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.: **1/22/2018**
45 Day Lock Exp.: **2/5/2018**
60 Day Lock Exp.: **2/20/2018**

W. Rate Sheet Dated: **12/22/2017** **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**
3.250	99.866	99.716	99.566	3.250	99.648	99.498	99.348	1.875	N/A	N/A	N/A	3.125	101.217	101.067	100.917
3.375	100.313	100.163	100.013	3.375	100.060	99.910	99.760	2.000	N/A	N/A	N/A	3.250	101.109	100.959	100.809
3.500	100.761	100.611	100.461	3.500	100.473	100.323	100.173	2.125	N/A	N/A	N/A	3.375	101.515	101.365	101.215
3.625	101.158	101.008	100.858	3.625	100.834	100.684	100.534	2.250	96.281	96.131	95.981	3.500	101.922	101.772	101.622
3.750	102.357	102.207	102.057	3.750	102.140	101.990	101.840	2.375	96.675	96.525	96.375	3.625	102.319	102.169	102.019
3.875	102.793	102.643	102.493	3.875	102.540	102.390	102.240	2.500	97.065	96.915	96.765	Margin = 2.250		Index = 1.700	
4.000	103.474	103.324	103.174	4.000	102.886	102.736	102.586	2.625	97.405	97.255	97.105				
4.125	103.781	103.631	103.481	4.125	103.157	103.007	102.857	2.750	99.447	99.297	99.147				
4.250	103.789	103.689	103.589	4.250	103.272	103.172	103.072	2.875	99.835	99.685	99.535				
4.375	103.886	103.786	103.686	4.375	103.583	103.483	103.383	3.000	100.210	100.060	99.910				
4.500	104.197	104.097	103.997	4.500	103.859	103.759	103.659	3.125	100.536	100.386	100.236				
4.625	104.439	104.339	104.239	4.625	104.065	103.965	103.865	3.250	101.323	101.173	101.023				
4.750	104.214	104.114	104.014	4.750	103.947	103.847	103.747	3.375	101.645	101.495	101.345				
4.875	104.491	104.391	104.291	4.875	104.188	104.088	103.988	3.500	101.933	101.783	101.633				
5.000	104.944	104.844	104.744	5.000	104.605	104.505	104.405	3.625	102.148	101.998	101.848				
5.125	105.186	105.086	104.986	5.125	104.812	104.712	104.612	3.750	102.307	102.157	102.007				
5.250	105.258	105.101	104.867	5.250	104.991	104.834	104.600	3.875	102.559	102.409	102.259				
5.375	105.484	105.328	105.094	5.375	105.231	105.075	104.841	4.000	102.776	102.626	102.476				
5.500	105.937	105.781	105.547	5.500	105.649	105.492	105.258	4.125	102.931	102.781	102.631				

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**
3.250	98.686	98.536	98.386	3.250	98.518	98.368	98.218	1.875	N/A	N/A	N/A	3.125	100.087	99.937	99.787
3.375	99.133	98.983	98.833	3.375	98.930	98.780	98.630	2.000	N/A	N/A	N/A	3.250	99.979	99.829	99.679
3.500	99.581	99.431	99.281	3.500	99.343	99.193	99.043	2.125	N/A	N/A	N/A	3.375	100.385	100.235	100.085
3.625	99.978	99.828	99.678	3.625	99.704	99.554	99.404	2.250	95.151	95.001	94.851	3.500	100.792	100.642	100.492
3.750	101.177	101.027	100.877	3.750	101.010	100.860	100.710	2.375	95.545	95.395	95.245	3.625	101.189	101.039	100.889
3.875	101.613	101.463	101.313	3.875	101.410	101.260	101.110	2.500	95.935	95.785	95.635	Margin = 2.250		Index = 1.700	
4.000	101.994	101.844	101.694	4.000	101.756	101.606	101.456	2.625	96.275	96.125	95.975	**30 Year OTC**			
4.125	102.301	102.151	102.001	4.125	102.027	101.877	101.727	2.750	98.317	98.167	98.017	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	102.309	102.209	102.109	4.250	102.142	102.042	101.942	2.875	98.705	98.555	98.405	3.500	97.971	97.721	97.471
4.375	102.656	102.556	102.456	4.375	102.453	102.353	102.253	3.000	99.080	98.930	98.780	4.000	100.384	100.134	99.884
4.500	102.967	102.867	102.767	4.500	102.729	102.629	102.529	3.125	99.406	99.256	99.106	4.500	101.357	101.107	100.857
4.625	103.209	103.109	103.009	4.625	102.935	102.835	102.735	3.250	100.193	100.043	99.893	5.000	102.104	101.854	101.604
4.750	102.984	102.884	102.784	4.750	102.817	102.717	102.617	3.375	100.515	100.365	100.215	5.500	103.147	102.897	102.647
4.875	103.261	103.161	103.061	4.875	103.058	102.958	102.858	3.500	100.803	100.653	100.503	**15 Year OTC**			
5.000	103.714	103.614	103.514	5.000	103.475	103.375	103.275	3.625	101.018	100.868	100.718	**Rate**	**30 Day**	**45 Day**	**60 Day**
5.125	103.956	103.856	103.756	5.125	103.682	103.582	103.482	3.750	101.177	101.027	100.877	2.500	94.325	94.075	93.825
5.250	104.028	103.871	103.637	5.250	103.861	103.704	103.470	3.875	101.429	101.279	101.129	3.000	97.470	97.220	96.970
5.375	104.304	104.148	103.914	5.375	104.101	103.945	103.711	4.000	101.646	101.496	101.346	3.500	99.193	98.943	98.693
5.500	104.757	104.601	104.367	5.500	104.519	104.362	104.128	4.125	101.801	101.651	101.501	4.000	100.036	99.786	99.536

