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.: **1/26/2018**
45 Day Lock Exp.: **2/12/2018**
60 Day Lock Exp.: **2/26/2018**

W. Rate Sheet Dated: **12/27/2017** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT

30/25 Year				20 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	99.959	99.809	99.659	3.250	99.742	99.592	99.442
3.375	100.407	100.257	100.107	3.375	100.154	100.004	99.854
3.500	100.855	100.705	100.555	3.500	100.566	100.416	100.266
3.625	101.252	101.102	100.952	3.625	100.928	100.778	100.628
3.750	102.436	102.286	102.136	3.750	102.218	102.068	101.918
3.875	102.871	102.721	102.571	3.875	102.618	102.468	102.318
4.000	103.552	103.402	103.252	4.000	102.964	102.814	102.664
4.125	103.859	103.709	103.559	4.125	103.235	103.085	102.935
4.250	103.726	103.626	103.526	4.250	103.209	103.109	103.009
4.375	103.823	103.723	103.623	4.375	103.520	103.420	103.320
4.500	104.135	104.035	103.935	4.500	103.796	103.696	103.596
4.625	104.377	104.277	104.177	4.625	104.003	103.903	103.803
4.750	103.964	103.864	103.764	4.750	103.697	103.597	103.497
4.875	104.241	104.141	104.041	4.875	103.938	103.838	103.738
5.000	104.694	104.594	104.494	5.000	104.355	104.255	104.155
5.125	104.936	104.836	104.736	5.125	104.562	104.462	104.362
5.250	104.914	104.523	104.423	5.250	104.647	104.256	104.156
5.375	105.141	104.750	104.650	5.375	104.888	104.497	104.397
5.500	105.593	105.203	105.103	5.500	105.305	104.914	104.814

15/10 Year			
Rate	**30 Day**	**45 Day**	**60 Day**
1.875	N/A	N/A	N/A
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	96.344	96.194	96.044
2.375	96.738	96.588	96.438
2.500	97.127	96.977	96.827
2.625	97.468	97.318	97.168
2.750	99.506	99.356	99.206
2.875	99.893	99.743	99.593
3.000	100.269	100.119	99.969
3.125	100.594	100.444	100.294
3.250	101.346	101.196	101.046
3.375	101.669	101.519	101.369
3.500	101.956	101.806	101.656
3.625	102.171	102.021	101.871
3.750	102.346	102.196	102.046
3.875	102.598	102.448	102.298
4.000	102.815	102.665	102.515
4.125	102.970	102.820	102.670

5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**
3.125	101.217	101.067	100.917
3.250	101.109	100.959	100.809
3.375	101.515	101.365	101.215
3.500	101.922	101.772	101.622
3.625	102.319	102.169	102.019
Margin = 2.250		Index = 1.720	

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

30/25 Year				20 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	98.779	98.629	98.479	3.250	98.612	98.462	98.312
3.375	99.227	99.077	98.927	3.375	99.024	98.874	98.724
3.500	99.675	99.525	99.375	3.500	99.436	99.286	99.136
3.625	100.072	99.922	99.772	3.625	99.798	99.648	99.498
3.750	101.256	101.106	100.956	3.750	101.088	100.938	100.788
3.875	101.691	101.541	101.391	3.875	101.488	101.338	101.188
4.000	102.072	101.922	101.772	4.000	101.834	101.684	101.534
4.125	102.379	102.229	102.079	4.125	102.105	101.955	101.805
4.250	102.246	102.146	102.046	4.250	102.079	101.979	101.879
4.375	102.593	102.493	102.393	4.375	102.390	102.290	102.190
4.500	102.905	102.805	102.705	4.500	102.666	102.566	102.466
4.625	103.147	103.047	102.947	4.625	102.873	102.773	102.673
4.750	102.734	102.634	102.534	4.750	102.567	102.467	102.367
4.875	103.011	102.911	102.811	4.875	102.808	102.708	102.608
5.000	103.464	103.364	103.264	5.000	103.225	103.125	103.025
5.125	103.706	103.606	103.506	5.125	103.432	103.332	103.232
5.250	103.684	103.293	103.193	5.250	103.517	103.126	103.026
5.375	103.961	103.570	103.470	5.375	103.758	103.367	103.267
5.500	104.413	104.023	103.923	5.500	104.175	103.784	103.684

