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.: **1/25/2018**
45 Day Lock Exp.: **2/9/2018**
60 Day Lock Exp.: **2/26/2018**

W. Rate Sheet Dated: **12/26/2017** **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	99.881	99.731	99.581	3.250	99.664	99.514	99.364	1.875	N/A	N/A	N/A	3.125	101.217	101.067	100.917
3.375	100.328	100.178	100.028	3.375	100.076	99.926	99.776	2.000	N/A	N/A	N/A	3.250	101.109	100.959	100.809
3.500	100.777	100.627	100.477	3.500	100.488	100.338	100.188	2.125	N/A	N/A	N/A	3.375	101.515	101.365	101.215
3.625	101.174	101.024	100.874	3.625	100.850	100.700	100.550	2.250	96.281	96.131	95.981	3.500	101.922	101.772	101.622
3.750	102.342	102.192	102.042	3.750	102.125	101.975	101.825	2.375	96.675	96.525	96.375	3.625	102.319	102.169	102.019
3.875	102.777	102.627	102.477	3.875	102.524	102.374	102.224	2.500	97.065	96.915	96.765	Margin = 2.250		Index = 1.700	
4.000	103.459	103.309	103.159	4.000	102.870	102.720	102.570	2.625	97.405	97.255	97.105				
4.125	103.765	103.615	103.465	4.125	103.141	102.991	102.841	2.750	99.396	99.246	99.096				
4.250	103.773	103.673	103.573	4.250	103.256	103.156	103.056	2.875	99.784	99.634	99.484				
4.375	103.870	103.770	103.670	4.375	103.567	103.467	103.367	3.000	100.159	100.009	99.859				
4.500	104.181	104.081	103.981	4.500	103.843	103.743	103.643	3.125	100.485	100.335	100.185				
4.625	104.424	104.324	104.224	4.625	104.050	103.950	103.850	3.250	101.284	101.134	100.984				
4.750	104.199	104.099	103.999	4.750	103.931	103.831	103.731	3.375	101.606	101.456	101.306				
4.875	104.475	104.375	104.275	4.875	104.172	104.072	103.972	3.500	101.894	101.744	101.594				
5.000	104.928	104.828	104.728	5.000	104.590	104.490	104.390	3.625	102.109	101.959	101.809				
5.125	105.170	105.070	104.970	5.125	104.796	104.696	104.596	3.750	102.284	102.134	101.984				
5.250	105.398	105.008	104.908	5.250	105.131	104.741	104.641	3.875	102.536	102.386	102.236				
5.375	105.625	105.234	105.134	5.375	105.372	104.981	104.881	4.000	102.753	102.603	102.453				
5.500	106.078	105.687	105.587	5.500	105.789	105.399	105.299	4.125	102.907	102.757	102.607				