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

FICO Adjuster		Loan Size Adjuster	
FICO 720 +	0.500	$0 - $49,999	-2.500
FICO 660 - 719	0.500	$50,000 - $85,000	-0.500
FICO 640 - 659	0.000	$85,001 - $125,000	-0.500
FICO 620 - 639	-1.000	$125,001 - $175,000	-0.125
FICO 600 - 619	-1.500	$175,001 - $275,000	0.000
NY	-0.250	$275,001 up to HB	0.375
Non Owner Occupancy	-2.000		
USDA Streamline-Assist Refinance Option			-0.250

Specialty Adjustment

Manufactured Homes (OTC Exempt)	0.500
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:	12/22/2017	4.750%

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)

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**1/22/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**2/5/2018**
		60 Day Lock Exp.:	**2/20/2018**

W. Rate Sheet Dated: **12/22/2017** **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			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	98.912	98.762	98.612	3.250	98.695	98.545	98.395	1.875	N/A	N/A	N/A
3.375	99.360	99.210	99.060	3.375	99.107	98.957	98.807	2.000	N/A	N/A	N/A
3.500	99.808	99.658	99.508	3.500	99.520	99.370	99.220	2.125	N/A	N/A	N/A
3.625	100.205	100.055	99.905	3.625	99.881	99.731	99.581	2.250	94.281	94.131	93.981
3.750	100.982	100.832	100.682	3.750	100.765	100.615	100.465	2.375	94.675	94.525	94.375
3.875	101.418	101.268	101.118	3.875	101.165	101.015	100.865	2.500	95.065	94.915	94.765
4.000	102.099	101.949	101.799	4.000	101.511	101.361	101.211	2.625	95.405	95.255	95.105
4.125	102.406	102.256	102.106	4.125	101.782	101.632	101.482	2.750	97.760	97.610	97.460
4.250	102.164	102.064	101.964	4.250	101.647	101.547	101.447	2.875	98.147	97.997	97.847
4.375	102.261	102.161	102.061	4.375	101.958	101.858	101.758	3.000	98.523	98.373	98.223
4.500	102.572	102.472	102.372	4.500	102.234	102.134	102.034	3.125	98.848	98.698	98.548
4.625	102.814	102.714	102.614	4.625	102.440	102.340	102.240	3.250	100.370	100.220	100.070
4.750	101.558	101.458	101.358	4.750	101.291	101.191	101.091	3.375	100.692	100.542	100.392
4.875	101.835	101.735	101.635	4.875	101.532	101.432	101.332	3.500	100.980	100.830	100.680
5.000	102.287	102.187	102.087	5.000	101.949	101.849	101.749	3.625	101.195	101.045	100.895
5.125	102.530	102.430	102.330	5.125	102.156	102.056	101.956	3.750	100.932	100.782	100.632
5.250	99.008	98.851	98.617	5.250	98.741	98.584	98.350	3.875	101.184	101.034	100.884
5.375	99.234	99.078	98.844	5.375	98.981	98.825	98.591	4.000	101.401	101.251	101.101
5.500	99.687	99.531	99.297	5.500	99.399	99.242	99.008	4.125	101.556	101.406	101.256

5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**
3.125	99.53	99.379	99.229
3.250	100.16	100.006	99.856
3.375	100.56	100.412	100.262
3.500	100.97	100.819	100.669
3.625	101.37	101.216	101.066
Margin = 2.250		Index = 1.700	

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.

30/25 Year				20 Year				15/10 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	97.732	97.582	97.432	3.250	97.565	97.415	97.265	1.875	N/A	N/A	N/A
3.375	98.180	98.030	97.880	3.375	97.977	97.827	97.677	2.000	N/A	N/A	N/A
3.500	98.628	98.478	98.328	3.500	98.390	98.240	98.090	2.125	N/A	N/A	N/A
3.625	99.025	98.875	98.725	3.625	98.751	98.601	98.451	2.250	93.401	93.251	93.101
3.750	99.802	99.652	99.502	3.750	99.635	99.485	99.335	2.375	93.795	93.645	93.495
3.875	100.238	100.088	99.938	3.875	100.035	99.885	99.735	2.500	94.185	94.035	93.885
4.000	100.619	100.469	100.319	4.000	100.381	100.231	100.081	2.625	94.525	94.375	94.225
4.125	100.926	100.776	100.626	4.125	100.652	100.502	100.352	2.750	97.255	97.105	96.955
4.250	100.684	100.584	100.484	4.250	100.517	100.417	100.317	2.875	97.642	97.492	97.342
4.375	101.031	100.931	100.831	4.375	100.828	100.728	100.628	3.000	98.018	97.868	97.718
4.500	101.342	101.242	101.142	4.500	101.104	101.004	100.904	3.125	98.343	98.193	98.043
4.625	101.584	101.484	101.384	4.625	101.310	101.210	101.110	3.250	98.763	98.613	98.463
4.750	100.328	100.228	100.128	4.750	100.161	100.061	99.961	3.375	99.086	98.936	98.786
4.875	100.605	100.505	100.405	4.875	100.402	100.302	100.202	3.500	99.373	99.223	99.073
5.000	101.057	100.957	100.857	5.000	100.819	100.719	100.619	3.625	99.588	99.438	99.288
5.125	101.300	101.200	101.100	5.125	101.026	100.926	100.826	3.750	99.286	99.136	98.986
5.250	97.778	97.621	97.387	5.250	97.611	97.454	97.220	3.875	99.538	99.388	99.238
5.375	98.054	97.898	97.664	5.375	97.851	97.695	97.461	4.000	99.756	99.606	99.456
5.500	98.507	98.351	98.117	5.500	98.269	98.112	97.878	4.125	99.910	99.760	99.610

