



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.: 9/26/2018

45 Day Lock Exp.: 10/11/2018

60 Day Lock Exp.: 10/26/2018

W. Rate Sheet Dated: 8/27/2018

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	99.770	99.620	99.470	3.750	99.379	99.229	99.079	2.125	N/A	N/A	N/A	3.375	98.674	98.524	98.374
3.875	100.297	100.147	99.997	3.875	99.870	99.720	99.570	2.250	93.626	93.476	93.326	3.500	99.166	99.016	98.866
4.000	100.826	100.676	100.526	4.000	100.363	100.213	100.063	2.375	93.988	93.838	93.688	3.625	99.700	99.550	99.400
4.125	101.347	101.197	101.047	4.125	100.849	100.699	100.549	2.500	93.113	92.963	92.813	Margin = 2.250		Index = 2.440	
4.250	101.995	101.870	101.730	4.250	101.354	101.229	101.089	2.625	94.063	93.913	93.763				
4.375	102.509	102.384	102.243	4.375	101.832	101.707	101.567	2.750	96.955	96.805	96.655				
4.500	102.954	102.829	102.688	4.500	102.241	102.116	101.976	2.875	97.429	97.279	97.129				
4.625	103.353	103.228	103.087	4.625	102.605	102.480	102.339	3.000	97.903	97.753	97.603				
4.750	103.478	103.322	103.181	4.750	102.744	102.588	102.447	3.125	98.371	98.221	98.071				
4.875	103.720	103.564	103.424	4.875	103.144	102.987	102.847	3.250	99.034	98.884	98.734				
5.000	104.284	104.128	103.987	5.000	103.472	103.315	103.175	3.375	99.504	99.354	99.204				
5.125	104.555	104.398	104.258	5.125	103.727	103.570	103.430	3.500	99.969	99.819	99.669				
5.250	104.545	104.389	104.201	5.250	103.483	103.327	103.139	3.625	100.416	100.266	100.116				
5.375	104.672	104.515	104.328	5.375	103.815	103.659	103.471	3.750	100.333	100.183	100.033				
5.500	104.876	104.720	104.533	5.500	104.234	104.078	103.890	3.875	100.742	100.592	100.442				
5.625	105.067	104.911	104.723	5.625	104.589	104.433	104.245	4.000	101.104	100.954	100.804				
5.750	105.650	105.550	105.410	5.750	104.579	104.479	104.338	4.125	101.442	101.292	101.142				

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	98.570	98.420	98.270	3.750	98.379	98.229	98.079	2.125	N/A	N/A	N/A	3.375	97.674	97.524	97.374
3.875	99.097	98.947	98.797	3.875	98.870	98.720	98.570	2.250	92.626	92.476	92.326	3.500	98.166	98.016	97.866
4.000	99.626	99.476	99.326	4.000	99.363	99.213	99.063	2.375	92.988	92.838	92.688	3.625	98.700	98.550	98.400
4.125	100.147	99.997	99.847	4.125	99.849	99.699	99.549	2.500	92.113	91.963	91.813	Margin = 2.250		Index = 2.440	
4.250	100.795	100.670	100.530	4.250	100.354	100.229	100.089	2.625	93.063	92.913	92.763	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.309	101.184	101.043	4.375	100.832	100.707	100.567	2.750	95.955	95.805	95.655	Rate	30 Day	45 Day	60 Day
4.500	101.754	101.629	101.488	4.500	101.241	101.116	100.976	2.875	96.429	96.279	96.129	4.500	100.554	100.304	100.054
4.625	102.153	102.028	101.887	4.625	101.605	101.480	101.339	3.000	96.903	96.753	96.603	4.625	100.953	100.703	100.453
4.750	102.235	102.079	101.938	4.750	101.744	101.588	101.447	3.125	97.371	97.221	97.071	4.750	100.985	100.735	100.485
4.875	102.770	102.614	102.474	4.875	102.144	101.987	101.847	3.250	98.034	97.884	97.734	4.875	101.420	101.170	100.920
5.000	103.134	102.978	102.837	5.000	102.472	102.315	102.175	3.375	98.504	98.354	98.204	5.000	101.784	101.534	101.284
5.125	103.605	103.448	103.308	5.125	102.827	102.670	102.530	3.500	98.969	98.819	98.669	5.125	102.175	101.925	101.675
5.250	104.115	103.959	103.771	5.250	102.483	102.327	102.139	3.625	99.416	99.266	99.116	5.250	101.434	101.184	100.934
5.375	104.366	104.209	104.022	5.375	102.815	102.659	102.471	3.750	99.333	99.183	99.033	5.375	101.982	101.732	101.482
5.500	104.646	104.490	104.303	5.500	103.234	103.078	102.890	3.875	99.742	99.592	99.442	5.500	102.206	101.956	101.706
5.625	104.787	104.631	104.443	5.625	103.589	103.433	103.245	4.000	100.104	99.954	99.804	5.625	102.427	102.177	101.927
5.750	105.420	105.320	105.180	5.750	103.579	103.479	103.338	4.125	100.442	100.292	100.142	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	99.704	99.454	99.204	4.500	99.521	99.271	99.021
4.750	100.135	99.885	99.635	4.750	100.024	99.774	99.524
5.000	100.934	100.684	100.434	5.000	100.752	100.502	100.252
5.250	101.635	101.385	101.135	5.250	101.471	101.221	100.971
5.500	102.016	101.766	101.516	5.500	101.514	101.264	101.014
5.625	102.247	101.997	101.747	5.625	101.869	101.619	101.369
5.750	102.540	102.290	102.040	5.750	101.859	101.609	101.359
5.875	102.768	102.518	102.268	5.875	102.201	101.951	101.701