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	98.701	98.551	98.401	3.250	98.534	98.384	98.234	1.875	N/A	N/A	N/A	3.125	100.087	99.937	99.787
3.375	99.148	98.998	98.848	3.375	98.946	98.796	98.646	2.000	N/A	N/A	N/A	3.250	99.979	99.829	99.679
3.500	99.597	99.447	99.297	3.500	99.358	99.208	99.058	2.125	N/A	N/A	N/A	3.375	100.385	100.235	100.085
3.625	99.994	99.844	99.694	3.625	99.720	99.570	99.420	2.250	95.151	95.001	94.851	3.500	100.792	100.642	100.492
3.750	101.162	101.012	100.862	3.750	100.995	100.845	100.695	2.375	95.545	95.395	95.245	3.625	101.189	101.039	100.889
3.875	101.597	101.447	101.297	3.875	101.394	101.244	101.094	2.500	95.935	95.785	95.635	Margin = 2.250		Index = 1.700	
4.000	101.979	101.829	101.679	4.000	101.740	101.590	101.440	2.625	96.275	96.125	95.975	**30 Year OTC**			
4.125	102.285	102.135	101.985	4.125	102.011	101.861	101.711	2.750	98.266	98.116	97.966	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	102.293	102.193	102.093	4.250	102.126	102.026	101.926	2.875	98.654	98.504	98.354	3.500	97.987	97.737	97.487
4.375	102.640	102.540	102.440	4.375	102.437	102.337	102.237	3.000	99.029	98.879	98.729	4.000	100.369	100.119	99.869
4.500	102.951	102.851	102.751	4.500	102.713	102.613	102.513	3.125	99.355	99.205	99.055	4.500	101.341	101.091	100.841
4.625	103.194	103.094	102.994	4.625	102.920	102.820	102.720	3.250	100.154	100.004	99.854	5.000	102.088	101.838	101.588
4.750	102.969	102.869	102.769	4.750	102.801	102.701	102.601	3.375	100.476	100.326	100.176	5.500	103.288	102.897	102.647
4.875	103.245	103.145	103.045	4.875	103.042	102.942	102.842	3.500	100.764	100.614	100.464	**15 Year OTC**			
5.000	103.698	103.598	103.498	5.000	103.460	103.360	103.260	3.625	100.979	100.829	100.679	**Rate**	**30 Day**	**45 Day**	**60 Day**
5.125	103.940	103.840	103.740	5.125	103.666	103.566	103.466	3.750	101.154	101.004	100.854	2.500	94.325	94.075	93.825
5.250	104.168	103.778	103.678	5.250	104.001	103.611	103.511	3.875	101.406	101.256	101.106	3.000	97.419	97.169	96.919
5.375	104.445	104.054	103.954	5.375	104.242	103.851	103.751	4.000	101.623	101.473	101.323	3.500	99.154	98.904	98.654
5.500	104.898	104.507	104.407	5.500	104.659	104.269	104.169	4.125	101.777	101.627	101.477	4.000	100.013	99.763	99.513

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:	12/26/2017	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
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **1/25/2018**
45 Day Lock Exp.: **2/9/2018**
60 Day Lock Exp.: **2/26/2018**

W. Rate Sheet Dated: **12/26/2017** **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				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	98.928	98.778	98.628	3.250	98.711	98.561	98.411	1.875	N/A	N/A	N/A	3.125	99.53	99.379	99.229
3.375	99.375	99.225	99.075	3.375	99.123	98.973	98.823	2.000	N/A	N/A	N/A	3.250	100.16	100.006	99.856
3.500	99.824	99.674	99.524	3.500	99.535	99.385	99.235	2.125	N/A	N/A	N/A	3.375	100.56	100.412	100.262
3.625	100.220	100.070	99.920	3.625	99.896	99.746	99.596	2.250	94.281	94.131	93.981	3.500	100.97	100.819	100.669
3.750	100.967	100.817	100.667	3.750	100.750	100.600	100.450	2.375	94.675	94.525	94.375	3.625	101.37	101.216	101.066
3.875	101.402	101.252	101.102	3.875	101.149	100.999	100.849	2.500	95.065	94.915	94.765	Margin = 2.250		Index = 1.700	
4.000	102.084	101.934	101.784	4.000	101.495	101.345	101.195	2.625	95.405	95.255	95.105				
4.125	102.390	102.240	102.090	4.125	101.766	101.616	101.466	2.750	97.709	97.559	97.409				
4.250	102.273	102.173	102.073	4.250	101.756	101.656	101.556	2.875	98.096	97.946	97.796				
4.375	102.370	102.270	102.170	4.375	102.067	101.967	101.867	3.000	98.472	98.322	98.172				
4.500	102.681	102.581	102.481	4.500	102.343	102.243	102.143	3.125	98.798	98.648	98.498				
4.625	102.924	102.824	102.724	4.625	102.550	102.450	102.350	3.250	100.331	100.181	100.031				
4.750	101.542	101.442	101.342	4.750	101.275	101.175	101.075	3.375	100.653	100.503	100.353				
4.875	101.819	101.719	101.619	4.875	101.516	101.416	101.316	3.500	100.941	100.791	100.641				
5.000	102.272	102.172	102.072	5.000	101.933	101.833	101.733	3.625	101.156	101.006	100.856				
5.125	102.514	102.414	102.314	5.125	102.140	102.040	101.940	3.750	100.909	100.759	100.609				
5.250	99.148	98.758	98.658	5.250	98.881	98.491	98.391	3.875	101.161	101.011	100.861				
5.375	99.375	98.984	98.884	5.375	99.122	98.731	98.631	4.000	101.378	101.228	101.078				
5.500	99.828	99.437	99.337	5.500	99.539	99.149	99.049	4.125	101.532	101.382	101.232				