5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**
3.125	98.399	98.249	98.099
3.250	99.026	98.876	98.726
3.375	99.432	99.282	99.132
3.500	99.839	99.689	99.539
3.625	100.236	100.086	99.936
Margin = 2.250		Index = 1.700	

30 Year OTC			
Rate	**30 Day**	**45 Day**	**60 Day**
3.500	97.018	96.768	96.518
4.000	99.009	98.759	98.509
4.500	99.732	99.482	99.232
5.000	99.447	99.197	98.947
5.500	96.897	96.647	96.397

15 Year OTC			
Rate	**30 Day**	**45 Day**	**60 Day**
2.500	92.575	92.325	92.075
3.000	96.408	96.158	95.908
3.500	97.763	97.513	97.263
4.000	98.146	97.896	97.646

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

FICO Adjuster		FICO Adjuster	
FICO 720 +	0.500	FICO 620 - 639	-1.000
FICO 660 - 719	0.500	FICO 600 - 619	-1.500
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
USDA Streamline-Assist Refinance Option			-0.250

Specialty Adjustment

Manufactured Homes (OTC Exempt)	0.500
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

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AFR Loan Center				
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Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	1/22/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	2/5/2018
			60 Day Lock Exp.:	2/20/2018

W. Rate Sheet Dated: 12/22/2017 **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
3.750	101.058	100.958	100.858	3.875	101.808	101.708	101.608	3.000	99.544	99.444	99.344	3.000	99.645	99.545	99.445
3.875	101.729	101.629	101.529	3.990	102.151	102.051	101.951	3.125	99.994	99.894	99.794	3.125	99.950	99.850	99.750
3.990	102.181	102.081	101.981	4.000	102.251	102.151	102.051	3.250	100.767	100.667	100.567	3.250	100.767	100.667	100.567
4.000	102.281	102.181	102.081	4.125	102.696	102.596	102.496	3.375	100.956	100.856	100.756	3.375	101.058	100.958	100.858
4.125	102.803	102.703	102.603	4.250	103.593	103.493	103.393	3.500	101.554	101.454	101.354	3.500	101.327	101.227	101.127
4.250	103.234	103.134	103.034	4.375	103.990	103.890	103.790	3.625	101.755	101.655	101.555	3.625	101.584	101.484	101.384
4.375	103.764	103.664	103.564	4.500	104.385	104.285	104.185	3.750	102.135	102.035	101.935	3.750	102.164	102.064	101.964
4.500	103.751	103.651	103.551	4.625	104.816	104.716	104.616	3.875	102.468	102.368	102.268	3.875	102.448	102.348	102.248
4.625	104.272	104.172	104.072	4.750	105.203	105.103	105.003	3.990	102.618	102.518	102.418	3.990	102.665	102.565	102.465
4.750	104.782	104.682	104.582	4.875	105.617	105.517	105.417	4.000	102.718	102.618	102.518	4.000	102.765	102.665	102.565
4.875	105.286	105.186	105.086	4.990	105.688	105.588	105.488	4.125	103.082	102.982	102.882	4.125	102.991	102.891	102.791
4.990	105.437	105.337	105.237	5.000	105.788	105.688	105.588	4.250	103.432	103.332	103.232	4.250	103.195	103.095	102.995
5.000	105.537	105.437	105.337	5.125	106.296	106.196	106.096	4.375	103.744	103.644	103.544	4.375	103.411	103.311	103.211
5.125	105.988	105.888	105.788	5.250	106.732	106.632	106.532	4.500	103.840	103.740	103.640	4.500	103.468	103.368	103.268
5.250	106.597	106.497	106.397	5.375	107.051	106.951	106.851	4.625	103.846	103.746	103.646	4.625	103.630	103.530	103.430
5.375	107.015	106.915	106.815	5.500	107.332	107.232	107.132	4.750	104.136	104.036	103.936	4.750	103.812	103.712	103.612
5.500	107.408	107.308	107.208	5.625	N/A	N/A	N/A	4.875	104.389	104.289	104.189	4.875	103.970	103.870	103.770
5.625	107.753	107.653	107.553	5.750	106.998	106.898	106.748	4.990	104.535	104.435	104.335	4.990	104.022	103.922	103.822
5.750	107.549	107.449	107.299	5.875	107.326	107.226	107.075	5.000	104.635	104.535	104.435	5.000	104.122	104.022	103.922