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:	8/27/2018	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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/26/2018

45 Day Lock Exp.:

10/11/2018

60 Day Lock Exp.:

10/26/2018

W. Rate Sheet Dated: 8/27/2018

Release Time: 10:00 am ET

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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	98.520	98.370	98.220	3.750	98.129	97.979	97.829	2.125	N/A	N/A	N/A	3.375	97.74	97.586	97.436
3.875	99.047	98.897	98.747	3.875	98.620	98.470	98.320	2.250	90.126	89.976	89.826	3.500	98.23	98.078	97.928
4.000	99.576	99.426	99.276	4.000	99.113	98.963	98.813	2.375	90.488	90.338	90.188	3.625	98.76	98.612	98.462
4.125	100.097	99.947	99.797	4.125	99.599	99.449	99.299	2.500	89.613	89.463	89.313	Margin = 2.250		Index = 2.440	
4.250	100.745	100.620	100.480	4.250	100.104	99.979	99.839	2.625	90.563	90.413	90.263				
4.375	101.259	101.134	100.993	4.375	100.582	100.457	100.317	2.750	95.267	95.117	94.967				
4.500	101.704	101.579	101.438	4.500	100.991	100.866	100.726	2.875	95.742	95.592	95.442				
4.625	102.103	101.978	101.837	4.625	101.355	101.230	101.089	3.000	96.216	96.066	95.916				
4.750	101.790	101.634	101.494	4.750	101.057	100.900	100.760	3.125	96.683	96.533	96.383				
4.875	102.033	101.877	101.736	4.875	101.456	101.300	101.159	3.250	98.097	97.947	97.797				
5.000	102.597	102.440	102.300	5.000	101.784	101.628	101.487	3.375	98.567	98.417	98.267				
5.125	102.867	102.711	102.570	5.125	102.039	101.883	101.742	3.500	99.031	98.881	98.731				
5.250	102.045	101.889	101.701	5.250	100.983	100.827	100.639	3.625	99.479	99.329	99.179				
5.375	102.172	102.015	101.828	5.375	101.315	101.159	100.971	3.750	99.083	98.933	98.783				
5.500	102.376	102.220	102.033	5.500	101.734	101.578	101.390	3.875	99.492	99.342	99.192				
5.625	102.567	102.411	102.223	5.625	102.089	101.933	101.745	4.000	99.854	99.704	99.554				
5.750	102.213	102.113	101.972	5.750	101.142	101.042	100.901	4.125	100.192	100.042	99.892				

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	97.320	97.170	97.020	3.750	97.129	96.979	96.829	2.125	N/A	N/A	N/A	3.375	96.736	96.586	96.436
3.875	97.847	97.697	97.547	3.875	97.620	97.470	97.320	2.250	90.876	90.726	90.576	3.500	97.228	97.078	96.928
4.000	98.376	98.226	98.076	4.000	98.113	97.963	97.813	2.375	91.238	91.088	90.938	3.625	97.762	97.612	97.462
4.125	98.897	98.747	98.597	4.125	98.599	98.449	98.299	2.500	90.363	90.213	90.063	Margin = 2.250		Index = 2.440	
4.250	99.545	99.420	99.280	4.250	99.104	98.979	98.839	2.625	91.313	91.163	91.013	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.059	99.934	99.793	4.375	99.582	99.457	99.317	2.750	95.048	94.898	94.748	Rate	30 Day	45 Day	60 Day
4.500	100.504	100.379	100.238	4.500	99.991	99.866	99.726	2.875	95.523	95.373	95.223	4.500	99.304	99.054	98.804
4.625	100.903	100.778	100.637	4.625	100.355	100.230	100.089	3.000	95.997	95.847	95.697	4.625	99.703	99.453	99.203
4.750	100.548	100.391	100.251	4.750	100.057	99.900	99.760	3.125	96.464	96.314	96.164	4.750	99.298	99.048	98.798
4.875	101.083	100.927	100.786	4.875	100.456	100.300	100.159	3.250	96.566	96.416	96.266	4.875	99.733	99.483	99.233
5.000	101.447	101.290	101.150	5.000	100.784	100.628	100.487	3.375	97.036	96.886	96.736	5.000	100.097	99.847	99.597
5.125	101.917	101.761	101.620	5.125	101.139	100.983	100.842	3.500	97.500	97.350	97.200	5.125	100.487	100.237	99.987
5.250	101.615	101.459	101.271	5.250	99.983	99.827	99.639	3.625	97.947	97.797	97.647	5.250	98.934	98.684	98.434
5.375	101.866	101.709	101.522	5.375	100.315	100.159	99.971	3.750	97.146	96.996	96.846	5.375	99.482	99.232	98.982
5.500	102.146	101.990	101.803	5.500	100.734	100.578	100.390	3.875	97.554	97.404	97.254	5.500	99.706	99.456	99.206
5.625	102.287	102.131	101.943	5.625	101.089	100.933	100.745	4.000	97.917	97.767	97.617	5.625	99.927	99.677	99.427
5.750	101.983	101.883	101.742	5.750	100.142	100.042	99.901	4.125	98.255	98.105	97.955	5.750	99.333	99.083	98.833

