AFR

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.: **1/29/2018**
45 Day Lock Exp.: **2/12/2018**
60 Day Lock Exp.: **2/27/2018**

W. Rate Sheet Dated: **12/29/2017** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT

30/25 Year

Rate	30 Day	45 Day	60 Day
3.250	100.147	99.997	99.847
3.375	100.594	100.444	100.294
3.500	101.042	100.892	100.742
3.625	101.439	101.289	101.139
3.750	102.623	102.473	102.323
3.875	103.058	102.908	102.758
4.000	103.740	103.590	103.440
4.125	104.047	103.897	103.747
4.250	103.867	103.767	103.667
4.375	103.964	103.864	103.764
4.500	104.275	104.175	104.075
4.625	104.518	104.418	104.318
4.750	104.089	103.989	103.889
4.875	104.366	104.266	104.166
5.000	104.819	104.719	104.619
5.125	105.061	104.961	104.861
5.250	105.023	104.633	104.533
5.375	105.250	104.859	104.759
5.500	105.703	105.312	105.212

20 Year

Rate	30 Day	45 Day	60 Day
3.250	99.930	99.780	99.630
3.375	100.341	100.191	100.041
3.500	100.754	100.604	100.454
3.625	101.115	100.965	100.815
3.750	102.406	102.256	102.106
3.875	102.806	102.656	102.506
4.000	103.151	103.001	102.851
4.125	103.423	103.273	103.123
4.250	103.350	103.250	103.150
4.375	103.661	103.561	103.461
4.500	103.937	103.837	103.737
4.625	104.144	104.044	103.944
4.750	103.822	103.722	103.622
4.875	104.063	103.963	103.863
5.000	104.480	104.380	104.280
5.125	104.687	104.587	104.487
5.250	104.756	104.366	104.266
5.375	104.997	104.606	104.506
5.500	105.414	105.024	104.924

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	96.547	96.397	96.247
2.375	96.941	96.791	96.641
2.500	97.331	97.181	97.031
2.625	97.671	97.521	97.371
2.750	99.646	99.496	99.346
2.875	100.034	99.884	99.734
3.000	100.409	100.259	100.109
3.125	100.735	100.585	100.435
3.250	101.514	101.364	101.214
3.375	101.837	101.687	101.537
3.500	102.124	101.974	101.824
3.625	102.339	102.189	102.039
3.750	102.479	102.329	102.179
3.875	102.731	102.581	102.431
4.000	102.948	102.798	102.648
4.125	103.103	102.953	102.803

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

Rate	30 Day	45 Day	60 Day
3.250	98.967	98.817	98.667
3.375	99.414	99.264	99.114
3.500	99.862	99.712	99.562
3.625	100.259	100.109	99.959
3.750	101.443	101.293	101.143
3.875	101.878	101.728	101.578
4.000	102.260	102.110	101.960
4.125	102.567	102.417	102.267
4.250	102.387	102.287	102.187
4.375	102.734	102.634	102.534
4.500	103.045	102.945	102.845
4.625	103.288	103.188	103.088
4.750	102.859	102.759	102.659
4.875	103.136	103.036	102.936
5.000	103.589	103.489	103.389
5.125	103.831	103.731	103.631
5.250	103.793	103.403	103.303
5.375	104.070	103.679	103.579
5.500	104.523	104.132	104.032

20 Year

Rate	30 Day	45 Day	60 Day
3.250	98.800	98.650	98.500
3.375	99.211	99.061	98.911
3.500	99.624	99.474	99.324
3.625	99.985	99.835	99.685
3.750	101.276	101.126	100.976
3.875	101.676	101.526	101.376
4.000	102.021	101.871	101.721
4.125	102.293	102.143	101.993
4.250	102.220	102.120	102.020
4.375	102.531	102.431	102.331
4.500	102.807	102.707	102.607
4.625	103.014	102.914	102.814
4.750	102.692	102.592	102.492
4.875	102.933	102.833	102.733
5.000	103.350	103.250	103.150
5.125	103.557	103.457	103.357
5.250	103.626	103.236	103.136
5.375	103.867	103.476	103.376
5.500	104.284	103.894	103.794

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	95.417	95.267	95.117
2.375	95.811	95.661	95.511
2.500	96.201	96.051	95.901
2.625	96.541	96.391	96.241
2.750	98.516	98.366	98.216
2.875	98.904	98.754	98.604
3.000	99.279	99.129	98.979
3.125	99.605	99.455	99.305
3.250	100.384	100.234	100.084
3.375	100.707	100.557	100.407
3.500	100.994	100.844	100.694
3.625	101.209	101.059	100.909
3.750	101.349	101.199	101.049
3.875	101.601	101.451	101.301
4.000	101.818	101.668	101.518
4.125	101.973	101.823	101.673

