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.: **2/7/2018**
45 Day Lock Exp.: **2/22/2018**
60 Day Lock Exp.: **3/9/2018**

W. Rate Sheet Dated: **1/8/2018** **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	99.897	99.747	99.597
3.375	100.344	100.194	100.044
3.500	100.792	100.642	100.492
3.625	101.189	101.039	100.889
3.750	102.451	102.301	102.151
3.875	102.887	102.737	102.587
4.000	103.568	103.418	103.268
4.125	103.875	103.725	103.575
4.250	103.851	103.751	103.651
4.375	103.948	103.848	103.748
4.500	104.260	104.160	104.060
4.625	104.502	104.402	104.302
4.750	104.120	104.020	103.920
4.875	104.397	104.297	104.197
5.000	104.850	104.750	104.650
5.125	105.092	104.992	104.892
5.250	105.195	105.023	104.805
5.375	105.422	105.250	105.031
5.500	105.875	105.703	105.484

20 Year

Rate	30 Day	45 Day	60 Day
3.250	99.680	99.530	99.380
3.375	100.091	99.941	99.791
3.500	100.504	100.354	100.204
3.625	100.865	100.715	100.565
3.750	102.234	102.084	101.934
3.875	102.634	102.484	102.334
4.000	102.980	102.830	102.680
4.125	103.251	103.101	102.951
4.250	103.334	103.234	103.134
4.375	103.645	103.545	103.445
4.500	103.921	103.821	103.721
4.625	104.128	104.028	103.928
4.750	103.853	103.753	103.653
4.875	104.094	103.994	103.894
5.000	104.511	104.411	104.311
5.125	104.718	104.618	104.518
5.250	104.928	104.756	104.537
5.375	105.169	104.997	104.778
5.500	105.586	105.414	105.196

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	96.297	96.147	95.997
2.375	96.691	96.541	96.391
2.500	97.084	96.934	96.784
2.625	97.428	97.278	97.128
2.750	99.526	99.376	99.226
2.875	99.916	99.766	99.616
3.000	100.301	100.151	100.001
3.125	100.627	100.477	100.327
3.250	101.423	101.273	101.123
3.375	101.763	101.613	101.463
3.500	102.069	101.919	101.769
3.625	102.300	102.150	102.000
3.750	102.431	102.281	102.131
3.875	102.701	102.551	102.401
4.000	102.935	102.785	102.635
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 = 1.760	

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	98.717	98.567	98.417
3.375	99.164	99.014	98.864
3.500	99.612	99.462	99.312
3.625	100.009	99.859	99.709
3.750	101.271	101.121	100.971
3.875	101.707	101.557	101.407
4.000	102.088	101.938	101.788
4.125	102.395	102.245	102.095
4.250	102.371	102.271	102.171
4.375	102.718	102.618	102.518
4.500	103.030	102.930	102.830
4.625	103.272	103.172	103.072
4.750	102.890	102.790	102.690
4.875	103.167	103.067	102.967
5.000	103.620	103.520	103.420
5.125	103.862	103.762	103.662
5.250	103.965	103.793	103.575
5.375	104.242	104.070	103.851
5.500	104.695	104.523	104.304

20 Year

Rate	30 Day	45 Day	60 Day
3.250	98.550	98.400	98.250
3.375	98.961	98.811	98.661
3.500	99.374	99.224	99.074
3.625	99.735	99.585	99.435
3.750	101.104	100.954	100.804
3.875	101.504	101.354	101.204
4.000	101.850	101.700	101.550
4.125	102.121	101.971	101.821
4.250	102.204	102.104	102.004
4.375	102.515	102.415	102.315
4.500	102.791	102.691	102.591
4.625	102.998	102.898	102.798
4.750	102.723	102.623	102.523
4.875	102.964	102.864	102.764
5.000	103.381	103.281	103.181
5.125	103.588	103.488	103.388
5.250	103.798	103.626	103.407
5.375	104.039	103.867	103.648
5.500	104.456	104.284	104.066

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	95.167	95.017	94.867
2.375	95.561	95.411	95.261
2.500	95.954	95.804	95.654
2.625	96.298	96.148	95.998
2.750	98.396	98.246	98.096
2.875	98.786	98.636	98.486
3.000	99.171	99.021	98.871
3.125	99.497	99.347	99.197
3.250	100.293	100.143	99.993
3.375	100.633	100.483	100.333
3.500	100.939	100.789	100.639
3.625	101.170	101.020	100.870
3.750	101.301	101.151	101.001
3.875	101.571	101.421	101.271
4.000	101.805	101.655	101.505
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 = 1.760	