30/25 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	101.063	100.963	100.863	3.000	98.753	98.653	98.553
4.250	101.600	101.500	101.400	3.125	99.157	99.057	98.957
4.375	101.975	101.875	101.775	3.250	99.481	99.381	99.281
4.500	102.273	102.173	102.073	3.375	99.911	99.811	99.711
4.625	102.548	102.448	102.348	3.500	100.321	100.221	100.121
4.750	103.046	102.946	102.846	3.625	100.676	100.576	100.476
4.875	103.480	103.380	103.280	3.750	100.937	100.837	100.737
4.990	103.564	103.464	103.364	3.875	101.158	101.058	100.958
5.000	103.664	103.564	103.464	3.990	101.099	100.999	100.899
5.125	103.834	103.734	103.634	4.000	101.199	101.099	100.999
5.250	103.146	103.046	102.946	4.125	101.477	101.377	101.277
5.375	103.508	103.408	103.308	4.250	101.712	101.612	101.512
5.500	103.820	103.720	103.620	4.375	101.914	101.814	101.714
5.625	104.001	103.901	103.801	4.500	101.980	101.880	101.780
5.750	101.597	101.497	101.331	4.625	102.063	101.963	101.863
5.875	101.970	101.870	101.703	4.750	102.260	102.160	102.060
5.990	102.203	102.103	101.936	4.875	102.433	102.333	102.233
6.000	102.303	102.203	102.036	4.990	102.499	102.399	102.299
6.125	102.426	102.326	102.159	5.000	102.599	102.499	102.399

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
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

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				

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

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.

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 *Not applicable to detached condominiums

HomeReady LLPA Caps*

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 LLPA's: State; Extension; LPMI, Loan Size

LPMI Adjust Term > 20 yr & All Manuf.					LPMI Adjust Term ≤ 20 yr			
FICO ↓ \ LTV →	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 760	-0.700	-1.400	-1.850	-2.460	-0.550	-0.800	-1.420	-2.070
740 - 759	-0.850	-2.000	-2.600	-3.450	-0.600	-1.020	-2.070	-3.070
720 - 739	-1.000	-2.450	-3.250	-4.350	-0.650	-1.270	-2.620	-3.970
700 - 719	-1.150	-2.950	-3.850	-5.150	-0.700	-1.420	-3.020	-4.670
680 - 699	-1.350	-3.600	-4.750	-6.360	-0.800	-1.720	-3.820	-5.870

Additional LPMI Premium Adjustments

Product Feature ↓ \ FICO →	≥ 760	740 - 759	720 - 739	700 - 719	680 - 699
Rate/Term Refi	-0.150	-0.240	-0.300	-0.530	-0.540
Cash-Out Refi	-0.540	-0.600	-0.700	-1.000	-1.050
Second Home	-0.360	-0.390	-0.490	-0.700	-0.700
Manufactured Home	-0.540	-0.600	-0.700	-1.000	-1.050
Loan Amount > $424,100*	-0.600	-0.660	-0.880	-1.400	-1.400
Employee Relocation	0.100	0.100	0.140	0.250	0.250
Investment Property	-1.190	-1.190	-1.330	-1.750	-1.750

*The Loan Amount adjustment does not apply in AK with loan amt $424.1K - $636.15K

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.: 1/22/2018
45 Day Lock Exp.: 2/5/2018
60 Day Lock Exp.: 2/20/2018

W. Rate Sheet Dated: 12/22/2017 **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
3.750	98.585	98.485	98.385	3.375	93.980	93.880	93.780	3.875	100.240	100.140	100.040	3.875	98.464	98.364	98.264
3.875	99.391	99.291	99.191	3.500	95.384	95.284	95.184	3.990	100.668	100.568	100.468	3.990	98.934	98.834	98.734
3.990	99.977	99.877	99.777	3.625	96.367	96.267	96.167	4.000	100.768	100.668	100.568	4.000	99.034	98.934	98.834
4.000	100.077	99.977	99.877	3.750	97.246	97.146	97.046	4.125	101.246	101.146	101.046	4.125	99.850	99.750	99.650
4.125	100.680	100.580	100.480	3.875	98.236	98.136	98.036	4.250	102.062	101.962	101.862	4.250	100.474	100.374	100.274
4.250	101.246	101.146	101.046	3.990	99.063	98.963	98.863	4.375	102.408	102.308	102.208	4.375	100.932	100.832	100.732
4.375	101.765	101.665	101.565	4.000	99.163	99.063	98.963	4.500	102.935	102.835	102.735	4.500	101.328	101.228	101.128
4.500	102.301	102.201	102.101	4.125	99.984	99.884	99.784	4.625	103.366	103.266	103.166	4.625	101.730	101.630	101.530
4.625	102.822	102.722	102.622	4.250	101.011	100.911	100.811	4.750	103.753	103.653	103.553	4.750	102.357	102.257	102.157
4.750	103.332	103.232	103.132	4.375	101.720	101.620	101.520	4.875	104.167	104.067	103.967	4.875	102.934	102.834	102.734
4.875	103.836	103.736	103.636	4.500	102.454	102.354	102.254	4.990	104.238	104.138	104.038	4.990	103.093	102.993	102.893
4.990	103.987	103.887	103.787	4.625	103.170	103.070	102.970	5.000	104.338	104.238	104.138	5.000	103.193	103.093	102.993
5.000	104.087	103.987	103.887	4.750	103.839	103.739	103.639	5.125	104.846	104.746	104.646	5.125	103.558	103.458	103.358
5.125	104.538	104.438	104.338	4.875	104.398	104.298	104.198	5.250	105.282	105.182	105.082	5.250	104.127	104.027	103.927
5.250	105.147	105.047	104.947	4.990	104.577	104.477	104.377	5.375	105.601	105.501	105.401	5.375	104.589	104.489	104.389
5.375	105.565	105.465	105.365	5.000	104.677	104.577	104.477	5.500	105.882	105.782	105.682	5.500	104.999	104.899	104.799
5.500	105.958	105.858	105.758	5.125	105.100	105.000	104.900	5.625	N/A	N/A	N/A	5.625	105.380	105.280	105.180
5.625	106.303	106.203	106.103	5.250	105.901	105.801	105.701	5.750	105.548	105.448	105.298	5.750	105.142	105.042	104.892
5.750	106.099	105.999	105.849	5.375	106.363	106.263	106.163	5.875	105.876	105.776	105.625	5.875	105.619	105.519	105.369