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:	8/27/2018 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	98.454	98.204	97.954	4.500	98.271	98.021	97.771
4.750	98.448	98.198	97.948	4.750	98.337	98.087	97.837
5.000	99.247	98.997	98.747	5.000	99.064	98.814	98.564
5.250	99.135	98.885	98.635	5.250	98.971	98.721	98.471
5.500	99.516	99.266	99.016	5.500	99.014	98.764	98.514
5.625	99.747	99.497	99.247	5.625	99.369	99.119	98.869
5.750	99.103	98.853	98.603	5.750	98.422	98.172	97.922
5.875	99.330	99.080	98.830	5.875	98.763	98.513	98.263

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
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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)



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10:00 am ET - 11:00 pm ET

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9/26/2018

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10/11/2018

60 Day Lock Exp.:

10/26/2018

W. Rate Sheet Dated: 8/27/2018

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	100.059	99.959	99.859	4.625	101.888	101.788	101.688	2.875	96.156	96.056	95.956	2.750	96.653	96.553	96.453
4.375	100.607	100.507	100.407	4.750	102.395	102.295	102.195	2.990	96.562	96.462	96.362	2.875	97.000	96.900	96.800
4.500	101.118	101.018	100.918	4.875	102.762	102.662	102.562	3.000	96.662	96.562	96.462	2.990	97.254	97.154	97.054
4.625	101.712	101.612	101.512	4.990	103.007	102.907	102.807	3.125	97.172	97.072	96.972	3.000	97.354	97.254	97.154
4.750	102.261	102.161	102.061	5.000	103.107	103.007	102.907	3.250	97.897	97.797	97.697	3.125	97.714	97.614	97.514
4.875	102.752	102.652	102.552	5.125	103.484	103.384	103.284	3.375	98.411	98.311	98.211	3.250	98.425	98.325	98.225
4.990	102.950	102.850	102.750	5.250	103.967	103.867	103.767	3.500	98.922	98.822	98.722	3.375	98.787	98.687	98.587
5.000	103.050	102.950	102.850	5.375	104.289	104.189	104.089	3.625	99.427	99.327	99.227	3.500	99.129	99.029	98.929
5.125	103.390	103.290	103.190	5.500	104.627	104.527	104.427	3.750	99.760	99.660	99.560	3.625	99.468	99.368	99.268
5.250	104.043	103.943	103.843	5.625	104.869	104.769	104.669	3.875	100.124	100.024	99.924	3.750	100.157	100.057	99.957
5.375	104.439	104.339	104.239	5.750	105.348	105.248	105.148	3.990	100.499	100.399	100.299	3.875	100.491	100.391	100.291
5.500	104.806	104.706	104.606	5.875	105.500	105.400	105.300	4.000	100.599	100.499	100.399	3.990	100.694	100.594	100.494
5.625	105.106	105.006	104.906	5.990	105.584	105.484	105.384	4.125	101.072	100.972	100.872	4.000	100.794	100.694	100.594
5.750	105.638	105.538	105.438	6.000	105.684	105.584	105.484	4.250	101.363	101.263	101.163	4.125	101.077	100.977	100.877
5.875	105.837	105.737	105.637	6.125	106.198	106.098	105.998	4.375	101.644	101.544	101.444	4.250	101.286	101.186	101.086
5.990	105.960	105.860	105.760	6.250	106.440	106.319	106.206	4.500	101.876	101.776	101.676	4.375	101.526	101.426	101.326
6.000	106.060	105.960	105.860	6.375	106.727	106.607	106.493	4.625	102.284	102.184	102.084	4.500	101.785	101.685	101.574
6.125	106.656	106.556	106.456	6.500	N/A	N/A	N/A	4.750	102.445	102.345	102.245	4.625	102.035	101.935	101.823
6.250	106.914	106.814	106.714	6.625	N/A	N/A	N/A	4.875	102.694	102.594	102.494	4.750	102.213	102.113	102.002