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	98.252	98.002	97.752
4.000	100.650	100.400	100.150
4.500	101.435	101.185	100.935
5.000	101.979	101.729	101.479
5.500	102.913	102.522	102.272

15 Year OTC

Rate	30 Day	45 Day	60 Day
2.500	94.591	94.341	94.091
3.000	97.669	97.419	97.169
3.500	99.384	99.134	98.884
4.000	100.208	99.958	99.708

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:	12/29/2017	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.:	**1/29/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**2/12/2018**
			60 Day Lock Exp.:	**2/27/2018**

W. Rate Sheet Dated: **12/29/2017** **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	99.194	99.044	98.894	3.250	98.976	98.826	98.676	1.875	N/A	N/A	N/A	3.125	99.53	99.379	99.229
3.375	99.641	99.491	99.341	3.375	99.388	99.238	99.088	2.000	N/A	N/A	N/A	3.250	100.16	100.006	99.856
3.500	100.089	99.939	99.789	3.500	99.801	99.651	99.501	2.125	N/A	N/A	N/A	3.375	100.56	100.412	100.262
3.625	100.486	100.336	100.186	3.625	100.162	100.012	99.862	2.250	94.547	94.397	94.247	3.500	100.97	100.819	100.669
3.750	101.248	101.098	100.948	3.750	101.031	100.881	100.731	2.375	94.941	94.791	94.641	3.625	101.37	101.216	101.066
3.875	101.683	101.533	101.383	3.875	101.431	101.281	101.131	2.500	95.331	95.181	95.031	Margin = 2.250		Index = 1.720	
4.000	102.365	102.215	102.065	4.000	101.776	101.626	101.476	2.625	95.671	95.521	95.371				
4.125	102.672	102.522	102.372	4.125	102.048	101.898	101.748	2.750	97.959	97.809	97.659				
4.250	102.367	102.267	102.167	4.250	101.850	101.750	101.650	2.875	98.346	98.196	98.046				
4.375	102.464	102.364	102.264	4.375	102.161	102.061	101.961	3.000	98.722	98.572	98.422				
4.500	102.775	102.675	102.575	4.500	102.437	102.337	102.237	3.125	99.048	98.898	98.748				
4.625	103.018	102.918	102.818	4.625	102.644	102.544	102.444	3.250	100.561	100.411	100.261				
4.750	101.433	101.333	101.233	4.750	101.166	101.066	100.966	3.375	100.883	100.733	100.583				
4.875	101.710	101.610	101.510	4.875	101.407	101.307	101.207	3.500	101.171	101.021	100.871				
5.000	102.162	102.062	101.962	5.000	101.824	101.724	101.624	3.625	101.386	101.236	101.086				
5.125	102.405	102.305	102.205	5.125	102.031	101.931	101.831	3.750	101.104	100.954	100.804				
5.250	98.773	98.383	98.283	5.250	98.506	98.116	98.016	3.875	101.356	101.206	101.056				
5.375	99.000	98.609	98.509	5.375	98.747	98.356	98.256	4.000	101.573	101.423	101.273				
5.500	99.453	99.062	98.962	5.500	99.164	98.774	98.674	4.125	101.728	101.578	101.428				