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	98.753	98.653	98.553	3.000	96.230	96.130	96.030	3.000	98.145	98.045	97.945	3.000	96.072	95.972	95.872
3.125	99.157	99.057	98.957	3.125	96.810	96.710	96.610	3.125	98.450	98.350	98.250	3.125	96.642	96.542	96.442
3.250	99.481	99.381	99.281	3.250	97.740	97.640	97.540	3.250	99.267	99.167	99.067	3.250	97.572	97.472	97.372
3.375	99.911	99.811	99.711	3.375	98.333	98.233	98.133	3.375	99.558	99.458	99.358	3.375	98.154	98.054	97.954
3.500	100.321	100.221	100.121	3.500	98.871	98.771	98.671	3.500	99.827	99.727	99.627	3.500	98.693	98.593	98.493
3.625	100.676	100.576	100.476	3.625	99.358	99.258	99.158	3.625	100.084	99.984	99.884	3.625	99.180	99.080	98.980
3.750	100.937	100.837	100.737	3.750	99.778	99.678	99.578	3.750	100.664	100.564	100.464	3.750	99.580	99.480	99.380
3.875	101.158	101.058	100.958	3.875	100.149	100.049	99.949	3.875	100.948	100.848	100.748	3.875	99.951	99.851	99.751
3.990	101.099	100.999	100.899	3.990	100.570	100.470	100.370	3.990	101.165	101.065	100.965	3.990	100.371	100.271	100.171
4.000	101.199	101.099	100.999	4.000	100.670	100.570	100.470	4.000	101.265	101.165	101.065	4.000	100.471	100.371	100.271
4.125	101.477	101.377	101.277	4.125	101.121	101.021	100.921	4.125	101.491	101.391	101.291	4.125	100.922	100.822	100.722
4.250	101.712	101.612	101.512	4.250	101.510	101.410	101.310	4.250	101.695	101.595	101.495	4.250	101.302	101.202	101.102
4.375	101.914	101.814	101.714	4.375	101.856	101.756	101.656	4.375	101.911	101.811	101.711	4.375	101.678	101.578	101.478
4.500	101.980	101.880	101.780	4.500	101.966	101.866	101.766	4.500	101.968	101.868	101.768	4.500	101.788	101.688	101.588
4.625	102.063	101.963	101.863	4.625	102.226	102.126	102.026	4.625	102.130	102.030	101.930	4.625	102.048	101.948	101.848
4.750	102.260	102.160	102.060	4.750	102.546	102.446	102.346	4.750	102.312	102.212	102.112	4.750	102.368	102.268	102.168
4.875	102.433	102.333	102.233	4.875	102.828	102.728	102.628	4.875	102.470	102.370	102.270	4.875	102.650	102.550	102.450
4.990	102.499	102.399	102.299	4.990	103.000	102.900	102.800	4.990	102.522	102.422	102.322	4.990	102.822	102.722	102.622
5.000	102.599	102.499	102.399	5.000	103.100	103.000	102.900	5.000	102.622	102.522	102.422	5.000	102.922	102.822	102.722

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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
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

All Loan Type Adjustments

Adjusters	All Terms	Adjusters	All Terms
NY	-0.250	High Balance	-1.500
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	0.000	Escrow Waiver	0.000
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

Mortgages with Subordinate Financing *

LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
65.01% – 75.00%	90.01% – 95.00%	-0.500	-0.250
75.01% – 95.00%	90.01% – 95.00%	-0.500	-0.250
75.01% – 90.00%	76.01% – 90.00%	-0.250	0.000
Any	>95.00%	-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.