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	98.180	98.080	97.980	3.000	96.286	96.186	96.086
4.250	98.928	98.828	98.728	3.125	96.696	96.596	96.496
4.375	99.532	99.432	99.332	3.250	97.609	97.509	97.409
4.500	100.093	99.993	99.893	3.375	98.022	97.922	97.822
4.625	100.497	100.397	100.297	3.500	98.449	98.349	98.249
4.750	101.154	101.054	100.954	3.625	98.858	98.758	98.658
4.875	101.710	101.610	101.510	3.750	99.092	98.992	98.892
4.990	102.125	102.025	101.925	3.875	99.382	99.282	99.182
5.000	102.225	102.125	102.025	3.990	99.688	99.588	99.488
5.125	102.471	102.371	102.271	4.000	99.788	99.688	99.588
5.250	102.691	102.591	102.491	4.125	100.175	100.075	99.975
5.375	102.788	102.688	102.588	4.250	100.374	100.274	100.174
5.500	103.264	103.164	103.064	4.375	100.565	100.465	100.365
5.625	103.511	103.411	103.311	4.500	100.707	100.607	100.507
5.750	103.725	103.625	103.525	4.625	100.621	100.521	100.421
5.875	102.680	102.580	102.480	4.750	100.722	100.622	100.522
5.990	103.047	102.947	102.847	4.875	100.885	100.785	100.685
6.000	103.147	103.047	102.947	4.990	100.948	100.848	100.748
6.125	103.396	103.296	103.196	5.000	101.048	100.948	100.848

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.:

9/26/2018

45 Day Lock Exp.:

10/11/2018

60 Day Lock Exp.:

10/26/2018

W. Rate Sheet Dated: 8/27/2018

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	96.779	96.679	96.579	4.000	95.506	95.406	95.306	4.625	100.438	100.338	100.238	4.625	99.314	99.214	99.114
4.125	97.526	97.426	97.326	4.125	96.295	96.195	96.095	4.750	100.945	100.845	100.745	4.750	100.116	100.016	99.916
4.250	98.289	98.189	98.089	4.250	97.325	97.225	97.125	4.875	101.312	101.212	101.112	4.875	100.616	100.516	100.416
4.375	98.820	98.720	98.620	4.375	97.924	97.824	97.724	4.990	101.557	101.457	101.357	4.990	100.987	100.887	100.787
4.500	99.304	99.204	99.104	4.500	98.488	98.388	98.288	5.000	101.657	101.557	101.457	5.000	101.087	100.987	100.887
4.625	99.975	99.875	99.775	4.625	99.450	99.350	99.250	5.125	102.034	101.934	101.834	5.125	101.453	101.353	101.253
4.750	100.668	100.568	100.468	4.750	100.392	100.292	100.192	5.250	102.517	102.417	102.317	5.250	101.839	101.739	101.639
4.875	101.160	101.060	100.960	4.875	100.948	100.848	100.748	5.375	102.839	102.739	102.639	5.375	102.288	102.188	102.088
4.990	101.500	101.400	101.300	4.990	101.337	101.237	101.137	5.500	103.177	103.077	102.977	5.500	102.712	102.612	102.512
5.000	101.600	101.500	101.400	5.000	101.437	101.337	101.237	5.625	103.419	103.319	103.219	5.625	103.036	102.936	102.836
5.125	101.940	101.840	101.740	5.125	101.814	101.714	101.614	5.750	103.898	103.798	103.698	5.750	103.392	103.292	103.192
5.250	102.593	102.493	102.393	5.250	102.521	102.421	102.321	5.875	104.050	103.950	103.850	5.875	103.600	103.500	103.400
5.375	102.989	102.889	102.789	5.375	102.974	102.874	102.774	5.990	104.134	104.034	103.934	5.990	103.747	103.647	103.547
5.500	103.356	103.256	103.156	5.500	103.382	103.282	103.182	6.000	104.234	104.134	104.034	6.000	103.847	103.747	103.647
5.625	103.656	103.556	103.456	5.625	103.715	103.615	103.515	6.125	104.748	104.648	104.548	6.125	104.538	104.438	104.338
5.750	104.188	104.088	103.988	5.750	104.429	104.329	104.229	6.250	104.990	104.869	104.756	6.250	104.499	104.379	104.265
5.875	104.387	104.287	104.187	5.875	104.662	104.562	104.462	6.375	105.277	105.157	105.043	6.375	104.885	104.765	104.651
5.990	104.510	104.410	104.310	5.990	104.808	104.708	104.608	6.500	N/A	N/A	N/A	6.500	N/A	N/A	N/A
6.000	104.610	104.510	104.410	6.000	104.908	104.808	104.708	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	96.286	96.186	96.086	2.875	N/A	#N/A	#N/A	2.750	95.153	95.053	94.953	2.875	N/A	#N/A	#N/A
3.125	96.696	96.596	96.496	2.990	93.417	93.317	93.217	2.875	95.500	95.400	95.300	2.990	93.272	93.172	93.072
3.250	97.609	97.509	97.409	3.000	93.517	93.417	93.317	2.990	95.754	95.654	95.554	3.000	93.372	93.272	93.172
3.375	98.022	97.922	97.822	3.125	94.167	94.067	93.967	3.000	95.854	95.754	95.654	3.125	94.033	93.933	93.833
3.500	98.449	98.349	98.249	3.250	94.677	94.577	94.477	3.125	96.214	96.114	96.014	3.250	94.533	94.433	94.333
3.625	98.858	98.758	98.658	3.375	95.347	95.247	95.147	3.250	96.925	96.825	96.725	3.375	95.212	95.112	95.012
3.750	99.092	98.992	98.892	3.500	95.998	95.898	95.798	3.375	97.287	97.187	97.087	3.500	95.853	95.753	95.653
3.875	99.382	99.282	99.182	3.625	96.641	96.541	96.441	3.500	97.629	97.529	97.429	3.625	96.507	96.407	96.307
3.990	99.688	99.588	99.488	3.750	97.007	96.907	96.807	3.625	97.968	97.868	97.768	3.750	96.863	96.763	96.663
4.000	99.788	99.688	99.588	3.875	97.447	97.347	97.247	3.750	98.657	98.557	98.457	3.875	97.303	97.203	97.103
4.125	100.175	100.075	99.975	3.990	97.970	97.870	97.770	3.875	98.991	98.891	98.791	3.990	97.816	97.716	97.616
4.250	100.374	100.274	100.174	4.000	98.070	97.970	97.870	3.990	99.194	99.094	98.994	4.000	97.916	97.816	97.716
4.375	100.565	100.465	100.365	4.125	98.677	98.577	98.477	4.000	99.294	99.194	99.094	4.125	98.523	98.423	98.323
4.500	100.707	100.607	100.507	4.250	98.999	98.899	98.799	4.125	99.577	99.477	99.377	4.250	98.844	98.744	98.644
4.625	100.621	100.521	100.421	4.375	99.311	99.211	99.111	4.250	99.786	99.686	99.586	4.375	99.136	99.036	98.936
4.750	100.722	100.622	100.522	4.500	99.594	99.494	99.394	4.375	100.026	99.926	99.826	4.500	99.420	99.320	99.220
4.875	100.885	100.785	100.685	4.625	100.123	100.023	99.923	4.500	100.285	100.185	100.074	4.625	99.949	99.849	99.749
4.990	100.948	#N/A	#N/A	4.750	100.303	100.203	100.103	4.625	100.535	100.435	100.323	4.750	100.128	100.028	99.928
5.000	101.048	#N/A	#N/A	4.875	100.580	100.480	100.380	4.750	100.713	100.613	100.502	4.875	100.395	100.295	100.195