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
3.250	97.748	97.598	97.448	3.250	97.581	97.431	97.281	1.875	N/A	N/A	N/A	3.125	98.399	98.249	98.099
3.375	98.195	98.045	97.895	3.375	97.993	97.843	97.693	2.000	N/A	N/A	N/A	3.250	99.026	98.876	98.726
3.500	98.644	98.494	98.344	3.500	98.405	98.255	98.105	2.125	N/A	N/A	N/A	3.375	99.432	99.282	99.132
3.625	99.040	98.890	98.740	3.625	98.766	98.616	98.466	2.250	93.401	93.251	93.101	3.500	99.839	99.689	99.539
3.750	99.787	99.637	99.487	3.750	99.620	99.470	99.320	2.375	93.795	93.645	93.495	3.625	100.236	100.086	99.936
3.875	100.222	100.072	99.922	3.875	100.019	99.869	99.719	2.500	94.185	94.035	93.885	Margin = 2.250		Index = 1.700	
4.000	100.604	100.454	100.304	4.000	100.365	100.215	100.065	2.625	94.525	94.375	94.225	**30 Year OTC**			
4.125	100.910	100.760	100.610	4.125	100.636	100.486	100.336	2.750	97.204	97.054	96.904	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.793	100.693	100.593	4.250	100.626	100.526	100.426	2.875	97.591	97.441	97.291	3.500	97.034	96.784	96.534
4.375	101.140	101.040	100.940	4.375	100.937	100.837	100.737	3.000	97.967	97.817	97.667	4.000	98.994	98.744	98.494
4.500	101.451	101.351	101.251	4.500	101.213	101.113	101.013	3.125	98.293	98.143	97.993	4.500	99.841	99.591	99.341
4.625	101.694	101.594	101.494	4.625	101.420	101.320	101.220	3.250	98.724	98.574	98.424	5.000	99.432	99.182	98.932
4.750	100.312	100.212	100.112	4.750	100.145	100.045	99.945	3.375	99.046	98.896	98.746	5.500	97.038	96.647	96.397
4.875	100.589	100.489	100.389	4.875	100.386	100.286	100.186	3.500	99.334	99.184	99.034	**15 Year OTC**			
5.000	101.042	100.942	100.842	5.000	100.803	100.703	100.603	3.625	99.549	99.399	99.249	**Rate**	**30 Day**	**45 Day**	**60 Day**
5.125	101.284	101.184	101.084	5.125	101.010	100.910	100.810	3.750	99.263	99.113	98.963	2.500	92.575	92.325	92.075
5.250	97.918	97.528	97.428	5.250	97.751	97.361	97.261	3.875	99.515	99.365	99.215	3.000	96.357	96.107	95.857
5.375	98.195	97.804	97.704	5.375	97.992	97.601	97.501	4.000	99.732	99.582	99.432	3.500	97.724	97.474	97.224
5.500	98.648	98.257	98.157	5.500	98.409	98.019	97.919	4.125	99.887	99.737	99.587	4.000	98.122	97.872	97.622

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

Today:	12/26/2017	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.

 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.:	**1/25/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**2/9/2018**
			60 Day Lock Exp.:	**2/26/2018**