15/10 Year			
Rate	**30 Day**	**45 Day**	**60 Day**
1.875	N/A	N/A	N/A
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	95.214	95.064	94.914
2.375	95.608	95.458	95.308
2.500	95.997	95.847	95.697
2.625	96.338	96.188	96.038
2.750	98.376	98.226	98.076
2.875	98.763	98.613	98.463
3.000	99.139	98.989	98.839
3.125	99.464	99.314	99.164
3.250	100.216	100.066	99.916
3.375	100.539	100.389	100.239
3.500	100.826	100.676	100.526
3.625	101.041	100.891	100.741
3.750	101.216	101.066	100.916
3.875	101.468	101.318	101.168
4.000	101.685	101.535	101.385
4.125	101.840	101.690	101.540

5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**
3.125	100.087	99.937	99.787
3.250	99.979	99.829	99.679
3.375	100.385	100.235	100.085
3.500	100.792	100.642	100.492
3.625	101.189	101.039	100.889
Margin = 2.250		Index = 1.720	

30 Year OTC			
Rate	**30 Day**	**45 Day**	**60 Day**
3.500	98.065	97.815	97.565
4.000	100.462	100.212	99.962
4.500	101.295	101.045	100.795
5.000	101.854	101.604	101.354
5.500	102.803	102.413	102.163

15 Year OTC			
Rate	**30 Day**	**45 Day**	**60 Day**
2.500	94.387	94.137	93.887
3.000	97.529	97.279	97.029
3.500	99.216	98.966	98.716
4.000	100.075	99.825	99.575

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:	12/27/2017	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

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W. Rate Sheet Dated: **12/27/2017** **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	99.006	98.856	98.706	3.250	98.789	98.639	98.489	1.875	N/A	N/A	N/A	3.125	99.53	99.379	99.229
3.375	99.453	99.303	99.153	3.375	99.201	99.051	98.901	2.000	N/A	N/A	N/A	3.250	100.16	100.006	99.856
3.500	99.902	99.752	99.602	3.500	99.613	99.463	99.313	2.125	N/A	N/A	N/A	3.375	100.56	100.412	100.262
3.625	100.299	100.149	99.999	3.625	99.975	99.825	99.675	2.250	94.344	94.194	94.044	3.500	100.97	100.819	100.669
3.750	101.061	100.911	100.761	3.750	100.843	100.693	100.543	2.375	94.738	94.588	94.438	3.625	101.37	101.216	101.066
3.875	101.496	101.346	101.196	3.875	101.243	101.093	100.943	2.500	95.127	94.977	94.827	Margin = 2.250		Index = 1.720	
4.000	102.177	102.027	101.877	4.000	101.589	101.439	101.289	2.625	95.468	95.318	95.168				
4.125	102.484	102.334	102.184	4.125	101.860	101.710	101.560	2.750	97.818	97.668	97.518				
4.250	102.226	102.126	102.026	4.250	101.709	101.609	101.509	2.875	98.206	98.056	97.906				
4.375	102.323	102.223	102.123	4.375	102.020	101.920	101.820	3.000	98.581	98.431	98.281				
4.500	102.635	102.535	102.435	4.500	102.296	102.196	102.096	3.125	98.907	98.757	98.607				
4.625	102.877	102.777	102.677	4.625	102.503	102.403	102.303	3.250	100.393	100.243	100.093				
4.750	101.308	101.208	101.108	4.750	101.041	100.941	100.841	3.375	100.716	100.566	100.416				
4.875	101.585	101.485	101.385	4.875	101.282	101.182	101.082	3.500	101.003	100.853	100.703				
5.000	102.037	101.937	101.837	5.000	101.699	101.599	101.499	3.625	101.218	101.068	100.918				
5.125	102.280	102.180	102.080	5.125	101.906	101.806	101.706	3.750	100.971	100.821	100.671				
5.250	98.664	98.273	98.173	5.250	98.397	98.006	97.906	3.875	101.223	101.073	100.923				
5.375	98.891	98.500	98.400	5.375	98.638	98.247	98.147	4.000	101.440	101.290	101.140				
5.500	99.343	98.953	98.853	5.500	99.055	98.664	98.564	4.125	101.595	101.445	101.295				