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%	> 105%
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	
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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/26/2018

45 Day Lock Exp.:

10/11/2018

60 Day Lock Exp.:

10/26/2018

W. Rate Sheet Dated: 8/27/2018

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	100.059	99.959	99.859	3.750	97.954	97.851	97.754	2.750	95.416	95.316	95.216	
4.375	100.607	100.507	100.407	3.875	98.531	98.426	98.331	2.875	96.079	95.979	95.879	
4.500	101.194	101.094	100.994	3.990	99.052	98.945	98.852	2.990	96.629	96.529	96.429	
4.625	101.835	101.735	101.635	4.000	99.152	99.045	98.952	3.000	96.729	96.629	96.529	
4.750	102.370	102.270	102.170	4.125	99.809	99.709	99.609	3.125	97.318	97.218	97.118	
4.875	102.867	102.767	102.667	4.250	100.388	100.288	100.188	3.250	97.897	97.797	97.697	
4.990	103.192	103.092	102.992	4.375	100.953	100.853	100.753	3.375	98.397	98.297	98.197	
5.000	103.292	103.192	103.092	4.500	101.590	101.490	101.390	3.500	99.020	98.920	98.820	
5.125	103.763	103.663	103.563	4.625	102.132	102.032	101.932	3.625	99.554	99.454	99.354	
5.250	104.272	104.172	104.072	4.750	102.580	102.480	102.380	3.750	99.942	99.842	99.742	
5.375	104.716	104.616	104.516	4.875	102.933	102.833	102.733	3.875	100.391	100.291	100.191	
5.500	105.058	104.958	104.858	4.990	103.186	103.086	102.986	3.990	100.711	100.611	100.511	
5.625	105.193	105.093	104.993	5.000	103.286	103.186	103.086	4.000	100.811	100.711	100.611	
5.750	105.659	105.559	105.459	5.125	103.691	103.591	103.491	4.125	101.297	101.197	101.097	
5.875	105.945	105.845	105.745	5.250	104.048	103.948	103.848	4.250	101.567	101.467	101.367	
5.990	106.117	106.017	105.917	5.375	104.385	104.285	104.185	4.375	101.850	101.750	101.650	
6.000	106.217	106.117	106.017	5.500	104.757	104.657	104.557	4.500	102.183	102.083	101.983	
6.125	106.564	106.464	106.364	5.625	105.242	105.142	105.042	4.625	102.556	102.456	102.356	
6.250	107.167	107.067	106.967	5.750	105.552	105.452	105.352	4.750	102.775	102.675	102.575	