30 Year OTC

Rate	30 Day	45 Day	60 Day
4.250	100.761	100.511	100.261
4.375	101.108	100.858	100.608
4.500	101.420	101.170	100.920
4.625	101.662	101.412	101.162
4.750	101.280	101.030	100.780
4.875	101.557	101.307	101.057
5.000	102.010	101.760	101.510
5.125	102.252	102.002	101.752
5.250	102.355	102.105	101.855
5.375	102.632	102.382	102.132
5.500	103.085	102.835	102.585

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
FICO 580 - 599	-2.000	$275,001 up to HB	0.375
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 / 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:	1/8/2018	4.750%

Lock Desk Policy

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

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

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

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

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

30 Day Lock Exp.: **2/7/2018**
45 Day Lock Exp.: **2/22/2018**
60 Day Lock Exp.: **3/9/2018**

W. Rate Sheet Dated: **1/8/2018** **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	100.22	100.069	99.919
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	100.62	100.475	100.325
3.625	100.299	100.149	99.999	3.625	99.975	99.825	99.675	2.250	94.297	94.147	93.997	3.500	101.03	100.881	100.731
3.750	101.076	100.926	100.776	3.750	100.859	100.709	100.559	2.375	94.691	94.541	94.391	3.625	101.43	101.278	101.128
3.875	101.512	101.362	101.212	3.875	101.259	101.109	100.959	2.500	95.084	94.934	94.784	Margin = 2.250		Index = 1.760	
4.000	102.193	102.043	101.893	4.000	101.605	101.455	101.305	2.625	95.428	95.278	95.128				
4.125	102.500	102.350	102.200	4.125	101.876	101.726	101.576	2.750	97.839	97.689	97.539				
4.250	102.539	102.439	102.339	4.250	102.022	101.922	101.822	2.875	98.228	98.078	97.928				
4.375	102.636	102.536	102.436	4.375	102.333	102.233	102.133	3.000	98.613	98.463	98.313				
4.500	102.947	102.847	102.747	4.500	102.609	102.509	102.409	3.125	98.940	98.790	98.640				
4.625	103.189	103.089	102.989	4.625	102.815	102.715	102.615	3.250	100.533	100.383	100.233				
4.750	101.464	101.364	101.264	4.750	101.197	101.097	100.997	3.375	100.873	100.723	100.573				
4.875	101.741	101.641	101.541	4.875	101.438	101.338	101.238	3.500	101.178	101.028	100.878				
5.000	102.194	102.094	101.994	5.000	101.855	101.755	101.655	3.625	101.409	101.259	101.109				
5.125	102.436	102.336	102.236	5.125	102.062	101.962	101.862	3.750	101.056	100.906	100.756				
5.250	98.945	98.773	98.555	5.250	98.678	98.506	98.287	3.875	101.326	101.176	101.026				
5.375	99.172	99.000	98.781	5.375	98.919	98.747	98.528	4.000	101.560	101.410	101.260				
5.500	99.625	99.453	99.234	5.500	99.336	99.164	98.946	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	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	99.089	98.939	98.789
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	99.495	99.345	99.195
3.625	99.119	98.969	98.819	3.625	98.845	98.695	98.545	2.250	93.417	93.267	93.117	3.500	99.901	99.751	99.601
3.750	99.896	99.746	99.596	3.750	99.729	99.579	99.429	2.375	93.811	93.661	93.511	3.625	100.298	100.148	99.998
3.875	100.332	100.182	100.032	3.875	100.129	99.979	99.829	2.500	94.204	94.054	93.904	Margin = 2.250		Index = 1.760	
4.000	100.713	100.563	100.413	4.000	100.475	100.325	100.175	2.625	94.548	94.398	94.248	30 Year OTC			
4.125	101.020	100.870	100.720	4.125	100.746	100.596	100.446	2.750	97.334	97.184	97.034	Rate	30 Day	45 Day	60 Day
4.250	101.059	100.959	100.859	4.250	100.892	100.792	100.692	2.875	97.723	97.573	97.423	4.250	99.449	99.199	98.949
4.375	101.406	101.306	101.206	4.375	101.203	101.103	101.003	3.000	98.108	97.958	97.808	4.375	99.796	99.546	99.296
4.500	101.717	101.617	101.517	4.500	101.479	101.379	101.279	3.125	98.435	98.285	98.135	4.500	100.107	99.857	99.607
4.625	101.959	101.859	101.759	4.625	101.685	101.585	101.485	3.250	98.864	98.714	98.564	4.625	100.349	100.099	99.849
4.750	100.234	100.134	100.034	4.750	100.067	99.967	99.867	3.375	99.204	99.054	98.904	4.750	98.624	98.374	98.124
4.875	100.511	100.411	100.311	4.875	100.308	100.208	100.108	3.500	99.509	99.359	99.209	4.875	98.901	98.651	98.401
5.000	100.964	100.864	100.764	5.000	100.725	100.625	100.525	3.625	99.740	99.590	99.440	5.000	99.354	99.104	98.854
5.125	101.206	101.106	101.006	5.125	100.932	100.832	100.732	3.750	99.411	99.261	99.111	5.125	99.596	99.346	99.096
5.250	97.715	97.543	97.325	5.250	97.548	97.376	97.157	3.875	99.680	99.530	99.380	5.250	96.105	95.855	95.605
5.375	97.992	97.820	97.601	5.375	97.789	97.617	97.398	4.000	99.914	99.764	99.614	5.375	96.382	96.132	95.882
5.500	98.445	98.273	98.054	5.500	98.206	98.034	97.816	4.125	100.083	99.933	99.783	5.500	96.835	96.585	96.335

