AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**2/9/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**2/26/2018**
		60 Day Lock Exp.:	**3/12/2018**

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

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	99.241	99.091	98.934	3.250	99.023	98.873	98.717	1.875	N/A	N/A	N/A	3.125	101.217	101.067	100.917
3.375	99.688	99.538	99.382	3.375	99.435	99.285	99.129	2.000	N/A	N/A	N/A	3.250	101.109	100.959	100.809
3.500	100.136	99.986	99.830	3.500	99.848	99.698	99.541	2.125	N/A	N/A	N/A	3.375	101.515	101.365	101.215
3.625	100.533	100.383	100.227	3.625	100.209	100.059	99.903	2.250	95.750	95.600	95.450	3.500	101.922	101.772	101.622
3.750	101.826	101.670	101.482	3.750	101.609	101.453	101.265	2.375	96.144	95.994	95.844	3.625	102.319	102.169	102.019
3.875	102.262	102.105	101.918	3.875	102.009	101.852	101.665	2.500	96.537	96.387	96.237	Margin = 2.250		Index = 1.820	
4.000	102.943	102.787	102.599	4.000	102.355	102.198	102.011	2.625	96.881	96.731	96.581				
4.125	103.250	103.094	102.906	4.125	102.626	102.469	102.282	2.750	98.991	98.841	98.691				
4.250	103.445	103.345	103.245	4.250	102.928	102.828	102.728	2.875	99.381	99.231	99.081				
4.375	103.542	103.442	103.342	4.375	103.239	103.139	103.039	3.000	99.766	99.616	99.466				
4.500	103.853	103.753	103.653	4.500	103.515	103.415	103.315	3.125	100.092	99.942	99.792				
4.625	104.096	103.996	103.896	4.625	103.722	103.622	103.522	3.250	101.005	100.855	100.705				
4.750	103.761	103.661	103.561	4.750	103.494	103.394	103.294	3.375	101.345	101.195	101.045				
4.875	104.038	103.938	103.838	4.875	103.735	103.635	103.535	3.500	101.651	101.501	101.351				
5.000	104.491	104.391	104.291	5.000	104.152	104.052	103.952	3.625	101.882	101.732	101.582				
5.125	104.733	104.633	104.533	5.125	104.359	104.259	104.159	3.750	102.154	102.004	101.854				
5.250	104.664	104.555	104.242	5.250	104.397	104.287	103.975	3.875	102.424	102.274	102.124				
5.375	104.891	104.781	104.469	5.375	104.638	104.528	104.216	4.000	102.658	102.508	102.358				
5.500	105.343	105.234	104.922	5.500	105.055	104.946	104.633	4.125	102.826	102.676	102.526				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	98.061	97.911	97.754	3.250	97.893	97.743	97.587	1.875	N/A	N/A	N/A	3.125	100.087	99.937	99.787
3.375	98.508	98.358	98.202	3.375	98.305	98.155	97.999	2.000	N/A	N/A	N/A	3.250	99.979	99.829	99.679
3.500	98.956	98.806	98.650	3.500	98.718	98.568	98.411	2.125	N/A	N/A	N/A	3.375	100.385	100.235	100.085
3.625	99.353	99.203	99.047	3.625	99.079	98.929	98.773	2.250	94.620	94.470	94.320	3.500	100.792	100.642	100.492
3.750	100.646	100.490	100.302	3.750	100.479	100.323	100.135	2.375	95.014	94.864	94.714	3.625	101.189	101.039	100.889
3.875	101.082	100.925	100.738	3.875	100.879	100.722	100.535	2.500	95.407	95.257	95.107	Margin = 2.250		Index = 1.820	
4.000	101.463	101.307	101.119	4.000	101.225	101.068	100.881	2.625	95.751	95.601	95.451	**30 Year OTC**			
4.125	101.770	101.614	101.426	4.125	101.496	101.339	101.152	2.750	97.861	97.711	97.561	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	101.965	101.865	101.765	4.250	101.798	101.698	101.598	2.875	98.251	98.101	97.951	4.250	100.355	100.105	99.855
4.375	102.312	102.212	102.112	4.375	102.109	102.009	101.909	3.000	98.636	98.486	98.336	4.375	100.702	100.452	100.202
4.500	102.623	102.523	102.423	4.500	102.385	102.285	102.185	3.125	98.962	98.812	98.662	4.500	101.013	100.763	100.513
4.625	102.866	102.766	102.666	4.625	102.592	102.492	102.392	3.250	99.875	99.725	99.575	4.625	101.256	101.006	100.756
4.750	102.531	102.431	102.331	4.750	102.364	102.264	102.164	3.375	100.215	100.065	99.915	4.750	100.921	100.671	100.421
4.875	102.808	102.708	102.608	4.875	102.605	102.505	102.405	3.500	100.521	100.371	100.221	4.875	101.198	100.948	100.698
5.000	103.261	103.161	103.061	5.000	103.022	102.922	102.822	3.625	100.752	100.602	100.452	5.000	101.651	101.401	101.151
5.125	103.503	103.403	103.303	5.125	103.229	103.129	103.029	3.750	101.024	100.874	100.724	5.125	101.893	101.643	101.393
5.250	103.434	103.325	103.012	5.250	103.267	103.157	102.845	3.875	101.294	101.144	100.994	5.250	101.824	101.574	101.262
5.375	103.711	103.601	103.289	5.375	103.508	103.398	103.086	4.000	101.528	101.378	101.228	5.375	102.101	101.851	101.539
5.500	104.163	104.054	103.742	5.500	103.925	103.816	103.503	4.125	101.696	101.546	101.396	5.500	102.553	102.303	101.991