W. Rate Sheet Dated: **12/26/2017** **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	101.089	100.989	100.889	3.875	101.839	101.739	101.639	3.000	99.544	99.444	99.344	3.000	99.601	99.501	99.401
3.875	101.761	101.661	101.561	3.990	102.183	102.083	101.983	3.125	99.994	99.894	99.794	3.125	99.905	99.805	99.705
3.990	102.213	102.113	102.013	4.000	102.283	102.183	102.083	3.250	100.767	100.667	100.567	3.250	100.736	100.636	100.536
4.000	102.313	102.213	102.113	4.125	102.721	102.621	102.521	3.375	100.956	100.856	100.756	3.375	101.027	100.927	100.827
4.125	102.834	102.734	102.634	4.250	103.624	103.524	103.424	3.500	101.554	101.454	101.354	3.500	101.297	101.197	101.097
4.250	103.265	103.165	103.065	4.375	104.021	103.921	103.821	3.625	101.723	101.623	101.523	3.625	101.553	101.453	101.353
4.375	103.795	103.695	103.595	4.500	104.409	104.309	104.209	3.750	102.104	102.004	101.904	3.750	102.135	102.035	101.935
4.500	103.773	103.673	103.573	4.625	104.839	104.739	104.639	3.875	102.437	102.337	102.237	3.875	102.419	102.319	102.219
4.625	104.294	104.194	104.094	4.750	105.225	105.125	105.025	3.990	102.589	102.489	102.389	3.990	102.636	102.536	102.436
4.750	104.804	104.704	104.604	4.875	105.639	105.539	105.439	4.000	102.689	102.589	102.489	4.000	102.736	102.636	102.536
4.875	105.308	105.208	105.108	4.990	105.712	105.612	105.512	4.125	103.053	102.953	102.853	4.125	102.962	102.862	102.762
4.990	105.457	105.357	105.257	5.000	105.812	105.712	105.612	4.250	103.403	103.303	103.203	4.250	103.166	103.066	102.966
5.000	105.557	105.457	105.357	5.125	106.320	106.220	106.120	4.375	103.712	103.612	103.512	4.375	103.382	103.282	103.182
5.125	106.012	105.912	105.812	5.250	106.757	106.657	106.557	4.500	103.811	103.711	103.611	4.500	103.439	103.339	103.239
5.250	106.621	106.521	106.421	5.375	107.075	106.975	106.875	4.625	103.809	103.709	103.609	4.625	103.592	103.492	103.392
5.375	107.039	106.939	106.839	5.500	107.356	107.256	107.156	4.750	104.099	103.999	103.899	4.750	103.774	103.674	103.574
5.500	107.432	107.332	107.232	5.625	N/A	N/A	N/A	4.875	104.352	104.252	104.152	4.875	103.933	103.833	103.733
5.625	107.777	107.677	107.577	5.750	107.001	106.888	106.738	4.990	104.497	104.397	104.297	4.990	103.984	103.884	103.784
5.750	107.553	107.440	107.289	5.875	107.330	107.217	107.066	5.000	104.597	104.497	104.397	5.000	104.084	103.984	103.884

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	101.089	100.989	100.889	3.000	98.708	98.608	98.508
4.250	101.625	101.525	101.425	3.125	99.112	99.012	98.912
4.375	102.000	101.900	101.800	3.250	99.450	99.350	99.250
4.500	102.296	102.196	102.096	3.375	99.879	99.779	99.679
4.625	102.572	102.472	102.372	3.500	100.291	100.191	100.091
4.750	103.068	102.968	102.868	3.625	100.645	100.545	100.445
4.875	103.501	103.401	103.301	3.750	100.906	100.806	100.706
4.990	103.584	103.484	103.384	3.875	101.127	101.027	100.927
5.000	103.684	103.584	103.484	3.990	101.068	100.968	100.868
5.125	103.856	103.756	103.656	4.000	101.168	101.068	100.968
5.250	103.170	103.070	102.970	4.125	101.448	101.348	101.248
5.375	103.532	103.432	103.332	4.250	101.683	101.583	101.483
5.500	103.844	103.744	103.644	4.375	101.885	101.785	101.685
5.625	104.025	103.925	103.825	4.500	101.951	101.851	101.751
5.750	101.602	101.484	101.317	4.625	102.026	101.926	101.826
5.875	101.974	101.857	101.689	4.750	102.223	102.123	102.023
5.990	102.207	102.089	101.922	4.875	102.395	102.295	102.195
6.000	102.307	102.189	102.022	4.990	102.461	102.361	102.261
6.125	102.430	102.313	102.145	5.000	102.561	102.461	102.361