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	FICO 580 - 599	-2.000
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:	1/8/2018	4.750%

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received* & *U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = $10.00 *UW Fee with option to buy out = $895 / $495 for streamline †IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	Tax Service Fee = $80.00 "FHA only" (IA & ME exempt)

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

30 Day Lock Exp.: 2/7/2018
45 Day Lock Exp.: 2/22/2018
60 Day Lock Exp.: 3/9/2018

W. Rate Sheet Dated: 1/8/2018 **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	101.878	101.778	101.678	4.000	102.465	102.354	102.240	3.000	99.732	99.632	99.532	3.000	99.732	99.632	99.532
3.990	102.314	102.214	102.114	4.125	102.933	102.822	102.709	3.125	100.181	100.081	99.981	3.125	100.032	99.932	99.832
4.000	102.414	102.314	102.214	4.250	103.789	103.688	103.583	3.250	100.923	100.823	100.723	3.250	100.820	100.720	100.620
4.125	102.857	102.757	102.657	4.375	104.154	104.053	103.949	3.375	101.144	101.044	100.944	3.375	101.110	101.010	100.910
4.250	103.350	103.250	103.150	4.500	104.621	104.521	104.417	3.500	101.711	101.611	101.511	3.500	101.374	101.274	101.174
4.375	103.834	103.734	103.634	4.625	105.045	104.945	104.841	3.625	101.796	101.696	101.596	3.625	101.625	101.525	101.425
4.500	103.991	103.891	103.791	4.750	105.426	105.326	105.223	3.750	102.170	102.070	101.970	3.750	102.230	102.130	102.030
4.625	104.505	104.405	104.305	4.875	105.836	105.736	105.634	3.875	102.497	102.397	102.297	3.875	102.507	102.407	102.307
4.750	105.009	104.909	104.809	4.990	105.887	105.787	105.685	3.990	102.674	102.574	102.474	3.990	102.720	102.620	102.520
4.875	105.507	105.407	105.307	5.000	105.987	105.887	105.785	4.000	102.774	102.674	102.574	4.000	102.820	102.720	102.620
4.990	105.652	105.552	105.452	5.125	106.485	106.385	106.278	4.125	103.132	103.032	102.932	4.125	103.042	102.942	102.842
5.000	105.752	105.652	105.552	5.250	106.918	106.818	106.711	4.250	103.478	103.378	103.278	4.250	103.244	103.144	103.044
5.125	106.180	106.080	105.973	5.375	107.230	107.130	107.025	4.375	103.785	103.685	103.585	4.375	103.458	103.358	103.258
5.250	106.783	106.683	106.576	5.500	107.510	107.410	107.305	4.500	103.881	103.781	103.681	4.500	103.512	103.412	103.312
5.375	107.196	107.096	106.990	5.625	N/A	N/A	N/A	4.625	103.877	103.777	103.677	4.625	103.660	103.560	103.460
5.500	107.584	107.484	107.379	5.750	106.905	106.755	106.596	4.750	104.163	104.063	103.963	4.750	103.840	103.740	103.640
5.625	107.921	107.821	107.716	5.875	107.230	107.080	106.921	4.875	104.412	104.312	104.212	4.875	103.996	103.896	103.796
5.750	107.458	107.307	107.148	5.990	107.426	107.277	107.118	4.990	104.554	104.454	104.354	4.990	104.046	103.946	103.846
5.875	107.883	107.733	107.574	6.000	107.526	107.377	107.218	5.000	104.654	104.554	104.454	5.000	104.146	104.046	103.946