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	98.014	97.864	97.714	3.250	97.846	97.696	97.546	1.875	N/A	N/A	N/A	3.125	98.399	98.249	98.099
3.375	98.461	98.311	98.161	3.375	98.258	98.108	97.958	2.000	N/A	N/A	N/A	3.250	99.026	98.876	98.726
3.500	98.909	98.759	98.609	3.500	98.671	98.521	98.371	2.125	N/A	N/A	N/A	3.375	99.432	99.282	99.132
3.625	99.306	99.156	99.006	3.625	99.032	98.882	98.732	2.250	93.667	93.517	93.367	3.500	99.839	99.689	99.539
3.750	100.068	99.918	99.768	3.750	99.901	99.751	99.601	2.375	94.061	93.911	93.761	3.625	100.236	100.086	99.936
3.875	100.503	100.353	100.203	3.875	100.301	100.151	100.001	2.500	94.451	94.301	94.151	Margin = 2.250		Index = 1.720	
4.000	100.885	100.735	100.585	4.000	100.646	100.496	100.346	2.625	94.791	94.641	94.491	**30 Year OTC**			
4.125	101.192	101.042	100.892	4.125	100.918	100.768	100.618	2.750	97.454	97.304	97.154	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.887	100.787	100.687	4.250	100.720	100.620	100.520	2.875	97.841	97.691	97.541	3.500	97.299	97.049	96.799
4.375	101.234	101.134	101.034	4.375	101.031	100.931	100.831	3.000	98.217	98.067	97.917	4.000	99.275	99.025	98.775
4.500	101.545	101.445	101.345	4.500	101.307	101.207	101.107	3.125	98.543	98.393	98.243	4.500	99.935	99.685	99.435
4.625	101.788	101.688	101.588	4.625	101.514	101.414	101.314	3.250	98.954	98.804	98.654	5.000	99.322	99.072	98.822
4.750	100.203	100.103	100.003	4.750	100.036	99.936	99.836	3.375	99.277	99.127	98.977	5.500	96.663	96.272	96.022
4.875	100.480	100.380	100.280	4.875	100.277	100.177	100.077	3.500	99.564	99.414	99.264	**15 Year OTC**			
5.000	100.932	100.832	100.732	5.000	100.694	100.594	100.494	3.625	99.780	99.630	99.480	**Rate**	**30 Day**	**45 Day**	**60 Day**
5.125	101.175	101.075	100.975	5.125	100.901	100.801	100.701	3.750	99.458	99.308	99.158	2.500	92.841	92.591	92.341
5.250	97.543	97.153	97.053	5.250	97.376	96.986	96.886	3.875	99.710	99.560	99.410	3.000	96.607	96.357	96.107
5.375	97.820	97.429	97.329	5.375	97.617	97.226	97.126	4.000	99.928	99.778	99.628	3.500	97.954	97.704	97.454
5.500	98.273	97.882	97.782	5.500	98.034	97.644	97.544	4.125	100.082	99.932	99.782	4.000	98.318	98.068	97.818

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:	12/29/2017	4.750%

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

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

AFR Loan Center
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Lockdesk Hours: 10:00 am ET - 11:00 pm ET

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45 Day Lock Exp.: **2/12/2018**
60 Day Lock Exp.: **2/27/2018**

W. Rate Sheet Dated: 12/29/2017 **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	101.479	101.379	101.279	3.875	102.059	101.959	101.858	3.000	99.700	99.600	99.500	3.000	99.843	99.743	99.643
3.875	102.046	101.946	101.846	3.990	102.422	102.322	102.221	3.125	100.150	100.050	99.950	3.125	100.144	100.044	99.944
3.990	102.483	102.383	102.283	4.000	102.522	102.422	102.321	3.250	100.892	100.792	100.692	3.250	100.937	100.837	100.737
4.000	102.583	102.483	102.383	4.125	102.991	102.891	102.790	3.375	101.112	101.012	100.912	3.375	101.227	101.127	101.027
4.125	103.026	102.926	102.826	4.250	103.751	103.651	103.551	3.500	101.679	101.579	101.479	3.500	101.491	101.391	101.291
4.250	103.499	103.399	103.299	4.375	104.091	103.991	103.891	3.625	101.913	101.813	101.713	3.625	101.743	101.643	101.543
4.375	103.943	103.843	103.743	4.500	104.609	104.509	104.409	3.750	102.285	102.185	102.085	3.750	102.326	102.226	102.126
4.500	103.977	103.877	103.777	4.625	105.032	104.932	104.832	3.875	102.612	102.512	102.412	3.875	102.605	102.505	102.405
4.625	104.490	104.390	104.290	4.750	105.412	105.312	105.212	3.990	102.770	102.670	102.570	3.990	102.816	102.716	102.616
4.750	104.992	104.892	104.792	4.875	105.820	105.720	105.620	4.000	102.870	102.770	102.670	4.000	102.916	102.816	102.716
4.875	105.488	105.388	105.288	4.990	105.870	105.770	105.670	4.125	103.228	103.128	103.028	4.125	103.139	103.039	102.939
4.990	105.633	105.533	105.433	5.000	105.970	105.870	105.770	4.250	103.573	103.473	103.373	4.250	103.339	103.239	103.139
5.000	105.733	105.633	105.533	5.125	106.452	106.352	106.252	4.375	103.878	103.778	103.678	4.375	103.552	103.452	103.352
5.125	106.146	106.046	105.946	5.250	106.884	106.784	106.684	4.500	103.973	103.873	103.773	4.500	103.609	103.509	103.409
5.250	106.749	106.649	106.549	5.375	107.199	107.099	106.999	4.625	103.979	103.879	103.779	4.625	103.762	103.662	103.562
5.375	107.164	107.064	106.964	5.500	107.479	107.379	107.279	4.750	104.265	104.165	104.065	4.750	103.942	103.842	103.742
5.500	107.556	107.456	107.356	5.625	N/A	N/A	N/A	4.875	104.517	104.417	104.317	4.875	104.101	104.001	103.901
5.625	107.895	107.795	107.695	5.750	107.122	106.998	106.848	4.990	104.660	104.560	104.460	4.990	104.152	104.052	103.952
5.750	107.673	107.550	107.399	5.875	107.447	107.323	107.173	5.000	104.760	104.660	104.560	5.000	104.252	104.152	104.052