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	30 Day Lock Exp.:	**1/22/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**2/5/2018**
		60 Day Lock Exp.:	**2/20/2018**

W. Rate Sheet Dated: **12/22/2017** **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**
3.750	101.058	100.958	100.858	3.750	101.416	101.316	101.208	2.750	98.374	98.274	98.174
3.875	101.729	101.629	101.529	3.875	102.203	102.103	101.971	2.875	98.946	98.846	98.746
3.990	102.181	102.081	101.981	3.990	102.776	102.676	102.541	2.990	99.444	99.344	99.244
4.000	102.281	102.181	102.081	4.000	102.876	102.776	102.641	3.000	99.544	99.444	99.344
4.125	102.803	102.703	102.603	4.125	102.741	102.641	102.503	3.125	99.994	99.894	99.794
4.250	103.234	103.134	103.034	4.250	103.593	103.493	103.352	3.250	100.767	100.667	100.567
4.375	103.764	103.664	103.564	4.375	103.990	103.890	103.747	3.375	101.107	101.007	100.907
4.500	104.112	104.012	103.912	4.500	104.487	104.387	104.244	3.500	101.554	101.454	101.354
4.625	104.349	104.249	104.149	4.625	104.914	104.814	104.659	3.625	101.941	101.841	101.741
4.750	104.893	104.793	104.693	4.750	105.461	105.361	105.204	3.750	102.476	102.376	102.276
4.875	105.390	105.290	105.190	4.875	106.009	105.909	105.752	3.875	102.969	102.869	102.769
4.990	105.727	105.627	105.527	4.990	106.432	106.332	106.174	3.990	102.763	102.663	102.563
5.000	105.827	105.727	105.627	5.000	106.532	106.432	106.274	4.000	102.863	102.763	102.663
5.125	106.021	105.917	105.821	5.125	106.088	105.985	105.863	4.125	103.362	103.262	103.162
5.250	106.503	106.400	106.303	5.250	106.621	106.518	106.396	4.250	103.760	103.660	103.560
5.375	106.909	106.806	106.709	5.375	107.073	106.970	106.849	4.375	104.160	104.060	103.960
5.500	107.266	107.163	107.066	5.500	107.476	107.373	107.256	4.500	104.734	104.634	104.534
5.625	107.153	107.031	106.953	5.625	107.363	107.241	107.163	4.625	105.140	105.040	104.940
5.750	107.570	107.448	107.370	5.750	107.813	107.692	107.613	4.750	103.451	103.351	103.251

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	-0.500	-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

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	-1.000
Super Conforming	-1.500
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

Program Feataures

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
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
SC Fixed C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
SC Fixed Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only								

Mortgages with Subordinate Financing

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

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

Additional LPMI Premium Adjustments

Product Feature ↓ \ FICO →	≥ 760	740 - 759	720 - 739	700 - 719	680 - 699
Rate/Term Refi	-0.150	-0.240	-0.300	-0.530	-0.540
Cash-Out Refi	-0.540	-0.600	-0.700	-1.000	-1.050
Second Home	-0.360	-0.390	-0.490	-0.700	-0.700
Manufactured Home	-0.540	-0.600	-0.700	-1.000	-1.050
Loan Amount > $424,100*	-0.600	-0.660	-0.880	-1.400	-1.400
Employee Relocation	0.100	0.100	0.140	0.250	0.250
Investment Property	-1.190	-1.190	-1.330	-1.750	-1.750
*The Loan Amount adjustment does not apply in AK with loan amt $424.1K - $636.15K					

	LPMI Adjust Term > 20 yr & All Manuf.				LPMI Adjust Term ≤ 20 yr			
FICO ↓ \ LTV →	**≤ 85.00%**	**85.01 - 90.00%**	**90.01 - 95.00%**	**95.01 - 97.00%**	**≤ 85.00%**	**85.01 - 90.00%**	**90.01 - 95.00%**	**95.01 - 97.00%**
≥ 760	-0.700	-1.400	-1.850	-2.460	-0.550	-0.800	-1.420	-2.070
740 - 759	-0.850	-2.000	-2.600	-3.450	-0.600	-1.020	-2.070	-3.070
720 - 739	-1.000	-2.450	-3.250	-4.350	-0.650	-1.270	-2.620	-3.970
700 - 719	-1.150	-2.950	-3.850	-5.150	-0.700	-1.420	-3.020	-4.670
680 - 699	-1.350	-3.600	-4.750	-6.360	-0.800	-1.720	-3.820	-5.870

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.: **1/22/2018**
45 Day Lock Exp.: **2/5/2018**
60 Day Lock Exp.: **2/20/2018**