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	101.335	101.225	101.112	3.000	98.840	98.740	98.640
4.250	101.863	101.752	101.640	3.125	99.239	99.139	99.039
4.375	102.232	102.122	102.009	3.250	99.535	99.435	99.335
4.500	102.525	102.416	102.303	3.375	99.960	99.860	99.760
4.625	102.779	102.679	102.576	3.500	100.368	100.268	100.168
4.750	103.270	103.170	103.068	3.625	100.718	100.618	100.518
4.875	103.699	103.599	103.497	3.750	100.974	100.874	100.774
4.990	103.780	103.680	103.579	3.875	101.193	101.093	100.993
5.000	103.880	103.780	103.679	3.990	101.130	101.030	100.930
5.125	104.047	103.947	103.846	4.000	101.230	101.130	101.030
5.250	103.329	103.213	103.094	4.125	101.529	101.429	101.329
5.375	103.686	103.571	103.452	4.250	101.759	101.659	101.559
5.500	103.994	103.879	103.760	4.375	101.961	101.861	101.761
5.625	104.173	104.058	103.939	4.500	102.024	101.924	101.824
5.750	101.504	101.336	101.166	4.625	102.094	101.994	101.894
5.875	101.871	101.703	101.534	4.750	102.289	102.189	102.089
5.990	102.100	101.932	101.763	4.875	102.459	102.359	102.259
6.000	102.200	102.032	101.863	4.990	102.522	102.422	102.322
6.125	102.324	102.157	101.988	5.000	102.622	102.522	102.422

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 or site 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 > $453,100*	-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 $453.1K - $679.65K					

Lock Desk Policy

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

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

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

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

30 Day Lock Exp.: **2/7/2018**
45 Day Lock Exp.: **2/22/2018**
60 Day Lock Exp.: **3/9/2018**

W. Rate Sheet Dated: **1/8/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

FNMA DU Refi Plus

30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.875	99.655	99.555	99.455	3.250	N/A	N/A	N/A	4.000	101.015	100.904	100.790	4.000	99.290	99.190	99.090
3.990	100.230	100.130	100.030	3.375	94.274	94.174	94.074	4.125	101.483	101.372	101.259	4.125	100.092	99.992	99.892
4.000	100.330	100.230	100.130	3.500	95.660	95.560	95.460	4.250	102.311	102.210	102.105	4.250	100.706	100.606	100.506
4.125	100.923	100.823	100.723	3.625	96.630	96.530	96.430	4.375	102.650	102.550	102.446	4.375	101.157	101.057	100.957
4.250	101.507	101.407	101.307	3.750	97.495	97.395	97.295	4.500	103.171	103.071	102.967	4.500	101.546	101.446	101.346
4.375	102.014	101.914	101.814	3.875	98.510	98.410	98.310	4.625	103.595	103.495	103.391	4.625	101.963	101.863	101.763
4.500	102.541	102.441	102.341	3.990	99.323	99.223	99.123	4.750	103.976	103.876	103.773	4.750	102.582	102.482	102.382
4.625	103.055	102.955	102.855	4.000	99.423	99.323	99.223	4.875	104.386	104.286	104.184	4.875	103.152	103.052	102.952
4.750	103.559	103.459	103.359	4.125	100.229	100.129	100.029	4.990	104.437	104.337	104.235	4.990	103.307	103.207	103.107
4.875	104.057	103.957	103.857	4.250	101.282	101.182	101.082	5.000	104.537	104.437	104.335	5.000	103.407	103.307	103.207
4.990	104.202	104.102	104.002	4.375	101.973	101.873	101.773	5.125	105.035	104.935	104.828	5.125	103.767	103.667	103.567
5.000	104.302	104.202	104.102	4.500	102.698	102.598	102.498	5.250	105.468	105.368	105.261	5.250	104.311	104.211	104.104
5.125	104.730	104.630	104.523	4.625	103.406	103.306	103.206	5.375	105.780	105.680	105.575	5.375	104.766	104.666	104.561
5.250	105.333	105.233	105.126	4.750	104.065	103.965	103.865	5.500	106.060	105.960	105.855	5.500	105.171	105.071	104.966
5.375	105.746	105.646	105.540	4.875	104.617	104.517	104.417	5.625	N/A	N/A	N/A	5.625	105.547	105.447	105.343
5.500	106.134	106.034	105.929	4.990	104.792	104.692	104.592	5.750	105.455	105.305	105.146	5.750	105.050	104.900	104.741
5.625	106.471	106.371	106.266	5.000	104.892	104.792	104.692	5.875	105.780	105.630	105.471	5.875	105.520	105.370	105.211
5.750	106.008	105.857	105.698	5.125	105.292	105.192	105.089	5.990	105.976	105.827	105.668	5.990	105.853	105.703	105.545
5.875	106.433	106.283	106.124	5.250	106.086	105.986	105.880	6.000	106.076	105.927	105.768	6.000	105.953	105.803	105.645