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	99.074	98.974	98.874	2.750	95.072	94.972	94.872		
4.375	99.622	99.522	99.422	2.875	95.735	95.635	95.535		
4.500	100.209	100.109	100.009	2.990	96.285	96.185	96.085		
4.625	100.827	100.727	100.627	3.000	96.385	96.285	96.185		
4.750	101.362	101.262	101.162	3.125	96.974	96.874	96.774		
4.875	101.859	101.759	101.659	3.250	97.553	97.453	97.353		
4.990	102.184	102.084	101.984	3.375	97.772	97.672	97.572		
5.000	102.284	102.184	102.084	3.500	98.395	98.295	98.195		
5.125	101.958	101.858	101.758	3.625	98.929	98.829	98.729		
5.250	102.467	102.367	102.267	3.750	99.317	99.217	99.117		
5.375	102.911	102.811	102.711	3.875	99.766	99.666	99.566		
5.500	103.253	103.153	103.053	3.990	99.601	99.501	99.401		
5.625	102.138	102.038	101.938	4.000	99.701	99.601	99.501		
5.750	102.604	102.504	102.404	4.125	100.187	100.087	99.987		
5.875	102.740	102.640	102.540	4.250	100.457	100.357	100.257		
5.990	102.762	102.662	102.562	4.375	100.740	100.640	100.540		
6.000	102.862	102.762	102.662	4.500	100.604	100.504	100.404		
6.125	103.059	102.959	102.859	4.625	100.977	100.877	100.777		
6.250	103.512	103.412	103.312	4.750	101.196	101.096	100.996		

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	N/A	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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

9/26/2018

10/11/2018

10/26/2018

W. Rate Sheet Dated: 8/27/2018

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	98.571	98.471	98.371	4.250	98.471	98.371	98.271	3.750	96.504	96.401	96.304	3.750	96.404	96.301	96.204
4.375	99.112	99.012	98.912	4.375	99.012	98.912	98.812	3.875	97.081	96.976	96.881	3.875	96.981	96.876	96.781
4.500	99.744	99.644	99.544	4.500	99.644	99.544	99.444	3.990	97.602	97.495	97.402	3.990	97.502	97.395	97.302
4.625	100.385	100.285	100.185	4.625	100.285	100.185	100.085	4.000	97.702	97.595	97.502	4.000	97.602	97.495	97.402
4.750	100.920	100.820	100.720	4.750	100.820	100.720	100.620	4.125	98.359	98.259	98.159	4.125	98.259	98.159	98.059
4.875	101.417	101.317	101.217	4.875	101.317	101.217	101.117	4.250	98.938	98.838	98.738	4.250	98.838	98.738	98.638
4.990	101.742	101.642	101.542	4.990	101.642	101.542	101.442	4.375	99.503	99.403	99.303	4.375	99.403	99.303	99.203
5.000	101.842	101.742	101.642	5.000	101.742	101.642	101.542	4.500	100.140	100.040	99.940	4.500	100.040	99.940	99.840
5.125	102.313	102.213	102.113	5.125	102.213	102.113	102.013	4.625	100.682	100.582	100.482	4.625	100.582	100.482	100.382
5.250	102.822	102.722	102.622	5.250	102.722	102.622	102.522	4.750	101.130	101.030	100.930	4.750	101.030	100.930	100.830
5.375	103.266	103.166	103.066	5.375	103.166	103.066	102.966	4.875	101.483	101.383	101.283	4.875	101.383	101.283	101.183
5.500	103.608	103.508	103.408	5.500	103.508	103.408	103.308	4.990	101.736	101.636	101.536	4.990	101.636	101.536	101.436
5.625	103.743	103.643	103.543	5.625	103.643	103.543	103.443	5.000	101.836	101.736	101.636	5.000	101.736	101.636	101.536
5.750	104.209	104.109	104.009	5.750	104.109	104.009	103.909	5.125	102.241	102.141	102.041	5.125	102.141	102.041	101.941
5.875	104.495	104.395	104.295	5.875	104.395	104.295	104.195	5.250	102.598	102.498	102.398	5.250	102.498	102.398	102.298
5.990	104.667	104.567	104.467	5.990	104.567	104.467	104.367	5.375	102.935	102.835	102.735	5.375	102.835	102.735	102.635
6.000	104.767	104.667	104.567	6.000	104.667	104.567	104.467	5.500	103.307	103.207	103.107	5.500	103.207	103.107	103.007
6.125	105.114	105.014	104.914	6.125	105.014	104.914	104.814	5.625	103.792	103.692	103.592	5.625	103.692	103.592	103.492
6.250	105.717	105.617	105.517	6.250	105.617	105.517	105.417	5.750	104.102	104.002	103.902	5.750	104.002	103.902	103.802