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

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

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

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

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 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.: **1/25/2018**
45 Day Lock Exp.: **2/9/2018**
60 Day Lock Exp.: **2/26/2018**

W. Rate Sheet Dated: **12/26/2017** **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	98.610	98.510	98.410	3.375	94.057	93.957	93.857	3.875	100.265	100.165	100.065	3.875	98.539	98.439	98.339
3.875	99.420	99.320	99.220	3.500	95.460	95.360	95.260	3.990	100.695	100.595	100.495	3.990	98.961	98.861	98.761
3.990	100.005	99.905	99.805	3.625	96.443	96.343	96.243	4.000	100.795	100.695	100.595	4.000	99.061	98.961	98.861
4.000	100.105	100.005	99.905	3.750	97.322	97.222	97.122	4.125	101.271	101.171	101.071	4.125	99.876	99.776	99.676
4.125	100.707	100.607	100.507	3.875	98.265	98.165	98.065	4.250	102.089	101.989	101.889	4.250	100.499	100.399	100.299
4.250	101.273	101.173	101.073	3.990	99.091	98.991	98.891	4.375	102.430	102.330	102.230	4.375	100.956	100.856	100.756
4.375	101.791	101.691	101.591	4.000	99.191	99.091	98.991	4.500	102.959	102.859	102.759	4.500	101.354	101.254	101.154
4.500	102.323	102.223	102.123	4.125	100.010	99.910	99.810	4.625	103.389	103.289	103.189	4.625	101.752	101.652	101.552
4.625	102.844	102.744	102.644	4.250	101.038	100.938	100.838	4.750	103.775	103.675	103.575	4.750	102.380	102.280	102.180
4.750	103.354	103.254	103.154	4.375	101.743	101.643	101.543	4.875	104.189	104.089	103.989	4.875	102.955	102.855	102.755
4.875	103.858	103.758	103.658	4.500	102.476	102.376	102.276	4.990	104.262	104.162	104.062	4.990	103.115	103.015	102.915
4.990	104.007	103.907	103.807	4.625	103.192	103.092	102.992	5.000	104.362	104.262	104.162	5.000	103.215	103.115	103.015
5.000	104.107	104.007	103.907	4.750	103.861	103.761	103.661	5.125	104.870	104.770	104.670	5.125	103.580	103.480	103.380
5.125	104.562	104.462	104.362	4.875	104.418	104.318	104.218	5.250	105.307	105.207	105.107	5.250	104.151	104.051	103.951
5.250	105.171	105.071	104.971	4.990	104.599	104.499	104.399	5.375	105.625	105.525	105.425	5.375	104.613	104.513	104.413
5.375	105.589	105.489	105.389	5.000	104.699	104.599	104.499	5.500	105.906	105.806	105.706	5.500	105.024	104.924	104.824
5.500	105.982	105.882	105.782	5.125	105.125	105.025	104.925	5.625	N/A	N/A	N/A	5.625	105.404	105.304	105.204
5.625	106.327	106.227	106.127	5.250	105.925	105.825	105.725	5.750	105.551	105.438	105.288	5.750	105.147	105.034	104.883
5.750	106.103	105.990	105.839	5.375	106.387	106.287	106.187	5.875	105.880	105.767	105.616	5.875	105.623	105.510	105.359