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	98.840	98.740	98.640	3.000	96.320	96.220	96.120	3.000	98.232	98.132	98.032	3.000	96.162	96.062	95.962
3.125	99.239	99.139	99.039	3.125	96.891	96.791	96.691	3.125	98.532	98.432	98.332	3.125	96.723	96.623	96.523
3.250	99.535	99.435	99.335	3.250	97.807	97.707	97.607	3.250	99.320	99.220	99.120	3.250	97.639	97.539	97.439
3.375	99.960	99.860	99.760	3.375	98.388	98.288	98.188	3.375	99.610	99.510	99.410	3.375	98.210	98.110	98.010
3.500	100.368	100.268	100.168	3.500	98.920	98.820	98.720	3.500	99.874	99.774	99.674	3.500	98.742	98.642	98.542
3.625	100.718	100.618	100.518	3.625	99.399	99.299	99.199	3.625	100.125	100.025	99.925	3.625	99.221	99.121	99.021
3.750	100.974	100.874	100.774	3.750	99.812	99.712	99.612	3.750	100.730	100.630	100.530	3.750	99.614	99.514	99.414
3.875	101.193	101.093	100.993	3.875	100.175	100.075	99.975	3.875	101.007	100.907	100.807	3.875	99.977	99.877	99.777
3.990	101.130	101.030	100.930	3.990	100.626	100.526	100.426	3.990	101.220	101.120	101.020	3.990	100.428	100.328	100.228
4.000	101.230	101.130	101.030	4.000	100.726	100.626	100.526	4.000	101.320	101.220	101.120	4.000	100.528	100.428	100.328
4.125	101.529	101.429	101.329	4.125	101.171	101.071	100.971	4.125	101.542	101.442	101.342	4.125	100.973	100.873	100.773
4.250	101.759	101.659	101.559	4.250	101.554	101.454	101.354	4.250	101.744	101.644	101.544	4.250	101.346	101.246	101.146
4.375	101.961	101.861	101.761	4.375	101.897	101.797	101.697	4.375	101.958	101.858	101.758	4.375	101.719	101.619	101.519
4.500	102.024	101.924	101.824	4.500	102.007	101.907	101.807	4.500	102.012	101.912	101.812	4.500	101.829	101.729	101.629
4.625	102.094	101.994	101.894	4.625	102.256	102.156	102.056	4.625	102.160	102.060	101.960	4.625	102.078	101.978	101.878
4.750	102.289	102.189	102.089	4.750	102.572	102.472	102.372	4.750	102.340	102.240	102.140	4.750	102.394	102.294	102.194
4.875	102.459	102.359	102.259	4.875	102.851	102.751	102.651	4.875	102.496	102.396	102.296	4.875	102.673	102.573	102.473
4.990	102.522	102.422	102.322	4.990	103.016	102.916	102.816	4.990	102.546	102.446	102.346	4.990	102.838	102.738	102.638
5.000	102.622	102.522	102.422	5.000	103.116	103.016	102.916	5.000	102.646	102.546	102.446	5.000	102.938	102.838	102.738