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	101.394	101.294	101.193	3.000	98.951	98.851	98.751
4.250	101.920	101.820	101.719	3.125	99.351	99.251	99.151
4.375	102.289	102.189	102.088	3.250	99.652	99.552	99.452
4.500	102.580	102.480	102.379	3.375	100.077	99.977	99.877
4.625	102.767	102.667	102.567	3.500	100.485	100.385	100.285
4.750	103.256	103.156	103.056	3.625	100.835	100.735	100.635
4.875	103.684	103.584	103.484	3.750	101.091	100.991	100.891
4.990	103.764	103.664	103.564	3.875	101.307	101.207	101.107
5.000	103.864	103.764	103.664	3.990	101.247	101.147	101.047
5.125	104.033	103.933	103.833	4.000	101.347	101.247	101.147
5.250	103.298	103.198	103.098	4.125	101.625	101.525	101.425
5.375	103.657	103.557	103.457	4.250	101.854	101.754	101.654
5.500	103.968	103.868	103.768	4.375	102.054	101.954	101.854
5.625	104.148	104.048	103.948	4.500	102.116	102.016	101.916
5.750	101.722	101.591	101.423	4.625	102.196	102.096	101.996
5.875	102.092	101.961	101.793	4.750	102.391	102.291	102.191
5.990	102.322	102.191	102.024	4.875	102.564	102.464	102.364
6.000	102.422	102.291	102.124	4.990	102.628	102.528	102.428
6.125	102.545	102.413	102.246	5.000	102.728	102.628	102.528

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.:	1/29/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	2/12/2018
		60 Day Lock Exp.:	2/27/2018

W. Rate Sheet Dated: 12/29/2017 **Release Time:** 10:00 am ET Prices are subject to change without notice.

FNMA DU Refi Plus

30/25 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	98.909	98.809	98.709	3.250	N/A	N/A	N/A
3.875	99.710	99.610	99.510	3.375	94.377	94.277	94.177
3.990	100.286	100.186	100.086	3.500	95.775	95.675	95.575
4.000	100.386	100.286	100.186	3.625	96.752	96.652	96.552
4.125	100.979	100.879	100.779	3.750	97.619	97.519	97.419
4.250	101.516	101.416	101.316	3.875	98.565	98.465	98.365
4.375	102.002	101.902	101.802	3.990	99.381	99.281	99.181
4.500	102.527	102.427	102.327	4.000	99.481	99.381	99.281
4.625	103.040	102.940	102.840	4.125	100.286	100.186	100.086
4.750	103.542	103.442	103.342	4.250	101.270	101.170	101.070
4.875	104.038	103.938	103.838	4.375	101.964	101.864	101.764
4.990	104.183	104.083	103.983	4.500	102.684	102.584	102.484
5.000	104.283	104.183	104.083	4.625	103.390	103.290	103.190
5.125	104.696	104.596	104.496	4.750	104.049	103.949	103.849
5.250	105.299	105.199	105.099	4.875	104.598	104.498	104.398
5.375	105.714	105.614	105.514	4.990	104.773	104.673	104.573
5.500	106.106	106.006	105.906	5.000	104.873	104.773	104.673
5.625	106.445	106.345	106.245	5.125	105.260	105.160	105.060
5.750	106.223	106.100	105.949	5.250	106.053	105.953	105.853