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	97.826	97.676	97.526	3.250	97.659	97.509	97.359	1.875	N/A	N/A	N/A	3.125	98.399	98.249	98.099
3.375	98.273	98.123	97.973	3.375	98.071	97.921	97.771	2.000	N/A	N/A	N/A	3.250	99.026	98.876	98.726
3.500	98.722	98.572	98.422	3.500	98.483	98.333	98.183	2.125	N/A	N/A	N/A	3.375	99.432	99.282	99.132
3.625	99.119	98.969	98.819	3.625	98.845	98.695	98.545	2.250	93.464	93.314	93.164	3.500	99.839	99.689	99.539
3.750	99.881	99.731	99.581	3.750	99.713	99.563	99.413	2.375	93.858	93.708	93.558	3.625	100.236	100.086	99.936
3.875	100.316	100.166	100.016	3.875	100.113	99.963	99.813	2.500	94.247	94.097	93.947	Margin = 2.250		Index = 1.720	
4.000	100.697	100.547	100.397	4.000	100.459	100.309	100.159	2.625	94.588	94.438	94.288	**30 Year OTC**			
4.125	101.004	100.854	100.704	4.125	100.730	100.580	100.430	2.750	97.313	97.163	97.013	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.746	100.646	100.546	4.250	100.579	100.479	100.379	2.875	97.701	97.551	97.401	3.500	97.112	96.862	96.612
4.375	101.093	100.993	100.893	4.375	100.890	100.790	100.690	3.000	98.076	97.926	97.776	4.000	99.087	98.837	98.587
4.500	101.405	101.305	101.205	4.500	101.166	101.066	100.966	3.125	98.402	98.252	98.102	4.500	99.795	99.545	99.295
4.625	101.647	101.547	101.447	4.625	101.373	101.273	101.173	3.250	98.787	98.637	98.487	5.000	99.197	98.947	98.697
4.750	100.078	99.978	99.878	4.750	99.911	99.811	99.711	3.375	99.109	98.959	98.809	5.500	96.553	96.163	95.913
4.875	100.355	100.255	100.155	4.875	100.152	100.052	99.952	3.500	99.397	99.247	99.097	**15 Year OTC**			
5.000	100.807	100.707	100.607	5.000	100.569	100.469	100.369	3.625	99.612	99.462	99.312	**Rate**	**30 Day**	**45 Day**	**60 Day**
5.125	101.050	100.950	100.850	5.125	100.776	100.676	100.576	3.750	99.326	99.176	99.026	2.500	92.637	92.387	92.137
5.250	97.434	97.043	96.943	5.250	97.267	96.876	96.776	3.875	99.577	99.427	99.277	3.000	96.466	96.216	95.966
5.375	97.711	97.320	97.220	5.375	97.508	97.117	97.017	4.000	99.795	99.645	99.495	3.500	97.787	97.537	97.287
5.500	98.163	97.773	97.673	5.500	97.925	97.534	97.434	4.125	99.949	99.799	99.649	4.000	98.185	97.935	97.685