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.916	93.816	93.716	2.750	93.816	93.716	93.616
2.875	94.579	94.479	94.379	2.875	94.479	94.379	94.279
2.990	95.129	95.029	94.929	2.990	95.029	94.929	94.829
3.000	95.229	95.129	95.029	3.000	95.129	95.029	94.929
3.125	95.818	95.718	95.618	3.125	95.718	95.618	95.518
3.250	96.292	96.192	96.092	3.250	96.192	96.092	95.992
3.375	96.737	96.637	96.537	3.375	96.637	96.537	96.437
3.500	97.520	97.420	97.320	3.500	97.420	97.320	97.220
3.625	98.054	97.954	97.854	3.625	97.954	97.854	97.754
3.750	98.442	98.342	98.242	3.750	98.342	98.242	98.142
3.875	98.891	98.791	98.691	3.875	98.791	98.691	98.591
3.990	99.211	99.111	99.011	3.990	99.111	99.011	98.911
4.000	99.311	99.211	99.111	4.000	99.211	99.111	99.011
4.125	99.797	99.697	99.597	4.125	99.697	99.597	99.497
4.250	100.067	99.967	99.867	4.250	99.967	99.867	99.767
4.375	100.350	100.250	100.150	4.375	100.250	100.150	100.050
4.500	100.683	100.583	100.483	4.500	100.583	100.483	100.383
4.625	101.056	100.956	100.856	4.625	100.956	100.856	100.756
4.750	101.275	101.175	101.075	4.750	101.175	101.075	100.975

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	97.586	97.486	97.386	4.250	97.486	97.386	97.286	2.750	93.572	93.472	93.372	2.750	93.472	93.372	93.272
4.375	98.127	98.027	97.927	4.375	98.027	97.927	97.827	2.875	94.235	94.135	94.035	2.875	94.135	94.035	93.935
4.500	98.759	98.659	98.559	4.500	98.659	98.559	98.459	2.990	94.785	94.685	94.585	2.990	94.685	94.585	94.485
4.625	99.377	99.277	99.177	4.625	99.277	99.177	99.077	3.000	94.885	94.785	94.685	3.000	94.785	94.685	94.585
4.750	99.912	99.812	99.712	4.750	99.812	99.712	99.612	3.125	95.474	95.374	95.274	3.125	95.374	95.274	95.174
4.875	100.409	100.309	100.209	4.875	100.309	100.209	100.109	3.250	95.948	95.848	95.748	3.250	95.848	95.748	95.648
4.990	100.734	100.634	100.534	4.990	100.634	100.534	100.434	3.375	96.112	96.012	95.912	3.375	96.012	95.912	95.812
5.000	100.834	100.734	100.634	5.000	100.734	100.634	100.534	3.500	96.895	96.795	96.695	3.500	96.795	96.695	96.595
5.125	100.508	100.408	100.308	5.125	100.408	100.308	100.208	3.625	97.429	97.329	97.229	3.625	97.329	97.229	97.129
5.250	101.017	100.917	100.817	5.250	100.917	100.817	100.717	3.750	97.817	97.717	97.617	3.750	97.717	97.617	97.517
5.375	101.461	101.361	101.261	5.375	101.361	101.261	101.161	3.875	98.266	98.166	98.066	3.875	98.166	98.066	97.966
5.500	101.803	101.703	101.603	5.500	101.703	101.603	101.503	3.990	98.101	98.001	97.901	3.990	98.001	97.901	97.801
5.625	100.688	100.588	100.488	5.625	100.588	100.488	100.388	4.000	98.201	98.101	98.001	4.000	98.101	98.001	97.901
5.750	101.154	101.054	100.954	5.750	101.054	100.954	100.854	4.125	98.687	98.587	98.487	4.125	98.587	98.487	98.387
5.875	101.290	101.190	101.090	5.875	101.190	101.090	100.990	4.250	98.957	98.857	98.757	4.250	98.857	98.757	98.657
5.990	101.312	101.212	101.112	5.990	101.212	101.112	101.012	4.375	99.240	99.140	99.040	4.375	99.140	99.040	98.940
6.000	101.412	101.312	101.212	6.000	101.312	101.212	101.112	4.500	99.104	99.004	98.904	4.500	99.004	98.904	98.804
6.125	101.609	101.509	101.409	6.125	101.509	101.409	101.309	4.625	99.477	99.377	99.277	4.625	99.377	99.277	99.177
6.250	102.062	101.962	101.862	6.250	101.962	101.862	101.762	4.750	99.696	99.596	99.496	4.750	99.596	99.496	99.396

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%	> 95.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	0.000	0.000	0.000	0.000	
720 - 739	0.000	-0.250	-0.500	-0.750	0.000	0.000	0.000	0.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-0.500	-0.500	-0.500	-0.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.000	-0.750	-0.750	-0.750	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.250	-1.750	-1.750	-1.750	
640 - 659	-0.500	-1.250	-2.750	-3.000	-2.750	-2.250	-2.250	-2.250	
620 - 639	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750	-2.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-2.750	-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%	> 105%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-2.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125



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.:

9/26/2018

45 Day Lock Exp.:

10/11/2018

60 Day Lock Exp.:

10/26/2018

W. Rate Sheet Dated: 8/27/2018

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	100.021	99.921	99.821	3.750	97.954	97.851	97.754	2.750	95.416	95.316	95.216	4.250	99.036	98.936	98.836	2.750	95.072	94.972	94.872
4.375	100.562	100.462	100.362	3.875	98.531	98.426	98.331	2.875	96.079	95.979	95.879	4.375	99.577	99.477	99.377	2.875	95.735	95.635	95.535
4.500	101.194	101.094	100.994	3.990	99.052	98.945	98.852	2.990	96.629	96.529	96.429	4.500	100.209	100.109	100.009	2.990	96.285	96.185	96.085
4.625	101.835	101.735	101.635	4.000	99.152	99.045	98.952	3.000	96.729	96.629	96.529	4.625	100.827	100.727	100.627	3.000	96.385	96.285	96.185
4.750	102.370	102.270	102.170	4.125	99.809	99.709	99.609	3.125	97.318	97.218	97.118	4.750	101.362	101.262	101.162	3.125	96.974	96.874	96.774
4.875	102.867	102.767	102.667	4.250	100.388	100.288	100.188	3.250	97.792	97.692	97.592	4.875	101.859	101.759	101.659	3.250	97.448	97.348	97.248
4.990	103.192	103.092	102.992	4.375	100.953	100.853	100.753	3.375	98.237	98.137	98.037	4.990	102.184	102.084	101.984	3.375	97.612	97.512	97.412
5.000	103.292	103.192	103.092	4.500	101.590	101.490	101.390	3.500	99.020	98.920	98.820	5.000	102.284	102.184	102.084	3.500	98.395	98.295	98.195
5.125	103.763	103.663	103.563	4.625	102.132	102.032	101.932	3.625	99.554	99.454	99.354	5.125	101.958	101.858	101.758	3.625	98.929	98.829	98.729
5.250	104.272	104.172	104.072	4.750	102.580	102.480	102.380	3.750	99.942	99.842	99.742	5.250	102.467	102.367	102.267	3.750	99.317	99.217	99.117
5.375	104.716	104.616	104.516	4.875	102.933	102.833	102.733	3.875	100.391	100.291	100.191	5.375	102.911	102.811	102.711	3.875	99.766	99.666	99.566
5.500	105.058	104.958	104.858	4.990	103.186	103.086	102.986	3.990	100.711	100.611	100.511	5.500	103.253	103.153	103.053	3.990	99.601	99.501	99.401
5.625	105.193	105.093	104.993	5.000	103.286	103.186	103.086	4.000	100.811	100.711	100.611	5.625	102.138	102.038	101.938	4.000	99.701	99.601	99.501
5.750	105.659	105.559	105.459	5.125	103.691	103.591	103.491	4.125	101.297	101.197	101.097	5.750	102.604	102.504	102.404	4.125	100.187	100.087	99.987
5.875	105.945	105.845	105.745	5.250	104.048	103.948	103.848	4.250	101.567	101.467	101.367	5.875	102.740	102.640	102.540	4.250	100.457	100.357	100.257
5.990	106.117	106.017	105.917	5.375	104.385	104.285	104.185	4.375	101.850	101.750	101.650	5.990	102.762	102.662	102.562	4.375	100.740	100.640	100.540
6.000	106.217	106.117	106.017	5.500	104.757	104.657	104.557	4.500	102.183	102.083	101.983	6.000	102.862	102.762	102.662	4.500	100.604	100.504	100.404
6.125	106.564	106.464	106.364	5.625	105.242	105.142	105.042	4.625	102.556	102.456	102.356	6.125	103.059	102.959	102.859	4.625	100.977	100.877	100.777
6.250	107.167	107.067	106.967	5.750	105.552	105.452	105.352	4.750	102.775	102.675	102.575	6.250	103.512	103.412	103.312	4.750	101.196	101.096	100.996

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.: **9/26/2018**

45 Day Lock Exp.: **10/11/2018**

60 Day Lock Exp.: **10/26/2018**

W. Rate Sheet Dated: **8/27/2018**

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	96.577	96.452	96.327	
4.125	97.687	97.562	97.437	
4.250	98.517	98.392	98.267	
4.375	99.076	98.951	98.826	
4.500	99.664	99.539	99.414	
4.625	100.192	100.067	99.942	
4.750	100.655	100.530	100.405	
4.875	101.074	100.949	100.824	
5.000	101.420	101.295	101.170	
5.125	101.725	101.600	101.475	
5.250	102.038	101.913	101.788	
5.375	102.309	102.184	102.059	
5.500	102.433	102.308	102.183	

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	97.217	97.092	96.967	
3.625	97.657	97.532	97.407	
3.750	98.057	97.932	97.807	
3.875	98.638	98.513	98.388	
4.000	98.958	98.833	98.708	
4.125	99.192	99.067	98.942	
4.250	99.459	99.334	99.209	
4.375	99.703	99.578	99.453	
4.500	99.937	99.812	99.687	
4.625	100.204	100.079	99.954	
4.750	100.472	100.347	100.222	

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	97.376	97.251	97.126	
3.375	97.904	97.779	97.654	
3.500	98.412	98.287	98.162	
3.625	98.869	98.744	98.619	
3.750	99.145	99.020	98.895	
3.875	99.533	99.408	99.283	
4.000	99.893	99.768	99.643	
4.125	100.282	100.157	100.032	
4.250	100.643	100.518	100.393	
4.375	100.999	100.874	100.749	
4.500	101.355	101.230	101.105	
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)