20 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.875	100.550	100.450	100.348	3.875	98.824	98.724	98.624
3.990	100.972	100.872	100.771	3.990	99.248	99.148	99.048
4.000	101.072	100.972	100.871	4.000	99.348	99.248	99.148
4.125	101.541	101.441	101.340	4.125	100.148	100.048	99.948
4.250	102.301	102.201	102.101	4.250	100.761	100.661	100.561
4.375	102.640	102.540	102.440	4.375	101.210	101.110	101.010
4.500	103.159	103.059	102.959	4.500	101.598	101.498	101.398
4.625	103.582	103.482	103.382	4.625	101.947	101.847	101.747
4.750	103.962	103.862	103.762	4.750	102.565	102.465	102.365
4.875	104.370	104.270	104.170	4.875	103.132	103.032	102.932
4.990	104.420	104.320	104.220	4.990	103.288	103.188	103.088
5.000	104.520	104.420	104.320	5.000	103.388	103.288	103.188
5.125	105.002	104.902	104.802	5.125	103.751	103.651	103.551
5.250	105.434	105.334	105.234	5.250	104.278	104.178	104.078
5.375	105.749	105.649	105.549	5.375	104.735	104.635	104.535
5.500	106.029	105.929	105.829	5.500	105.144	105.044	104.944
5.625	N/A	N/A	N/A	5.625	105.522	105.422	105.322
5.750	105.672	105.548	105.398	5.750	105.266	105.143	104.992
5.875	105.997	105.873	105.723	5.875	105.738	105.615	105.464

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.951	98.851	98.751	3.000	96.430	96.330	96.230
3.125	99.351	99.251	99.151	3.125	97.003	96.903	96.803
3.250	99.652	99.552	99.452	3.250	97.921	97.821	97.721
3.375	100.077	99.977	99.877	3.375	98.506	98.406	98.306
3.500	100.485	100.385	100.285	3.500	99.038	98.938	98.838
3.625	100.835	100.735	100.635	3.625	99.516	99.416	99.316
3.750	101.091	100.991	100.891	3.750	99.927	99.827	99.727
3.875	101.307	101.207	101.107	3.875	100.292	100.192	100.092
3.990	101.247	101.147	101.047	3.990	100.723	100.623	100.523
4.000	101.347	101.247	101.147	4.000	100.823	100.723	100.623
4.125	101.625	101.525	101.425	4.125	101.267	101.167	101.067
4.250	101.854	101.754	101.654	4.250	101.649	101.549	101.449
4.375	102.054	101.954	101.854	4.375	101.991	101.891	101.791
4.500	102.116	102.016	101.916	4.500	102.099	101.999	101.899
4.625	102.196	102.096	101.996	4.625	102.358	102.258	102.158
4.750	102.391	102.291	102.191	4.750	102.674	102.574	102.474
4.875	102.564	102.464	102.364	4.875	102.956	102.856	102.756
4.990	102.628	102.528	102.428	4.990	103.126	103.026	102.926
5.000	102.728	102.628	102.528	5.000	103.226	103.126	103.026

10 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.343	98.243	98.143	3.000	96.272	96.172	96.072
3.125	98.644	98.544	98.444	3.125	96.835	96.735	96.635
3.250	99.437	99.337	99.237	3.250	97.753	97.653	97.553
3.375	99.727	99.627	99.527	3.375	98.327	98.227	98.127
3.500	99.991	99.891	99.791	3.500	98.859	98.759	98.659
3.625	100.243	100.143	100.043	3.625	99.338	99.238	99.138
3.750	100.826	100.726	100.626	3.750	99.729	99.629	99.529
3.875	101.105	101.005	100.905	3.875	100.094	99.994	99.894
3.990	101.316	101.216	101.116	3.990	100.525	100.425	100.325
4.000	101.416	101.316	101.216	4.000	100.625	100.525	100.425
4.125	101.639	101.539	101.439	4.125	101.069	100.969	100.869
4.250	101.839	101.739	101.639	4.250	101.441	101.341	101.241
4.375	102.052	101.952	101.852	4.375	101.812	101.712	101.612
4.500	102.109	102.009	101.909	4.500	101.921	101.821	101.721
4.625	102.262	102.162	102.062	4.625	102.180	102.080	101.980
4.750	102.442	102.342	102.242	4.750	102.496	102.396	102.296
4.875	102.601	102.501	102.401	4.875	102.778	102.678	102.578
4.990	102.652	102.552	102.452	4.990	102.948	102.848	102.748
5.000	102.752	102.652	102.552	5.000	103.048	102.948	102.848

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.:	1/29/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	2/12/2018
		60 Day Lock Exp.:	2/27/2018