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:	12/27/2017	4.750%

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W. Rate Sheet Dated: **12/27/2017** **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
3.875	101.792	101.692	101.592	3.875	101.870	101.770	101.670	3.000	99.513	99.413	99.313	3.000	99.754	99.654	99.554
3.990	102.244	102.144	102.044	3.990	102.268	102.168	102.068	3.125	99.963	99.863	99.763	3.125	100.057	99.957	99.857
4.000	102.344	102.244	102.144	4.000	102.368	102.268	102.168	3.250	100.767	100.667	100.567	3.250	100.812	100.712	100.612
4.125	102.865	102.765	102.665	4.125	102.842	102.742	102.642	3.375	100.984	100.884	100.784	3.375	101.102	101.002	100.902
4.250	103.296	103.196	103.096	4.250	103.624	103.524	103.424	3.500	101.554	101.454	101.354	3.500	101.371	101.271	101.171
4.375	103.795	103.695	103.595	4.375	104.021	103.921	103.821	3.625	101.796	101.696	101.596	3.625	101.626	101.526	101.426
4.500	103.833	103.733	103.633	4.500	104.468	104.368	104.268	3.750	102.174	102.074	101.974	3.750	102.228	102.128	102.028
4.625	104.352	104.252	104.152	4.625	104.897	104.797	104.697	3.875	102.505	102.405	102.305	3.875	102.511	102.411	102.311
4.750	104.861	104.761	104.661	4.750	105.281	105.181	105.081	3.990	102.680	102.580	102.480	3.990	102.727	102.627	102.527
4.875	105.362	105.262	105.162	4.875	105.693	105.593	105.493	4.000	102.780	102.680	102.580	4.000	102.827	102.727	102.627
4.990	105.511	105.411	105.311	4.990	105.746	105.646	105.546	4.125	103.142	103.042	102.942	4.125	103.051	102.951	102.851
5.000	105.611	105.511	105.411	5.000	105.846	105.746	105.646	4.250	103.490	103.390	103.290	4.250	103.254	103.154	103.054
5.125	105.939	105.839	105.739	5.125	106.238	106.138	106.038	4.375	103.799	103.699	103.599	4.375	103.469	103.369	103.269
5.250	106.538	106.438	106.338	5.250	106.673	106.573	106.473	4.500	103.897	103.797	103.697	4.500	103.528	103.428	103.328
5.375	106.955	106.855	106.755	5.375	106.990	106.890	106.790	4.625	103.896	103.796	103.696	4.625	103.679	103.579	103.479
5.500	107.349	107.249	107.149	5.500	107.273	107.173	107.073	4.750	104.184	104.084	103.984	4.750	103.860	103.760	103.660
5.625	107.690	107.590	107.490	5.625	107.531	107.431	107.331	4.875	104.439	104.339	104.239	4.875	104.020	103.920	103.820
5.750	107.467	107.351	107.200	5.750	106.916	106.799	106.649	4.990	104.585	104.485	104.385	4.990	104.072	103.972	103.872
5.875	107.897	107.781	107.630	5.875	107.244	107.128	106.977	5.000	104.685	104.585	104.485	5.000	104.172	104.072	103.972

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	101.241	101.141	101.041	3.000	98.861	98.761	98.661
4.250	101.775	101.675	101.575	3.125	99.264	99.164	99.064
4.375	102.149	102.049	101.949	3.250	99.527	99.427	99.327
4.500	102.444	102.344	102.244	3.375	99.955	99.855	99.755
4.625	102.630	102.530	102.430	3.500	100.365	100.265	100.165
4.750	103.125	103.025	102.925	3.625	100.718	100.618	100.518
4.875	103.557	103.457	103.357	3.750	100.978	100.878	100.778
4.990	103.639	103.539	103.439	3.875	101.198	101.098	100.998
5.000	103.739	103.639	103.539	3.990	101.137	101.037	100.937
5.125	103.910	103.810	103.710	4.000	101.237	101.137	101.037
5.250	103.087	102.987	102.887	4.125	101.537	101.437	101.337
5.375	103.448	103.348	103.248	4.250	101.771	101.671	101.571
5.500	103.759	103.659	103.559	4.375	101.972	101.872	101.772
5.625	103.939	103.839	103.739	4.500	102.036	101.936	101.836
5.750	101.516	101.394	101.226	4.625	102.113	102.013	101.913
5.875	101.887	101.765	101.597	4.750	102.309	102.209	102.109
5.990	102.119	101.997	101.829	4.875	102.483	102.383	102.283
6.000	102.219	102.097	101.929	4.990	102.548	102.448	102.348
6.125	102.345	102.223	102.055	5.000	102.648	102.548	102.448

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.