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	98.708	98.608	98.508	3.000	96.185	96.085	95.985	3.000	98.101	98.001	97.901	3.000	96.027	95.927	95.827
3.125	99.112	99.012	98.912	3.125	96.766	96.666	96.566	3.125	98.405	98.305	98.205	3.125	96.597	96.497	96.397
3.250	99.450	99.350	99.250	3.250	97.709	97.609	97.509	3.250	99.236	99.136	99.036	3.250	97.541	97.441	97.341
3.375	99.879	99.779	99.679	3.375	98.301	98.201	98.101	3.375	99.527	99.427	99.327	3.375	98.123	98.023	97.923
3.500	100.291	100.191	100.091	3.500	98.840	98.740	98.640	3.500	99.797	99.697	99.597	3.500	98.662	98.562	98.462
3.625	100.645	100.545	100.445	3.625	99.327	99.227	99.127	3.625	100.053	99.953	99.853	3.625	99.149	99.049	98.949
3.750	100.906	100.806	100.706	3.750	99.746	99.646	99.546	3.750	100.635	100.535	100.435	3.750	99.548	99.448	99.348
3.875	101.127	101.027	100.927	3.875	100.118	100.018	99.918	3.875	100.919	100.819	100.719	3.875	99.920	99.820	99.720
3.990	101.068	100.968	100.868	3.990	100.541	100.441	100.341	3.990	101.136	101.036	100.936	3.990	100.342	100.242	100.142
4.000	101.168	101.068	100.968	4.000	100.641	100.541	100.441	4.000	101.236	101.136	101.036	4.000	100.442	100.342	100.242
4.125	101.448	101.348	101.248	4.125	101.092	100.992	100.892	4.125	101.462	101.362	101.262	4.125	100.893	100.793	100.693
4.250	101.683	101.583	101.483	4.250	101.481	101.381	101.281	4.250	101.666	101.566	101.466	4.250	101.273	101.173	101.073
4.375	101.885	101.785	101.685	4.375	101.827	101.727	101.627	4.375	101.882	101.782	101.682	4.375	101.649	101.549	101.449
4.500	101.951	101.851	101.751	4.500	101.937	101.837	101.737	4.500	101.939	101.839	101.739	4.500	101.759	101.659	101.559
4.625	102.026	101.926	101.826	4.625	102.188	102.088	101.988	4.625	102.092	101.992	101.892	4.625	102.010	101.910	101.810
4.750	102.223	102.123	102.023	4.750	102.508	102.408	102.308	4.750	102.274	102.174	102.074	4.750	102.330	102.230	102.130
4.875	102.395	102.295	102.195	4.875	102.790	102.690	102.590	4.875	102.433	102.333	102.233	4.875	102.612	102.512	102.412
4.990	102.461	102.361	102.261	4.990	102.963	102.863	102.763	4.990	102.484	102.384	102.284	4.990	102.784	102.684	102.584
5.000	102.561	102.461	102.361	5.000	103.063	102.963	102.863	5.000	102.584	102.484	102.384	5.000	102.884	102.784	102.684

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.

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.: **1/25/2018**
45 Day Lock Exp.: **2/9/2018**
60 Day Lock Exp.: **2/26/2018**

W. Rate Sheet Dated: **12/26/2017** **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	101.089	100.989	100.889	3.750	101.507	101.407	101.288	2.750	98.374	98.274	98.174
3.875	101.761	101.661	101.561	3.875	102.220	102.120	101.990	2.875	98.946	98.846	98.746
3.990	102.213	102.113	102.013	3.990	102.793	102.693	102.560	2.990	99.444	99.344	99.244
4.000	102.313	102.213	102.113	4.000	102.893	102.793	102.660	3.000	99.544	99.444	99.344
4.125	102.834	102.734	102.634	4.125	102.758	102.658	102.521	3.125	99.994	99.894	99.794
4.250	103.265	103.165	103.065	4.250	103.624	103.524	103.384	3.250	100.767	100.667	100.567
4.375	103.795	103.695	103.595	4.375	104.021	103.921	103.779	3.375	101.072	100.972	100.872
4.500	104.130	104.030	103.930	4.500	104.503	104.403	104.261	3.500	101.554	101.454	101.354
4.625	104.351	104.251	104.139	4.625	104.912	104.812	104.638	3.625	101.915	101.815	101.715
4.750	104.894	104.794	104.683	4.750	105.458	105.358	105.183	3.750	102.450	102.350	102.250
4.875	105.390	105.290	105.181	4.875	106.006	105.906	105.730	3.875	102.942	102.842	102.742
4.990	105.726	105.626	105.520	4.990	106.428	106.328	106.152	3.990	102.756	102.656	102.556
5.000	105.826	105.726	105.620	5.000	106.528	106.428	106.252	4.000	102.856	102.756	102.656
5.125	105.995	105.884	105.795	5.125	106.031	105.921	105.799	4.125	103.355	103.255	103.155
5.250	106.477	106.366	106.277	5.250	106.563	106.453	106.332	4.250	103.753	103.653	103.553
5.375	106.881	106.771	106.681	5.375	107.015	106.904	106.784	4.375	104.152	104.052	103.952
5.500	107.238	107.127	107.038	5.500	107.417	107.306	107.190	4.500	104.726	104.626	104.526
5.625	107.127	106.997	106.927	5.625	107.306	107.176	107.106	4.625	105.131	105.031	104.931
5.750	107.543	107.412	107.343	5.750	107.756	107.626	107.556	4.750	103.432	103.332	103.232