W. Rate Sheet Dated: 12/29/2017 **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	101.479	101.379	101.279	3.750	101.645	101.545	101.436	2.750	98.530	98.430	98.330
3.875	102.046	101.946	101.846	3.875	102.362	102.262	102.145	2.875	99.102	99.002	98.902
3.990	102.483	102.383	102.283	3.990	102.918	102.818	102.699	2.990	99.600	99.500	99.400
4.000	102.583	102.483	102.383	4.000	103.018	102.918	102.799	3.000	99.700	99.600	99.500
4.125	103.026	102.926	102.826	4.125	103.037	102.937	102.814	3.125	100.168	100.068	99.968
4.250	103.499	103.399	103.299	4.250	103.726	103.626	103.501	3.250	100.892	100.792	100.692
4.375	103.943	103.843	103.743	4.375	104.212	104.112	103.986	3.375	101.286	101.186	101.086
4.500	104.373	104.273	104.173	4.500	104.758	104.658	104.530	3.500	101.679	101.579	101.479
4.625	104.533	104.433	104.333	4.625	105.120	105.020	104.865	3.625	102.101	102.001	101.901
4.750	105.063	104.963	104.863	4.750	105.658	105.558	105.401	3.750	102.631	102.531	102.431
4.875	105.546	105.446	105.346	4.875	106.198	106.098	105.941	3.875	103.120	103.020	102.920
4.990	105.868	105.768	105.668	4.990	106.612	106.512	106.355	3.990	102.922	102.822	102.722
5.000	105.968	105.868	105.768	5.000	106.712	106.612	106.455	4.000	103.022	102.922	102.822
5.125	106.129	106.026	105.929	5.125	106.164	106.061	105.938	4.125	103.517	103.417	103.317
5.250	106.598	106.495	106.398	5.250	106.687	106.584	106.462	4.250	103.909	103.809	103.709
5.375	106.992	106.889	106.792	5.375	107.130	107.027	106.906	4.375	104.303	104.203	104.103
5.500	107.338	107.235	107.138	5.500	107.524	107.421	107.303	4.500	104.869	104.769	104.669
5.625	107.220	107.098	107.020	5.625	107.398	107.276	107.198	4.625	105.267	105.167	105.067
5.750	107.626	107.504	107.426	5.750	107.841	107.719	107.641	4.750	103.366	103.266	103.166

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.: **1/29/2018**
45 Day Lock Exp.: **2/12/2018**
60 Day Lock Exp.: **2/27/2018**

W. Rate Sheet Dated: **12/29/2017** **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	99.276	99.176	99.076	3.750	99.176	99.076	98.976	3.750	100.195	100.095	99.986	3.750	100.095	99.995	99.886
3.875	100.009	99.909	99.809	3.875	99.909	99.809	99.709	3.875	100.912	100.812	100.695	3.875	100.812	100.712	100.595
3.990	100.568	100.468	100.368	3.990	100.468	100.368	100.268	3.990	101.468	101.368	101.249	3.990	101.368	101.268	101.149
4.000	100.668	100.568	100.468	4.000	100.568	100.468	100.368	4.000	101.568	101.468	101.349	4.000	101.468	101.368	101.249
4.125	101.174	101.074	100.974	4.125	101.074	100.974	100.874	4.125	101.587	101.487	101.364	4.125	101.487	101.387	101.264
4.250	101.824	101.724	101.624	4.250	101.724	101.624	101.524	4.250	102.190	102.090	101.965	4.250	102.090	101.990	101.865
4.375	102.407	102.307	102.207	4.375	102.307	102.207	102.107	4.375	102.762	102.662	102.536	4.375	102.662	102.562	102.436
4.500	102.923	102.823	102.723	4.500	102.823	102.723	102.623	4.500	103.308	103.208	103.080	4.500	103.208	103.108	102.980
4.625	103.083	102.983	102.883	4.625	102.983	102.883	102.783	4.625	103.670	103.570	103.415	4.625	103.570	103.470	103.315
4.750	103.613	103.513	103.413	4.750	103.513	103.413	103.313	4.750	104.208	104.108	103.951	4.750	104.108	104.008	103.851
4.875	104.096	103.996	103.896	4.875	103.996	103.896	103.796	4.875	104.748	104.648	104.491	4.875	104.648	104.548	104.391
4.990	104.418	104.318	104.218	4.990	104.318	104.218	104.118	4.990	105.162	105.062	104.905	4.990	105.062	104.962	104.805
5.000	104.518	104.418	104.318	5.000	104.418	104.318	104.218	5.000	105.262	105.162	105.005	5.000	105.162	105.062	104.905
5.125	104.679	104.576	104.479	5.125	104.579	104.476	104.379	5.125	104.714	104.611	104.488	5.125	104.614	104.511	104.388
5.250	105.148	105.045	104.948	5.250	105.048	104.945	104.848	5.250	105.237	105.134	105.012	5.250	105.137	105.034	104.912
5.375	105.542	105.439	105.342	5.375	105.442	105.339	105.242	5.375	105.680	105.577	105.456	5.375	105.580	105.477	105.356
5.500	105.888	105.785	105.688	5.500	105.788	105.685	105.588	5.500	106.074	105.971	105.853	5.500	105.974	105.871	105.753
5.625	105.770	105.648	105.570	5.625	105.670	105.548	105.470	5.625	105.948	105.826	105.748	5.625	105.848	105.726	105.648
5.750	106.176	106.054	105.976	5.750	106.076	105.954	105.876	5.750	106.391	106.269	106.191	5.750	106.291	106.169	106.091