W. Rate Sheet Dated: **12/22/2017** **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
3.750	98.922	98.822	98.722	3.750	98.822	98.722	98.622	3.750	99.966	99.866	99.758	3.750	99.866	99.766	99.658
3.875	99.669	99.569	99.469	3.875	99.569	99.469	99.369	3.875	100.753	100.653	100.521	3.875	100.653	100.553	100.421
3.990	100.243	100.143	100.043	3.990	100.143	100.043	99.943	3.990	101.326	101.226	101.091	3.990	101.226	101.126	100.991
4.000	100.343	100.243	100.143	4.000	100.243	100.143	100.043	4.000	101.426	101.326	101.191	4.000	101.326	101.226	101.091
4.125	100.871	100.771	100.671	4.125	100.771	100.671	100.571	4.125	101.291	101.191	101.053	4.125	101.191	101.091	100.953
4.250	101.536	101.436	101.336	4.250	101.436	101.336	101.236	4.250	101.901	101.801	101.660	4.250	101.801	101.701	101.560
4.375	102.133	102.033	101.933	4.375	102.033	101.933	101.833	4.375	102.482	102.382	102.239	4.375	102.382	102.282	102.139
4.500	102.662	102.562	102.462	4.500	102.562	102.462	102.362	4.500	103.037	102.937	102.794	4.500	102.937	102.837	102.694
4.625	102.899	102.799	102.699	4.625	102.799	102.699	102.599	4.625	103.464	103.364	103.209	4.625	103.364	103.264	103.109
4.750	103.443	103.343	103.243	4.750	103.343	103.243	103.143	4.750	104.011	103.911	103.754	4.750	103.911	103.811	103.654
4.875	103.940	103.840	103.740	4.875	103.840	103.740	103.640	4.875	104.559	104.459	104.302	4.875	104.459	104.359	104.202
4.990	104.277	104.177	104.077	4.990	104.177	104.077	103.977	4.990	104.982	104.882	104.724	4.990	104.882	104.782	104.624
5.000	104.377	104.277	104.177	5.000	104.277	104.177	104.077	5.000	105.082	104.982	104.824	5.000	104.982	104.882	104.724
5.125	104.571	104.467	104.371	5.125	104.471	104.367	104.271	5.125	104.638	104.535	104.413	5.125	104.538	104.435	104.313
5.250	105.053	104.950	104.853	5.250	104.953	104.850	104.753	5.250	105.171	105.068	104.946	5.250	105.071	104.968	104.846
5.375	105.459	105.356	105.259	5.375	105.359	105.256	105.159	5.375	105.623	105.520	105.399	5.375	105.523	105.420	105.299
5.500	105.816	105.713	105.616	5.500	105.716	105.613	105.516	5.500	106.026	105.923	105.806	5.500	105.926	105.823	105.706
5.625	105.703	105.581	105.503	5.625	105.603	105.481	105.403	5.625	105.913	105.791	105.713	5.625	105.813	105.691	105.613
5.750	106.120	105.998	105.920	5.750	106.020	105.898	105.820	5.750	106.363	106.242	106.163	5.750	106.263	106.142	106.063

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	96.619	96.519	96.419	2.750	96.519	96.419	96.319
2.875	97.258	97.158	97.058	2.875	97.158	97.058	96.958
2.990	97.771	97.671	97.571	2.990	97.671	97.571	97.471
3.000	97.871	97.771	97.671	3.000	97.771	97.671	97.571
3.125	98.470	98.370	98.270	3.125	98.370	98.270	98.170
3.250	99.158	99.058	98.958	3.250	99.058	98.958	98.858
3.375	99.607	99.507	99.407	3.375	99.507	99.407	99.307
3.500	99.935	99.835	99.735	3.500	99.835	99.735	99.635
3.625	100.441	100.341	100.241	3.625	100.341	100.241	100.141
3.750	100.976	100.876	100.776	3.750	100.876	100.776	100.676
3.875	101.469	101.369	101.269	3.875	101.369	101.269	101.169
3.990	101.263	101.163	101.063	3.990	101.163	101.063	100.963
4.000	101.363	101.263	101.163	4.000	101.263	101.163	101.063
4.125	101.862	101.762	101.662	4.125	101.762	101.662	101.562
4.250	102.260	102.160	102.060	4.250	102.160	102.060	101.960
4.375	102.660	102.560	102.460	4.375	102.560	102.460	102.360
4.500	103.234	103.134	103.034	4.500	103.134	103.034	102.934
4.625	103.640	103.540	103.440	4.625	103.540	103.440	103.340
4.750	101.951	101.851	101.751	4.750	101.851	101.751	101.651

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	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
Super Conforming	-1.500

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 - 80.00%	75.01 - 95.00%	-1.375	-1.125
80.01 - 90.00%	81.01 - 95.00%	-1.375	-0.875
90.01 - 95.00%	91.01 - 95.00%	-0.875	-0.625
ALL	> 95.00%	-1.875	-1.875

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%	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
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/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Relief Refinance Mortgage Delivery Fee Cap

RRMDFC	30/25 YR Fixed	20/15 YR Fixed
Investment	-2.000	-2.000
Owner Occupied & 2nd Home ≤ 80%	-2.000	-2.000
Owner Occupied & 2nd Home > 80%	-0.750	0.000

Exclude the following from the LLPA cap: State; Loan Size; UW Buy Out; escrow waiver; -1.500 SC LLPA

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.: **1/22/2018**
45 Day Lock Exp.: **2/5/2018**
60 Day Lock Exp.: **2/20/2018**

W. Rate Sheet Dated: **12/22/2017** **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			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	100.372	100.272	100.172	3.750	101.416	101.316	101.208	2.750	98.119	98.019	97.919
3.875	101.119	101.019	100.919	3.875	102.203	102.103	101.971	2.875	98.758	98.658	98.558
3.990	101.693	101.593	101.493	3.990	102.776	102.676	102.541	2.990	99.271	99.171	99.071
4.000	101.793	101.693	101.593	4.000	102.876	102.776	102.641	3.000	99.371	99.271	99.171
4.125	102.321	102.221	102.121	4.125	102.741	102.641	102.503	3.125	99.970	99.870	99.770
4.250	102.986	102.886	102.786	4.250	103.351	103.251	103.110	3.250	100.658	100.558	100.458
4.375	103.583	103.483	103.383	4.375	103.932	103.832	103.689	3.375	101.107	101.007	100.907
4.500	104.112	104.012	103.912	4.500	104.487	104.387	104.244	3.500	101.435	101.335	101.235
4.625	104.349	104.249	104.149	4.625	104.914	104.814	104.659	3.625	101.941	101.841	101.741
4.750	104.893	104.793	104.693	4.750	105.461	105.361	105.204	3.750	102.476	102.376	102.276
4.875	105.390	105.290	105.190	4.875	106.009	105.909	105.752	3.875	102.969	102.869	102.769
4.990	105.727	105.627	105.527	4.990	106.432	106.332	106.174	3.990	102.763	102.663	102.563
5.000	105.827	105.727	105.627	5.000	106.532	106.432	106.274	4.000	102.863	102.763	102.663
5.125	106.021	105.917	105.821	5.125	106.088	105.985	105.863	4.125	103.362	103.262	103.162
5.250	106.503	106.400	106.303	5.250	106.621	106.518	106.396	4.250	103.760	103.660	103.560
5.375	106.909	106.806	106.709	5.375	107.073	106.970	106.849	4.375	104.160	104.060	103.960
5.500	107.266	107.163	107.066	5.500	107.476	107.373	107.256	4.500	104.734	104.634	104.534
5.625	107.153	107.031	106.953	5.625	107.363	107.241	107.163	4.625	105.140	105.040	104.940
5.750	107.570	107.448	107.370	5.750	107.813	107.692	107.613	4.750	103.451	103.351	103.251

