.050	100.934	100.850	5.250	100.950	100.834	100.750	3.750	97.882	97.782	97.682	3.750	97.782	97.682	97.582
5.375	101.515	101.399	101.315	5.375	101.415	101.299	101.215	3.875	98.389	98.289	98.189	3.875	98.289	98.189	98.089
5.500	101.847	101.732	101.647	5.500	101.747	101.632	101.547	3.990	98.159	98.059	97.959	3.990	98.059	97.959	97.859
5.625	100.848	100.709	100.648	5.625	100.748	100.609	100.548	4.000	98.259	98.159	98.059	4.000	98.159	98.059	97.959
5.750	101.292	101.154	101.092	5.750	101.154	101.092	100.992	4.125	98.763	98.663	98.563	4.125	98.663	98.563	98.463
5.875	101.423	101.285	101.223	5.875	101.323	101.185	101.123	4.250	99.032	98.932	98.832	4.250	98.932	98.832	98.732
5.990	101.442	101.303	101.242	5.990	101.342	101.203	101.142	4.375	99.375	99.275	99.175	4.375	99.275	99.175	99.075
6.000	101.542	101.403	101.342	6.000	101.442	101.303	101.242	4.500	99.094	98.994	98.894	4.500	98.994	98.894	98.794
6.125	101.478	101.315	101.278	6.125	101.378	101.215	101.178	4.625	99.468	99.368	99.268	4.625	99.368	99.268	99.168
6.250	102.119	101.934	101.919	6.250	102.019	101.834	101.819	4.750	99.647	99.547	99.447	4.750	99.547	99.447	99.347

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	0.000	-0.250	-0.250	-0.500	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.500	-0.750	0.000	0.000	0.000
700 - 719	0.000	-0.500	-1.000	-1.250	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.000	-0.750	-0.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.250	-1.750	-1.750
640 - 659	-0.500	-1.250	-2.750	-3.000	-2.750	-2.250	-2.250
620 - 639	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750
< 620 *	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750

* 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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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 C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase or R/I Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/21/2018