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	96.822	96.722	96.622	2.750	96.722	96.622	96.522
2.875	97.461	97.361	97.261	2.875	97.361	97.261	97.161
2.990	97.971	97.871	97.771	2.990	97.871	97.771	97.671
3.000	98.071	97.971	97.871	3.000	97.971	97.871	97.771
3.125	98.668	98.568	98.468	3.125	98.568	98.468	98.368
3.250	99.329	99.229	99.129	3.250	99.229	99.129	99.029
3.375	99.786	99.686	99.586	3.375	99.686	99.586	99.486
3.500	100.099	99.999	99.899	3.500	99.999	99.899	99.799
3.625	100.601	100.501	100.401	3.625	100.501	100.401	100.301
3.750	101.131	101.031	100.931	3.750	101.031	100.931	100.831
3.875	101.620	101.520	101.420	3.875	101.520	101.420	101.320
3.990	101.422	101.322	101.222	3.990	101.322	101.222	101.122
4.000	101.522	101.422	101.322	4.000	101.422	101.322	101.222
4.125	102.017	101.917	101.817	4.125	101.917	101.817	101.717
4.250	102.409	102.309	102.209	4.250	102.309	102.209	102.109
4.375	102.803	102.703	102.603	4.375	102.703	102.603	102.503
4.500	103.369	103.269	103.169	4.500	103.269	103.169	103.069
4.625	103.767	103.667	103.567	4.625	103.667	103.567	103.467
4.750	101.866	101.766	101.666	4.750	101.766	101.666	101.566

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125
Super Conforming	-1.500

Mortgages with Subordinate Financing

LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 80.00%	75.01 - 95.00%	-1.375	-1.125
80.01 - 90.00%	81.01 - 95.00%	-1.375	-0.875
90.01 - 95.00%	91.01 - 95.00%	-0.875	-0.625
ALL	> 95.00%	-1.875	-1.875

Applicable for all mortgages with greater than 15 year terms

FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	> 95.00%
≥ 740	0.000	-0.250	-0.250	-0.500	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.500	-0.750	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-1.000	-1.250	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.000	-0.750	-0.750	-0.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.250	-1.750	-1.750	-1.750
640 - 659	-0.500	-1.250	-2.750	-3.000	-2.750	-2.250	-2.250	-2.250
620 - 639	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750	-2.750
< 620 *	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750	-2.750

* A minimum required credit score of 580 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide

Product Features

Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Relief Refinance Mortgage Delivery Fee Cap

RRMDFC	30/25 YR Fixed	20/15 YR Fixed
Investment	-2.000	-2.000
Owner Occupied & 2nd Home ≤ 80%	-2.000	-2.000
Owner Occupied & 2nd Home > 80%	-0.750	0.000
Exclude the following from the LLPA cap: State; Loan Size; UW Buy Out; escrow waiver; -1.500 SC LLPA		

Lock Desk Policy

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

Flood Certification = \$10.00 UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee Tax Service Fee = \$70.00 (IA & ME exempt) | FHA ID# - 1358600006

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

For use by mortgage professionals only and should not be distributed to borrowers.

AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 1/29/2018
45 Day Lock Exp.: 2/12/2018
60 Day Lock Exp.: 2/27/2018