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 or site condominiums

All Loan Type Adjustments

Adjusters	All Terms	Adjusters	All Terms
NY	-0.250	High Balance	-1.500
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	0.000	Escrow Waiver	0.000
All Subordinate Financing	-0.375		

Loan Size Adjuster

$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	-0.500
$125,001 - $175,000	-0.375
$175,001 - $275,000	0.000
$275,001 up to HB	0.125

Mortgages with Subordinate Financing *

LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
65.01% – 75.00%	90.01% – 95.00%	-0.500	-0.250
75.01% – 95.00%	90.01% – 95.00%	-0.500	-0.250
75.01% – 90.00%	76.01% – 90.00%	-0.250	0.000
Any	>95.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

Lock Desk Policy

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

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

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

AFR Loan Center			
Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	2/7/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	2/22/2018
		60 Day Lock Exp.:	3/9/2018

W. Rate Sheet Dated: 1/8/2018 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Conforming FHLMC

30/25 Year				20 Year				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	101.311	101.211	101.111	3.750	101.540	101.380	101.328	2.750	98.561	98.461	98.361
3.875	101.878	101.778	101.678	3.875	102.180	102.060	101.980	2.875	99.133	99.033	98.933
3.990	102.314	102.214	102.114	3.990	102.733	102.610	102.533	2.990	99.632	99.532	99.432
4.000	102.414	102.314	102.214	4.000	102.833	102.710	102.633	3.000	99.732	99.632	99.532
4.125	102.857	102.757	102.657	4.125	102.986	102.861	102.786	3.125	100.181	100.081	99.981
4.250	103.350	103.250	103.150	4.250	103.789	103.662	103.589	3.250	100.923	100.823	100.723
4.375	103.834	103.734	103.634	4.375	104.164	104.035	103.964	3.375	101.162	101.062	100.962
4.500	104.261	104.161	104.061	4.500	104.711	104.583	104.511	3.500	101.711	101.611	101.511
4.625	104.517	104.412	104.317	4.625	105.109	104.988	104.898	3.625	101.984	101.884	101.784
4.750	105.049	104.946	104.849	4.750	105.648	105.527	105.436	3.750	102.514	102.414	102.314
4.875	105.533	105.433	105.333	4.875	106.189	106.068	105.977	3.875	103.002	102.902	102.802
4.990	105.857	105.757	105.657	4.990	106.604	106.483	106.392	3.990	102.833	102.733	102.633
5.000	105.957	105.857	105.757	5.000	106.704	106.583	106.492	4.000	102.933	102.833	102.733
5.125	106.243	106.143	106.043	5.125	106.301	106.170	106.059	4.125	103.427	103.327	103.227
5.250	106.717	106.617	106.517	5.250	106.826	106.696	106.585	4.250	103.821	103.721	103.621
5.375	107.113	107.013	106.913	5.375	107.269	107.142	107.032	4.375	104.216	104.116	104.016
5.500	107.461	107.361	107.261	5.500	107.665	107.540	107.430	4.500	104.785	104.685	104.585
5.625	107.048	106.948	106.848	5.625	107.249	107.149	107.049	4.625	105.182	105.082	104.982
5.750	107.463	107.363	107.263	5.750	107.692	107.592	107.492	4.750	103.266	103.166	103.066

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 > $453,100*	-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 $453.1K - $679.65K					

LPMI Adjust Term > 20 yr & All Manuf. / LPMI Adjust Term ≤ 20 yr

	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.