[AFR Loan Center](#)			
Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	1/26/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	2/12/2018
		60 Day Lock Exp.:	2/26/2018

W. Rate Sheet Dated: 12/27/2017 **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
3.875	99.546	99.446	99.346	3.375	94.211	94.111	94.011	3.875	100.390	100.290	100.190	4.000	99.186	99.086	98.986
3.990	100.128	100.028	99.928	3.500	95.613	95.513	95.413	3.990	100.818	100.718	100.618	4.125	99.997	99.897	99.797
4.000	100.228	100.128	100.028	3.625	96.596	96.496	96.396	4.000	100.918	100.818	100.718	4.250	100.617	100.517	100.417
4.125	100.827	100.727	100.627	3.750	97.473	97.373	97.273	4.125	101.392	101.292	101.192	4.375	101.073	100.973	100.873
4.250	101.370	101.270	101.170	3.875	98.391	98.291	98.191	4.250	102.151	102.051	101.951	4.500	101.466	101.366	101.266
4.375	101.851	101.751	101.651	3.990	99.216	99.116	99.016	4.375	102.491	102.391	102.291	4.625	101.813	101.713	101.613
4.500	102.383	102.283	102.183	4.000	99.316	99.216	99.116	4.500	103.018	102.918	102.818	4.750	102.436	102.336	102.236
4.625	102.902	102.802	102.702	4.125	100.132	100.032	99.932	4.625	103.447	103.347	103.247	4.875	103.008	102.908	102.808
4.750	103.411	103.311	103.211	4.250	101.105	101.005	100.905	4.750	103.831	103.731	103.631	4.990	103.167	103.067	102.967
4.875	103.912	103.812	103.712	4.375	101.807	101.707	101.607	4.875	104.243	104.143	104.043	5.000	103.267	103.167	103.067
4.990	104.061	103.961	103.861	4.500	102.538	102.438	102.338	4.990	104.296	104.196	104.096	5.125	103.629	103.529	103.429
5.000	104.161	104.061	103.961	4.625	103.252	103.152	103.052	5.000	104.396	104.296	104.196	5.250	104.068	103.968	103.868
5.125	104.489	104.389	104.289	4.750	103.918	103.818	103.718	5.125	104.788	104.688	104.588	5.375	104.528	104.428	104.328
5.250	105.088	104.988	104.888	4.875	104.473	104.373	104.273	5.250	105.223	105.123	105.023	5.500	104.938	104.838	104.738
5.375	105.505	105.405	105.305	4.990	104.651	104.551	104.451	5.375	105.540	105.440	105.340	5.625	105.317	105.217	105.117
5.500	105.899	105.799	105.699	5.000	104.751	104.651	104.551	5.500	105.823	105.723	105.623	5.750	105.061	104.945	104.794
5.625	106.240	106.140	106.040	5.125	105.114	105.014	104.914	5.625	106.081	105.981	105.881	5.875	105.536	105.419	105.268
5.750	106.017	105.901	105.750	5.250	105.842	105.742	105.642	5.750	105.466	105.349	105.199	5.990	105.873	105.757	105.606
5.875	106.447	106.331	106.180	5.375	106.303	106.203	106.103	5.875	105.794	105.678	105.527	6.000	105.973	105.857	105.706

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	98.861	98.761	98.661	3.000	96.338	96.238	96.138	3.000	98.254	98.154	98.054	3.000	96.180	96.080	95.980
3.125	99.264	99.164	99.064	3.125	96.917	96.817	96.717	3.125	98.557	98.457	98.357	3.125	96.749	96.649	96.549
3.250	99.527	99.427	99.327	3.250	97.789	97.689	97.589	3.250	99.312	99.212	99.112	3.250	97.621	97.521	97.421
3.375	99.955	99.855	99.755	3.375	98.379	98.279	98.179	3.375	99.602	99.502	99.402	3.375	98.201	98.101	98.001
3.500	100.365	100.265	100.165	3.500	98.915	98.815	98.715	3.500	99.871	99.771	99.671	3.500	98.737	98.637	98.537
3.625	100.718	100.618	100.518	3.625	99.400	99.300	99.200	3.625	100.126	100.026	99.926	3.625	99.222	99.122	99.022
3.750	100.978	100.878	100.778	3.750	99.817	99.717	99.617	3.750	100.728	100.628	100.528	3.750	99.619	99.519	99.419
3.875	101.198	101.098	100.998	3.875	100.185	100.085	99.985	3.875	101.011	100.911	100.811	3.875	99.987	99.887	99.787
3.990	101.137	101.037	100.937	3.990	100.632	100.532	100.432	3.990	101.227	101.127	101.027	3.990	100.434	100.334	100.234
4.000	101.237	101.137	101.037	4.000	100.732	100.632	100.532	4.000	101.327	101.227	101.127	4.000	100.534	100.434	100.334
4.125	101.537	101.437	101.337	4.125	101.181	101.081	100.981	4.125	101.551	101.451	101.351	4.125	100.983	100.883	100.783
4.250	101.771	101.671	101.571	4.250	101.567	101.467	101.367	4.250	101.754	101.654	101.554	4.250	101.359	101.259	101.159
4.375	101.972	101.872	101.772	4.375	101.911	101.811	101.711	4.375	101.969	101.869	101.769	4.375	101.733	101.633	101.533
4.500	102.036	101.936	101.836	4.500	102.023	101.923	101.823	4.500	102.028	101.928	101.828	4.500	101.845	101.745	101.645
4.625	102.113	102.013	101.913	4.625	102.276	102.176	102.076	4.625	102.179	102.079	101.979	4.625	102.098	101.998	101.898
4.750	102.309	102.209	102.109	4.750	102.594	102.494	102.394	4.750	102.360	102.260	102.160	4.750	102.416	102.316	102.216
4.875	102.483	102.383	102.283	4.875	102.875	102.775	102.675	4.875	102.520	102.420	102.320	4.875	102.697	102.597	102.497
4.990	102.548	102.448	102.348	4.990	103.046	102.946	102.846	4.990	102.572	102.472	102.372	4.990	102.868	102.768	102.668
5.000	102.648	102.548	102.448	5.000	103.146	103.046	102.946	5.000	102.672	102.572	102.472	5.000	102.968	102.868	102.768