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.: 1/25/2018
45 Day Lock Exp.: 2/9/2018
60 Day Lock Exp.: 2/26/2018

W. Rate Sheet Dated: 12/26/2017 **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	98.989	98.889	98.789	3.750	98.889	98.789	98.689	3.750	100.057	99.957	99.838	3.750	99.957	99.857	99.738
3.875	99.736	99.636	99.536	3.875	99.636	99.536	99.436	3.875	100.770	100.670	100.540	3.875	100.670	100.570	100.440
3.990	100.309	100.209	100.109	3.990	100.209	100.109	100.009	3.990	101.343	101.243	101.110	3.990	101.243	101.143	101.010
4.000	100.409	100.309	100.209	4.000	100.309	100.209	100.109	4.000	101.443	101.343	101.210	4.000	101.343	101.243	101.110
4.125	100.893	100.793	100.693	4.125	100.793	100.693	100.593	4.125	101.308	101.208	101.071	4.125	101.208	101.108	100.971
4.250	101.556	101.456	101.356	4.250	101.456	101.356	101.256	4.250	101.918	101.818	101.678	4.250	101.818	101.718	101.578
4.375	102.152	102.052	101.952	4.375	102.052	101.952	101.852	4.375	102.498	102.398	102.256	4.375	102.398	102.298	102.156
4.500	102.680	102.580	102.480	4.500	102.580	102.480	102.380	4.500	103.053	102.953	102.811	4.500	102.953	102.853	102.711
4.625	102.901	102.801	102.689	4.625	102.801	102.701	102.589	4.625	103.462	103.362	103.188	4.625	103.362	103.262	103.088
4.750	103.444	103.344	103.233	4.750	103.344	103.244	103.133	4.750	104.008	103.908	103.733	4.750	103.908	103.808	103.633
4.875	103.940	103.840	103.731	4.875	103.840	103.740	103.631	4.875	104.556	104.456	104.280	4.875	104.456	104.356	104.180
4.990	104.276	104.176	104.070	4.990	104.176	104.076	103.970	4.990	104.978	104.878	104.702	4.990	104.878	104.778	104.602
5.000	104.376	104.276	104.170	5.000	104.276	104.176	104.070	5.000	105.078	104.978	104.802	5.000	104.978	104.878	104.702
5.125	104.545	104.434	104.345	5.125	104.445	104.334	104.245	5.125	104.581	104.471	104.349	5.125	104.481	104.371	104.249
5.250	105.027	104.916	104.827	5.250	104.927	104.816	104.727	5.250	105.113	105.003	104.882	5.250	105.013	104.903	104.782
5.375	105.431	105.321	105.231	5.375	105.331	105.221	105.131	5.375	105.565	105.454	105.334	5.375	105.465	105.354	105.234
5.500	105.788	105.677	105.588	5.500	105.688	105.577	105.488	5.500	105.967	105.856	105.740	5.500	105.867	105.756	105.640
5.625	105.677	105.547	105.477	5.625	105.577	105.447	105.377	5.625	105.856	105.726	105.656	5.625	105.756	105.626	105.556
5.750	106.093	105.962	105.893	5.750	105.993	105.862	105.793	5.750	106.306	106.176	106.106	5.750	106.206	106.076	106.006