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)(6)	-1.000
Super Conforming	-1.500
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

LPMI Adjust Term > 20 yr & All Manuf.					LPMI Adjust Term ≤ 20 yr			
FICO ↓ \ LTV →	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 760	-0.700	-1.400	-1.600	-1.900	-0.550	-0.800	-1.420	-1.570
740 - 759	-0.850	-2.000	-2.250	-2.610	-0.600	-1.020	-2.070	-2.320
720 - 739	-1.000	-2.450	-2.800	-3.250	-0.650	-1.270	-2.620	-2.970
700 - 719	-1.150	-2.950	-3.300	-3.850	-0.700	-1.420	-3.020	-3.420
680 - 699	-1.350	-3.600	-4.100	-4.720	-0.800	-1.720	-3.820	-4.320

Additional LPMI Premium Adjustments

Product Feature ↓ \ LTV →	≥ 760	740 - 759	720 - 739	700 - 719	680 - 699
Rate/Term Refi	-0.150	-0.240	-0.300	-0.530	-0.540
Cash-Out Refi	-0.540	-0.600	-0.700	-1.000	-1.050
Second Home	-0.360	-0.390	-0.490	-0.700	-0.700
Manufactured Home	-0.540	-0.600	-0.700	-1.000	-1.050
Loan Amount > $424,100*	-0.600	-0.660	-0.880	-1.400	-1.400
Employee Relocation	0.100	0.100	0.140	0.250	0.250
Investment Property	-1.190	-1.190	-1.330	-1.750	-1.750

*The Loan Amount adjustment does not apply in AK with loan amt $424.1K - $636.15K

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.: **1/22/2018**
45 Day Lock Exp.: **2/5/2018**
60 Day Lock Exp.: **2/20/2018**

W. Rate Sheet Dated: **12/22/2017** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed

All-in Price Cap "Borrower Paid Only" 102.100

Rate	30 Day	45 Day	60 Day
3.500	97.068	97.020	96.853
3.625	97.940	97.891	97.719
3.750	98.748	98.697	98.520
3.875	99.331	99.278	99.096
4.000	99.889	99.834	99.647
4.125	100.388	100.331	100.139
4.250	100.895	100.837	100.639
4.375	101.304	101.244	101.041
4.500	101.745	101.683	101.475
4.625	102.167	102.103	101.890
4.750	102.505	102.439	102.221
4.875	102.741	102.673	102.449
5.000	103.086	103.017	102.788

15 Yr. Fixed

All-in Price Cap "Borrower Paid Only" 102.100

Rate	30 Day	45 Day	60 Day
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	96.243	96.205	96.064
3.000	96.922	96.882	96.736
3.125	97.420	97.378	97.227
3.250	97.942	97.898	97.742
3.375	98.329	98.284	98.122
3.500	98.757	98.710	98.543
3.625	99.170	99.121	98.949
3.750	99.561	99.510	99.333
3.875	99.914	99.861	99.679
4.000	100.164	100.110	99.922
4.125	100.390	100.334	100.141

7/1 Hybrid ARMs

All-in Price Cap "Borrower Paid Only" 102.100

Rate	30 Day	45 Day	60 Day
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	97.472	97.434	97.293
3.000	97.984	97.944	97.798
3.125	98.517	98.475	98.324
3.250	98.940	98.896	98.740
3.375	99.304	99.258	99.097
3.500	99.658	99.610	99.444
3.625	99.953	99.904	99.732
3.750	100.207	100.156	99.979
3.875	100.493	100.440	100.258
4.000	100.802	100.748	100.560
4.125	100.991	100.934	100.741
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	0.375	0.250	0.125	0.000	-0.750	-1.000	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.500	-0.750	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.750	-1.000	-1.250	n/a
740-759	0.500	0.375	0.250	0.250	0.000	0.000	-0.750	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	0.000	0.000	-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 Refi	0.000	0.000	-0.250	-0.750	-2.000	n/a	n/a	n/a	n/a
Purchase	0.500	0.500	0.375	0.375	0.250	0.000	0.000	0.000	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]	-1.000	-1.000	-1.500	-1.500	-2.000	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

[1]Full Am. [2]ARMs 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)