Applicable for all mortgages with greater than 15 year terms										
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	>105.00%
≥ 740	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-0.750	-0.750	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	-0.500	-0.500	-0.500
660 - 679	0.000	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1.250	-1.250	-1.250
640 - 659	-0.500	-1.250	-2.000	-2.250	-2.250	-2.250	-2.250	-1.750	-1.750	-1.750
620 - 639	-0.500	-1.500	-2.500	-2.750	-2.750	-2.750	-2.750	-2.500	-2.500	-2.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000
* A minimum required credit score of 580 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2										

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	> 105%
High-LTV <= 30 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
High-LTV <= 20 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500
High-LTV <= 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
*Not applicable to detached condominiums										

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.:	**1/26/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**2/12/2018**
			60 Day Lock Exp.:	**2/26/2018**

W. Rate Sheet Dated: **12/27/2017** **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	101.121	101.021	100.921	3.750	101.527	101.427	101.327	2.750	98.343	98.243	98.143
3.875	101.792	101.692	101.592	3.875	102.381	102.281	102.139	2.875	98.915	98.815	98.715
3.990	102.244	102.144	102.044	3.990	102.954	102.854	102.710	2.990	99.413	99.313	99.213
4.000	102.344	102.244	102.144	4.000	103.054	102.954	102.810	3.000	99.513	99.413	99.313
4.125	102.865	102.765	102.665	4.125	102.902	102.802	102.654	3.125	100.055	99.955	99.855
4.250	103.296	103.196	103.096	4.250	103.624	103.524	103.374	3.250	100.767	100.667	100.567
4.375	103.795	103.695	103.595	4.375	104.090	103.990	103.837	3.375	101.166	101.066	100.966
4.500	104.246	104.146	104.046	4.500	104.642	104.542	104.390	3.500	101.554	101.454	101.354
4.625	104.408	104.305	104.202	4.625	104.980	104.878	104.713	3.625	101.989	101.889	101.789
4.750	104.949	104.845	104.744	4.750	105.525	105.423	105.256	3.750	102.524	102.424	102.324
4.875	105.443	105.340	105.240	4.875	106.072	105.969	105.802	3.875	103.015	102.915	102.815
4.990	105.777	105.673	105.577	4.990	106.492	106.390	106.223	3.990	102.830	102.730	102.630
5.000	105.877	105.773	105.677	5.000	106.592	106.490	106.323	4.000	102.930	102.830	102.730
5.125	105.926	105.800	105.726	5.125	105.962	105.837	105.737	4.125	103.428	103.328	103.228
5.250	106.406	106.280	106.206	5.250	106.493	106.368	106.268	4.250	103.825	103.725	103.625
5.375	106.809	106.683	106.609	5.375	106.943	106.818	106.720	4.375	104.224	104.124	104.024
5.500	107.163	107.038	106.963	5.500	107.344	107.219	107.124	4.500	104.796	104.696	104.596
5.625	107.057	106.908	106.857	5.625	107.235	107.087	107.035	4.625	105.200	105.100	105.000
5.750	107.471	107.323	107.271	5.750	107.684	107.536	107.484	4.750	103.424	103.320	103.224