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.: 2/7/2018

45 Day Lock Exp.: 2/22/2018

60 Day Lock Exp.: 3/9/2018

W. Rate Sheet Dated: 1/8/2018 **Release Time:** 10:00 am ET Prices are subject to change without notice.

FHLMC Open Access

30/25 Year							
≤ 105% LTV				> 105% LTV			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.750	99.153	99.053	98.953	3.750	99.053	98.953	98.853
3.875	99.888	99.788	99.688	3.875	99.788	99.688	99.588
3.990	100.450	100.350	100.250	3.990	100.350	100.250	100.150
4.000	100.550	100.450	100.350	4.000	100.450	100.350	100.250
4.125	101.056	100.956	100.856	4.125	100.956	100.856	100.756
4.250	101.708	101.608	101.508	4.250	101.608	101.508	101.408
4.375	102.293	102.193	102.093	4.375	102.193	102.093	101.993
4.500	102.811	102.711	102.611	4.500	102.711	102.611	102.511
4.625	103.067	102.962	102.867	4.625	102.967	102.862	102.767
4.750	103.599	103.496	103.399	4.750	103.499	103.396	103.299
4.875	104.083	103.983	103.883	4.875	103.983	103.883	103.783
4.990	104.407	104.307	104.207	4.990	104.307	104.207	104.107
5.000	104.507	104.407	104.307	5.000	104.407	104.307	104.207
5.125	104.793	104.693	104.593	5.125	104.693	104.593	104.493
5.250	105.267	105.167	105.067	5.250	105.167	105.067	104.967
5.375	105.663	105.563	105.463	5.375	105.563	105.463	105.363
5.500	106.011	105.911	105.811	5.500	105.911	105.811	105.711
5.625	105.598	105.498	105.398	5.625	105.498	105.398	105.298
5.750	106.013	105.913	105.813	5.750	105.913	105.813	105.713

20 Year							
≤ 105% LTV				> 105% LTV			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.750	100.054	99.894	99.842	3.750	99.954	99.794	99.742
3.875	100.730	100.610	100.530	3.875	100.630	100.510	100.430
3.990	101.283	101.160	101.083	3.990	101.183	101.060	100.983
4.000	101.383	101.260	101.183	4.000	101.283	101.160	101.083
4.125	101.536	101.411	101.336	4.125	101.436	101.311	101.236
4.250	102.140	102.013	101.940	4.250	102.040	101.913	101.840
4.375	102.714	102.585	102.514	4.375	102.614	102.485	102.414
4.500	103.261	103.133	103.061	4.500	103.161	103.033	102.961
4.625	103.659	103.538	103.448	4.625	103.559	103.438	103.348
4.750	104.198	104.077	103.986	4.750	104.098	103.977	103.886
4.875	104.739	104.618	104.527	4.875	104.639	104.518	104.427
4.990	105.154	105.033	104.942	4.990	105.054	104.933	104.842
5.000	105.254	105.133	105.042	5.000	105.154	105.033	104.942
5.125	104.851	104.720	104.609	5.125	104.751	104.620	104.509
5.250	105.376	105.246	105.135	5.250	105.276	105.146	105.035
5.375	105.819	105.692	105.582	5.375	105.719	105.592	105.482
5.500	106.215	106.090	105.980	5.500	106.115	105.990	105.880
5.625	105.799	105.699	105.599	5.625	105.699	105.599	105.499
5.750	106.242	106.142	106.042	5.750	106.142	106.042	105.942

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
2.750	96.706	96.606	96.506	2.750	96.606	96.506	96.406
2.875	97.344	97.244	97.144	2.875	97.244	97.144	97.044
2.990	97.854	97.754	97.654	2.990	97.754	97.654	97.554
3.000	97.954	97.854	97.754	3.000	97.854	97.754	97.654
3.125	98.551	98.451	98.351	3.125	98.451	98.351	98.251
3.250	99.212	99.112	99.012	3.250	99.112	99.012	98.912
3.375	99.662	99.562	99.462	3.375	99.562	99.462	99.362
3.500	99.982	99.882	99.782	3.500	99.882	99.782	99.682
3.625	100.484	100.384	100.284	3.625	100.384	100.284	100.184
3.750	101.014	100.914	100.814	3.750	100.914	100.814	100.714
3.875	101.502	101.402	101.302	3.875	101.402	101.302	101.202
3.990	101.333	101.233	101.133	3.990	101.233	101.133	101.033
4.000	101.433	101.333	101.233	4.000	101.333	101.233	101.133
4.125	101.927	101.827	101.727	4.125	101.827	101.727	101.627
4.250	102.321	102.221	102.121	4.250	102.221	102.121	102.021
4.375	102.716	102.616	102.516	4.375	102.616	102.516	102.416
4.500	103.285	103.185	103.085	4.500	103.185	103.085	102.985
4.625	103.682	103.582	103.482	4.625	103.582	103.482	103.382
4.750	101.766	101.666	101.566	4.750	101.666	101.566	101.466

All Loan Type Adjustments

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

Mortgages with Subordinate Financing

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

Applicable for all mortgages with greater than 15 year terms

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

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

Product Features

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

Relief Refinance Mortgage Delivery Fee Cap

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

Lock Desk Policy

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

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

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

AFR

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.: 2/7/2018
45 Day Lock Exp.: 2/22/2018
60 Day Lock Exp.: 3/9/2018