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	96.581	96.481	96.381	2.750	96.481	96.381	96.281
2.875	97.221	97.121	97.021	2.875	97.121	97.021	96.921
2.990	97.733	97.633	97.533	2.990	97.633	97.533	97.433
3.000	97.833	97.733	97.633	3.000	97.733	97.633	97.533
3.125	98.432	98.332	98.232	3.125	98.332	98.232	98.132
3.250	99.133	99.033	98.933	3.250	99.033	98.933	98.833
3.375	99.572	99.472	99.372	3.375	99.472	99.372	99.272
3.500	99.909	99.809	99.709	3.500	99.809	99.709	99.609
3.625	100.415	100.315	100.215	3.625	100.315	100.215	100.115
3.750	100.950	100.850	100.750	3.750	100.850	100.750	100.650
3.875	101.442	101.342	101.242	3.875	101.342	101.242	101.142
3.990	101.256	101.156	101.056	3.990	101.156	101.056	100.956
4.000	101.356	101.256	101.156	4.000	101.256	101.156	101.056
4.125	101.855	101.755	101.655	4.125	101.755	101.655	101.555
4.250	102.253	102.153	102.053	4.250	102.153	102.053	101.953
4.375	102.652	102.552	102.452	4.375	102.552	102.452	102.352
4.500	103.226	103.126	103.026	4.500	103.126	103.026	102.926
4.625	103.631	103.531	103.431	4.625	103.531	103.431	103.331
4.750	101.932	101.832	101.732	4.750	101.832	101.732	101.632

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.

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.: 1/25/2018
45 Day Lock Exp.: 2/9/2018
60 Day Lock Exp.: 2/26/2018

W. Rate Sheet Dated: 12/26/2017 **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	100.439	100.339	100.239	3.750	101.507	101.407	101.288	2.750	98.081	97.981	97.881
3.875	101.186	101.086	100.986	3.875	102.220	102.120	101.990	2.875	98.721	98.621	98.521
3.990	101.759	101.659	101.559	3.990	102.793	102.693	102.560	2.990	99.233	99.133	99.033
4.000	101.859	101.759	101.659	4.000	102.893	102.793	102.660	3.000	99.333	99.233	99.133
4.125	102.343	102.243	102.143	4.125	102.758	102.658	102.521	3.125	99.932	99.832	99.732
4.250	103.006	102.906	102.806	4.250	103.368	103.268	103.128	3.250	100.633	100.533	100.433
4.375	103.602	103.502	103.402	4.375	103.948	103.848	103.706	3.375	101.072	100.972	100.872
4.500	104.130	104.030	103.930	4.500	104.503	104.403	104.261	3.500	101.409	101.309	101.209
4.625	104.351	104.251	104.139	4.625	104.912	104.812	104.638	3.625	101.915	101.815	101.715
4.750	104.894	104.794	104.683	4.750	105.458	105.358	105.183	3.750	102.450	102.350	102.250
4.875	105.390	105.290	105.181	4.875	106.006	105.906	105.730	3.875	102.942	102.842	102.742
4.990	105.726	105.626	105.520	4.990	106.428	106.328	106.152	3.990	102.756	102.656	102.556
5.000	105.826	105.726	105.620	5.000	106.528	106.428	106.252	4.000	102.856	102.756	102.656
5.125	105.995	105.884	105.795	5.125	106.031	105.921	105.799	4.125	103.355	103.255	103.155
5.250	106.477	106.366	106.277	5.250	106.563	106.453	106.332	4.250	103.753	103.653	103.553
5.375	106.881	106.771	106.681	5.375	107.015	106.904	106.784	4.375	104.152	104.052	103.952
5.500	107.238	107.127	107.038	5.500	107.417	107.306	107.190	4.500	104.726	104.626	104.526
5.625	107.127	106.997	106.927	5.625	107.306	107.176	107.106	4.625	105.131	105.031	104.931
5.750	107.543	107.412	107.343	5.750	107.756	107.626	107.556	4.750	103.432	103.332	103.232

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.: **1/25/2018**
45 Day Lock Exp.: **2/9/2018**
60 Day Lock Exp.: **2/26/2018**

W. Rate Sheet Dated: **12/26/2017** **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									
	CLTV								
FICO	**<=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)