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					

FICO ↓ \ LTV →	LPMI Adjust Term > 20 yr & All Manuf. ≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	LPMI Adjust Term ≤ 20 yr ≤ 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.: **1/26/2018**
45 Day Lock Exp.: **2/12/2018**
60 Day Lock Exp.: **2/26/2018**

W. Rate Sheet Dated: **12/27/2017** **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	99.110	99.010	98.910	3.750	99.010	98.910	98.810	3.750	100.077	99.977	99.877	3.750	99.977	99.877	99.777
3.875	99.854	99.754	99.654	3.875	99.754	99.654	99.554	3.875	100.931	100.831	100.689	3.875	100.831	100.731	100.589
3.990	100.425	100.325	100.225	3.990	100.325	100.225	100.125	3.990	101.504	101.404	101.260	3.990	101.404	101.304	101.160
4.000	100.525	100.425	100.325	4.000	100.425	100.325	100.225	4.000	101.604	101.504	101.360	4.000	101.504	101.404	101.260
4.125	101.013	100.913	100.813	4.125	100.913	100.813	100.713	4.125	101.452	101.352	101.204	4.125	101.352	101.252	101.104
4.250	101.675	101.575	101.475	4.250	101.575	101.475	101.375	4.250	102.060	101.960	101.810	4.250	101.960	101.860	101.710
4.375	102.269	102.169	102.069	4.375	102.169	102.069	101.969	4.375	102.640	102.540	102.387	4.375	102.540	102.440	102.287
4.500	102.796	102.696	102.596	4.500	102.696	102.596	102.496	4.500	103.192	103.092	102.940	4.500	103.092	102.992	102.840
4.625	102.958	102.855	102.752	4.625	102.858	102.755	102.652	4.625	103.530	103.428	103.263	4.625	103.430	103.328	103.163
4.750	103.499	103.395	103.294	4.750	103.399	103.295	103.194	4.750	104.075	103.973	103.806	4.750	103.975	103.873	103.706
4.875	103.993	103.890	103.790	4.875	103.893	103.790	103.690	4.875	104.622	104.519	104.352	4.875	104.522	104.419	104.252
4.990	104.327	104.223	104.127	4.990	104.227	104.123	104.027	4.990	105.042	104.940	104.773	4.990	104.942	104.840	104.673
5.000	104.427	104.323	104.227	5.000	104.327	104.223	104.127	5.000	105.142	105.040	104.873	5.000	105.042	104.940	104.773
5.125	104.476	104.350	104.276	5.125	104.376	104.250	104.176	5.125	104.512	104.387	104.287	5.125	104.412	104.287	104.187
5.250	104.956	104.830	104.756	5.250	104.856	104.730	104.656	5.250	105.043	104.918	104.818	5.250	104.943	104.818	104.718
5.375	105.359	105.233	105.159	5.375	105.259	105.133	105.059	5.375	105.493	105.368	105.270	5.375	105.393	105.268	105.170
5.500	105.713	105.588	105.513	5.500	105.613	105.488	105.413	5.500	105.894	105.769	105.674	5.500	105.794	105.669	105.574
5.625	105.607	105.458	105.407	5.625	105.507	105.358	105.307	5.625	105.785	105.637	105.585	5.625	105.685	105.537	105.485
5.750	106.021	105.873	105.821	5.750	105.921	105.773	105.721	5.750	106.234	106.086	106.034	5.750	106.134	105.986	105.934