W. Rate Sheet Dated: 1/8/2018 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Home Possible & Home Possible Advantage

30/25 Year				20 Year				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	100.603	100.503	100.403	3.750	101.504	101.344	101.292	2.750	98.206	98.106	98.006
3.875	101.338	101.238	101.138	3.875	102.180	102.060	101.980	2.875	98.844	98.744	98.644
3.990	101.900	101.800	101.700	3.990	102.733	102.610	102.533	2.990	99.354	99.254	99.154
4.000	102.000	101.900	101.800	4.000	102.833	102.710	102.633	3.000	99.454	99.354	99.254
4.125	102.506	102.406	102.306	4.125	102.986	102.861	102.786	3.125	100.051	99.951	99.851
4.250	103.158	103.058	102.958	4.250	103.590	103.463	103.390	3.250	100.712	100.612	100.512
4.375	103.743	103.643	103.543	4.375	104.164	104.035	103.964	3.375	101.162	101.062	100.962
4.500	104.261	104.161	104.061	4.500	104.711	104.583	104.511	3.500	101.482	101.382	101.282
4.625	104.517	104.412	104.317	4.625	105.109	104.988	104.898	3.625	101.984	101.884	101.784
4.750	105.049	104.946	104.849	4.750	105.648	105.527	105.436	3.750	102.514	102.414	102.314
4.875	105.533	105.433	105.333	4.875	106.189	106.068	105.977	3.875	103.002	102.902	102.802
4.990	105.857	105.757	105.657	4.990	106.604	106.483	106.392	3.990	102.833	102.733	102.633
5.000	105.957	105.857	105.757	5.000	106.704	106.583	106.492	4.000	102.933	102.833	102.733
5.125	106.243	106.143	106.043	5.125	106.301	106.170	106.059	4.125	103.427	103.327	103.227
5.250	106.717	106.617	106.517	5.250	106.826	106.696	106.585	4.250	103.821	103.721	103.621
5.375	107.113	107.013	106.913	5.375	107.269	107.142	107.032	4.375	104.216	104.116	104.016
5.500	107.461	107.361	107.261	5.500	107.665	107.540	107.430	4.500	104.785	104.685	104.585
5.625	107.048	106.948	106.848	5.625	107.249	107.149	107.049	4.625	105.182	105.082	104.982
5.750	107.463	107.363	107.263	5.750	107.692	107.592	107.492	4.750	103.266	103.166	103.066

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 > $453,100*	-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 $453.1K - $679.65K

Lock Desk Policy

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

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

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

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

30 Day Lock Exp.: **2/7/2018**
45 Day Lock Exp.: **2/22/2018**
60 Day Lock Exp.: **3/9/2018**

W. Rate Sheet Dated: **1/8/2018** **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	97.664	97.616	97.450
3.625	98.440	98.391	98.219
3.750	99.214	99.163	98.986
3.875	99.732	99.679	99.497
4.000	100.231	100.176	99.989
4.125	100.679	100.623	100.430
4.250	101.144	101.085	100.887
4.375	101.516	101.456	101.253
4.500	101.904	101.842	101.633
4.625	102.294	102.231	102.017
4.750	102.605	102.539	102.321
4.875	102.823	102.756	102.532
5.000	103.083	103.014	102.785

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	95.969	95.930	95.790
3.000	96.638	96.598	96.452
3.125	97.148	97.106	96.955
3.250	97.660	97.616	97.460
3.375	98.037	97.991	97.829
3.500	98.456	98.408	98.242
3.625	98.861	98.811	98.640
3.750	99.421	99.370	99.193
3.875	99.813	99.760	99.578
4.000	100.094	100.039	99.852
4.125	100.312	100.256	100.063

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	97.120	97.082	96.941
3.000	97.630	97.589	97.444
3.125	98.160	98.118	97.967
3.250	98.587	98.543	98.387
3.375	98.951	98.906	98.744
3.500	99.302	99.255	99.088
3.625	99.675	99.625	99.453
3.750	99.924	99.873	99.696
3.875	100.235	100.182	100.000
4.000	100.541	100.487	100.299
4.125	100.725	100.668	100.476
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	-0.500	-0.500	-1.000	-1.000	-1.500	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)