45 Day Lock Exp.:

10/8/2018

60 Day Lock Exp.:

10/22/2018

W. Rate Sheet Dated: 8/22/2018

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	100.091	99.991	99.891	3.750	98.017	97.917	97.817	2.750	95.460	95.360	95.260	4.250	99.106	99.006	98.906	2.750	95.116	95.016	94.916
4.375	100.644	100.544	100.444	3.875	98.609	98.509	98.409	2.875	96.122	96.022	95.922	4.375	99.659	99.559	99.459	2.875	95.778	95.678	95.578
4.500	101.289	101.189	101.089	3.990	99.149	99.049	98.949	2.990	96.671	96.571	96.471	4.500	100.304	100.204	100.104	2.990	96.327	96.227	96.127
4.625	101.896	101.796	101.696	4.000	99.249	99.149	99.049	3.000	96.771	96.671	96.571	4.625	100.903	100.803	100.703	3.000	96.427	96.327	96.227
4.750	102.456	102.356	102.256	4.125	99.860	99.760	99.660	3.125	97.358	97.258	97.158	4.750	101.463	101.363	101.263	3.125	97.014	96.914	96.814
4.875	102.933	102.833	102.733	4.250	100.499	100.399	100.299	3.250	97.832	97.732	97.632	4.875	101.940	101.840	101.740	3.250	97.488	97.388	97.288
4.990	103.217	103.117	103.017	4.375	101.064	100.964	100.864	3.375	98.298	98.198	98.098	4.990	102.224	102.124	102.024	3.375	97.673	97.573	97.473
5.000	103.317	103.217	103.117	4.500	101.681	101.581	101.481	3.500	99.083	98.983	98.883	5.000	102.324	102.224	102.124	3.500	98.458	98.358	98.258
5.125	103.780	103.665	103.580	4.625	102.225	102.125	102.025	3.625	99.617	99.517	99.417	5.125	102.006	101.891	101.806	3.625	98.992	98.892	98.792
5.250	104.274	104.158	104.074	4.750	102.671	102.571	102.471	3.750	100.007	99.907	99.807	5.250	102.500	102.384	102.300	3.750	99.382	99.282	99.182
5.375	104.739	104.623	104.539	4.875	103.026	102.926	102.826	3.875	100.514	100.414	100.314	5.375	102.965	102.849	102.765	3.875	99.889	99.789	99.689
5.500	105.071	104.956	104.871	4.990	103.280	103.180	103.080	3.990	100.769	100.669	100.569	5.500	103.297	103.182	103.097	3.990	99.659	99.559	99.459
5.625	105.353	105.214	105.153	5.000	103.380	103.280	103.180	4.000	100.869	100.769	100.669	5.625	102.298	102.159	102.098	4.000	99.759	99.659	99.559
5.750	105.797	105.659	105.597	5.125	103.754	103.639	103.554	4.125	101.373	101.273	101.173	5.750	102.742	102.604	102.542	4.125	100.263	100.163	100.063
5.875	106.078	105.978	105.878	5.250	104.110	103.995	103.910	4.250	101.642	101.542	101.442	5.875	102.873	102.773	102.673	4.250	100.532	100.432	100.332
5.990	106.247	106.147	106.047	5.375	104.447	104.332	104.247	4.375	101.985	101.885	101.785	5.990	102.892	102.792	102.692	4.375	100.875	100.775	100.675
6.000	106.347	106.247	106.147	5.500	104.792	104.677	104.592	4.500	102.173	102.073	101.973	6.000	102.992	102.892	102.792	4.500	100.594	100.494	100.394
6.125	106.433	106.333	106.233	5.625	105.289	105.151	105.089	4.625	102.547	102.447	102.347	6.125	102.928	102.828	102.728	4.625	100.968	100.868	100.768
6.250	107.224	107.124	107.024	5.750	105.675	105.537	105.475	4.750	102.726	102.626	102.526	6.250	103.569	103.469	103.369	4.750	101.147	101.047	100.947

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%	> 105%
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	-1.500	-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
SC Purchase or R/T Refi	-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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **9/21/2018**

45 Day Lock Exp.: **10/8/2018**

60 Day Lock Exp.: **10/22/2018**

W. Rate Sheet Dated: **8/22/2018**

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	96.610	96.485	96.360	
4.125	97.718	97.593	97.468	
4.250	98.546	98.421	98.296	
4.375	99.105	98.980	98.855	
4.500	99.693	99.568	99.443	
4.625	100.222	100.097	99.972	
4.750	100.684	100.559	100.434	
4.875	101.101	100.976	100.851	
5.000	101.446	101.321	101.196	
5.125	101.749	101.624	101.499	
5.250	102.061	101.936	101.811	
5.375	102.333	102.208	102.083	
5.500	102.458	102.333	102.208	

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	97.251	97.126	97.001	
3.625	97.689	97.564	97.439	
3.750	98.089	97.964	97.839	
3.875	98.671	98.546	98.421	
4.000	98.992	98.867	98.742	
4.125	99.226	99.101	98.976	
4.250	99.494	99.369	99.244	
4.375	99.738	99.613	99.488	
4.500	99.971	99.846	99.721	
4.625	100.235	100.110	99.985	
4.750	100.503	100.378	100.253	

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	97.394	97.269	97.144	
3.375	97.921	97.796	97.671	
3.500	98.430	98.305	98.180	
3.625	98.887	98.762	98.637	
3.750	99.162	99.037	98.912	
3.875	99.550	99.425	99.300	
4.000	99.913	99.788	99.663	
4.125	100.302	100.177	100.052	
4.250	100.665	100.540	100.415	
4.375	101.021	100.896	100.771	
4.500	101.379	101.254	101.129	
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

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 / \$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)