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	96.703	96.603	96.503	2.750	96.603	96.503	96.403
2.875	97.344	97.244	97.144	2.875	97.244	97.144	97.044
2.990	97.856	97.756	97.656	2.990	97.756	97.656	97.556
3.000	97.956	97.856	97.756	3.000	97.856	97.756	97.656
3.125	98.555	98.455	98.355	3.125	98.455	98.355	98.255
3.250	99.207	99.107	99.007	3.250	99.107	99.007	98.907
3.375	99.666	99.566	99.466	3.375	99.566	99.466	99.366
3.500	99.984	99.884	99.784	3.500	99.884	99.784	99.684
3.625	100.489	100.389	100.289	3.625	100.389	100.289	100.189
3.750	101.024	100.924	100.824	3.750	100.924	100.824	100.724
3.875	101.515	101.415	101.315	3.875	101.415	101.315	101.215
3.990	101.330	101.230	101.130	3.990	101.230	101.130	101.030
4.000	101.430	101.330	101.230	4.000	101.330	101.230	101.130
4.125	101.928	101.828	101.728	4.125	101.828	101.728	101.628
4.250	102.325	102.225	102.125	4.250	102.225	102.125	102.025
4.375	102.724	102.624	102.524	4.375	102.624	102.524	102.424
4.500	103.296	103.196	103.096	4.500	103.196	103.096	102.996
4.625	103.700	103.600	103.500	4.625	103.600	103.500	103.400
4.750	101.924	101.820	101.724	4.750	101.824	101.720	101.624

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	30 Day Lock Exp.:	1/26/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	2/12/2018
		60 Day Lock Exp.:	2/26/2018

W. Rate Sheet Dated: 12/27/2017 **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	100.560	100.460	100.360	3.750	101.527	101.427	101.327	2.750	98.203	98.103	98.003
3.875	101.304	101.204	101.104	3.875	102.381	102.281	102.139	2.875	98.844	98.744	98.644
3.990	101.875	101.775	101.675	3.990	102.954	102.854	102.710	2.990	99.356	99.256	99.156
4.000	101.975	101.875	101.775	4.000	103.054	102.954	102.810	3.000	99.456	99.356	99.256
4.125	102.463	102.363	102.263	4.125	102.902	102.802	102.654	3.125	100.055	99.955	99.855
4.250	103.125	103.025	102.925	4.250	103.510	103.410	103.260	3.250	100.707	100.607	100.507
4.375	103.719	103.619	103.519	4.375	104.090	103.990	103.837	3.375	101.166	101.066	100.966
4.500	104.246	104.146	104.046	4.500	104.642	104.542	104.390	3.500	101.484	101.384	101.284
4.625	104.408	104.305	104.202	4.625	104.980	104.878	104.713	3.625	101.989	101.889	101.789
4.750	104.949	104.845	104.744	4.750	105.525	105.423	105.256	3.750	102.524	102.424	102.324
4.875	105.443	105.340	105.240	4.875	106.072	105.969	105.802	3.875	103.015	102.915	102.815
4.990	105.777	105.673	105.577	4.990	106.492	106.390	106.223	3.990	102.830	102.730	102.630
5.000	105.877	105.773	105.677	5.000	106.592	106.490	106.323	4.000	102.930	102.830	102.730
5.125	105.926	105.800	105.726	5.125	105.962	105.837	105.737	4.125	103.428	103.328	103.228
5.250	106.406	106.280	106.206	5.250	106.493	106.368	106.268	4.250	103.825	103.725	103.625
5.375	106.809	106.683	106.609	5.375	106.943	106.818	106.720	4.375	104.224	104.124	104.024
5.500	107.163	107.038	106.963	5.500	107.344	107.219	107.124	4.500	104.796	104.696	104.596
5.625	107.057	106.908	106.857	5.625	107.235	107.087	107.035	4.625	105.200	105.100	105.000
5.750	107.471	107.323	107.271	5.750	107.684	107.536	107.484	4.750	103.424	103.320	103.224

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.: **1/26/2018**
45 Day Lock Exp.: **2/12/2018**
60 Day Lock Exp.: **2/26/2018**

W. Rate Sheet Dated: 12/27/2017 **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 Only²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor¹	-1.000	-1.000	-1.500	-1.500	-2.000	n/a	n/a	n/a	n/a
> 80 LTV NO MI¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.500	-1.000	n/a

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

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received* & *U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

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

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

For use by mortgage professionals only and should not be distributed to borrowers. Tax Service Fee = $80.00 "FHA only" (IA & ME exempt)