W. Rate Sheet Dated: 12/29/2017 **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	100.726	100.626	100.526	3.750	101.645	101.545	101.436	2.750	98.322	98.222	98.122
3.875	101.459	101.359	101.259	3.875	102.362	102.262	102.145	2.875	98.961	98.861	98.761
3.990	102.018	101.918	101.818	3.990	102.918	102.818	102.699	2.990	99.471	99.371	99.271
4.000	102.118	102.018	101.918	4.000	103.018	102.918	102.799	3.000	99.571	99.471	99.371
4.125	102.624	102.524	102.424	4.125	103.037	102.937	102.814	3.125	100.168	100.068	99.968
4.250	103.274	103.174	103.074	4.250	103.640	103.540	103.415	3.250	100.829	100.729	100.629
4.375	103.857	103.757	103.657	4.375	104.212	104.112	103.986	3.375	101.286	101.186	101.086
4.500	104.373	104.273	104.173	4.500	104.758	104.658	104.530	3.500	101.599	101.499	101.399
4.625	104.533	104.433	104.333	4.625	105.120	105.020	104.865	3.625	102.101	102.001	101.901
4.750	105.063	104.963	104.863	4.750	105.658	105.558	105.401	3.750	102.631	102.531	102.431
4.875	105.546	105.446	105.346	4.875	106.198	106.098	105.941	3.875	103.120	103.020	102.920
4.990	105.868	105.768	105.668	4.990	106.612	106.512	106.355	3.990	102.922	102.822	102.722
5.000	105.968	105.868	105.768	5.000	106.712	106.612	106.455	4.000	103.022	102.922	102.822
5.125	106.129	106.026	105.929	5.125	106.164	106.061	105.938	4.125	103.517	103.417	103.317
5.250	106.598	106.495	106.398	5.250	106.687	106.584	106.462	4.250	103.909	103.809	103.709
5.375	106.992	106.889	106.792	5.375	107.130	107.027	106.906	4.375	104.303	104.203	104.103
5.500	107.338	107.235	107.138	5.500	107.524	107.421	107.303	4.500	104.869	104.769	104.669
5.625	107.220	107.098	107.020	5.625	107.398	107.276	107.198	4.625	105.267	105.167	105.067
5.750	107.626	107.504	107.426	5.750	107.841	107.719	107.641	4.750	103.366	103.266	103.166

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.: **1/29/2018**
45 Day Lock Exp.: **2/12/2018**
60 Day Lock Exp.: **2/27/2018**

W. Rate Sheet Dated: **12/29/2017** **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" 101.850

Rate	30 Day	45 Day	60 Day
3.500	97.238	97.190	97.024
3.625	98.059	98.010	97.838
3.750	98.846	98.795	98.618
3.875	99.397	99.344	99.162
4.000	99.927	99.872	99.685
4.125	100.401	100.345	100.152
4.250	100.887	100.828	100.630
4.375	101.276	101.216	101.013
4.500	101.677	101.615	101.406
4.625	102.079	102.015	101.801
4.750	102.399	102.333	102.115
4.875	102.625	102.557	102.333
5.000	102.920	102.850	102.621

15 Yr. Fixed

All-in Price Cap "Borrower Paid Only" 101.850

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	96.121	96.083	95.942
3.000	96.789	96.748	96.603
3.125	97.299	97.257	97.106
3.250	97.810	97.766	97.610
3.375	98.185	98.140	97.978
3.500	98.603	98.555	98.389
3.625	99.006	98.956	98.785
3.750	99.388	99.337	99.160
3.875	99.734	99.682	99.499
4.000	99.960	99.906	99.718
4.125	100.178	100.121	99.929

7/1 Hybrid ARMs

All-in Price Cap "Borrower Paid Only" 101.850

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	97.326	97.288	97.147
3.000	97.824	97.784	97.638
3.125	98.345	98.303	98.152
3.250	98.767	98.723	98.567
3.375	99.131	99.086	98.924
3.500	99.474	99.427	99.260
3.625	99.760	99.710	99.538
3.750	100.005	99.954	99.777
3.875	100.282	100.229	100.047
4.000	100.584	100.530	100.342
4.125	100.771	100.714	100.522
1 year LIBOR "Wall Street Journal"			
Margin	2.250	Cap	5/2/5

FICO/CLTV Adjuster

FICO	CLTV <=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	0.375	0.250	0.125	0.000	-0.750	-1.000	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.500	-0.750	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.750	-1.000	-1.250	n/a
740-759	0.500	0.375	0.250	0.250	0.000	0.000	-0.750	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	0.000	0.000	-0.375	-0.625	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.125	-0.250	-0.500	n/a
Purpose									
Cash-Out Refi	0.000	0.000	-0.250	-0.750	-2.000	n/a	n/a	n/a	n/a
Purchase	0.500	0.500	0.375	0.375	0.250	0.000	0.000	0.000	n/a
Other									
Interest Only[2]	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor[1]	-1.000	-1.000	-1.500	-1.500	-2.000	n/a	n/a	n/a	n/a
> 80 LTV NO MI[1]	n/a	n/a	n/a	n/a	n/a	n/a	-0.500	-1.000	n/a

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

Lock Desk Policy

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

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

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

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