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:	1/10/2018	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.: **2/9/2018**
45 Day Lock Exp.: **2/26/2018**
60 Day Lock Exp.: **3/12/2018**

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

STANDARD GOVERNMENT HIGH BALANCE PRODUCT

30/25 Year

Rate	30 Day	45 Day	60 Day
3.250	98.350	98.200	98.044
3.375	98.797	98.647	98.491
3.500	99.246	99.096	98.939
3.625	99.642	99.492	99.336
3.750	100.514	100.357	100.170
3.875	100.949	100.793	100.605
4.000	101.630	101.474	101.287
4.125	101.937	101.781	101.594
4.250	102.148	102.048	101.948
4.375	102.245	102.145	102.045
4.500	102.556	102.456	102.356
4.625	102.799	102.699	102.599
4.750	101.105	101.005	100.905
4.875	101.381	101.281	101.181
5.000	101.834	101.734	101.634
5.125	102.077	101.977	101.877
5.250	98.414	98.305	97.992
5.375	98.641	98.531	98.219
5.500	99.093	98.984	98.672

20 Year

Rate	30 Day	45 Day	60 Day
3.250	98.133	97.983	97.826
3.375	98.544	98.394	98.238
3.500	98.957	98.807	98.651
3.625	99.318	99.168	99.012
3.750	100.296	100.140	99.953
3.875	100.696	100.540	100.352
4.000	101.042	100.886	100.698
4.125	101.313	101.157	100.969
4.250	101.631	101.531	101.431
4.375	101.942	101.842	101.742
4.500	102.218	102.118	102.018
4.625	102.425	102.325	102.225
4.750	100.838	100.738	100.638
4.875	101.079	100.979	100.879
5.000	101.496	101.396	101.296
5.125	101.703	101.603	101.503
5.250	98.147	98.037	97.725
5.375	98.388	98.278	97.966
5.500	98.805	98.696	98.383

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	93.750	93.600	93.450
2.375	94.144	93.994	93.844
2.500	94.537	94.387	94.237
2.625	94.881	94.731	94.581
2.750	97.304	97.154	97.004
2.875	97.693	97.543	97.393
3.000	98.078	97.928	97.778
3.125	98.405	98.255	98.105
3.250	100.115	99.965	99.815
3.375	100.455	100.305	100.155
3.500	100.760	100.610	100.460
3.625	100.991	100.841	100.691
3.750	100.841	100.691	100.541
3.875	101.111	100.961	100.811
4.000	101.345	101.195	101.045
4.125	101.513	101.363	101.213

5/1 Arm

Rate	30 Day	45 Day	60 Day
3.125	99.53	99.379	99.229
3.250	100.22	100.069	99.919
3.375	100.62	100.475	100.325
3.500	101.03	100.881	100.731
3.625	101.43	101.278	101.128
Margin = 2.250		Index = 1.820	

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

30/25 Year

Rate	30 Day	45 Day	60 Day
3.250	97.170	97.020	96.864
3.375	97.617	97.467	97.311
3.500	98.066	97.916	97.759
3.625	98.462	98.312	98.156
3.750	99.334	99.177	98.990
3.875	99.769	99.613	99.425
4.000	100.150	99.994	99.807
4.125	100.457	100.301	100.114
4.250	100.668	100.568	100.468
4.375	101.015	100.915	100.815
4.500	101.326	101.226	101.126
4.625	101.569	101.469	101.369
4.750	99.875	99.775	99.675
4.875	100.151	100.051	99.951
5.000	100.604	100.504	100.404
5.125	100.847	100.747	100.647
5.250	97.184	97.075	96.762
5.375	97.461	97.351	97.039
5.500	97.913	97.804	97.492

20 Year

Rate	30 Day	45 Day	60 Day
3.250	97.003	96.853	96.696
3.375	97.414	97.264	97.108
3.500	97.827	97.677	97.521
3.625	98.188	98.038	97.882
3.750	99.166	99.010	98.823
3.875	99.566	99.410	99.222
4.000	99.912	99.756	99.568
4.125	100.183	100.027	99.839
4.250	100.501	100.401	100.301
4.375	100.812	100.712	100.612
4.500	101.088	100.988	100.888
4.625	101.295	101.195	101.095
4.750	99.708	99.608	99.508
4.875	99.949	99.849	99.749
5.000	100.366	100.266	100.166
5.125	100.573	100.473	100.373
5.250	97.017	96.907	96.595
5.375	97.258	97.148	96.836
5.500	97.675	97.566	97.253

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	92.870	92.720	92.570
2.375	93.264	93.114	92.964
2.500	93.657	93.507	93.357
2.625	94.001	93.851	93.701
2.750	96.799	96.649	96.499
2.875	97.188	97.038	96.888
3.000	97.573	97.423	97.273
3.125	97.900	97.750	97.600
3.250	98.446	98.296	98.146
3.375	98.786	98.636	98.486
3.500	99.091	98.941	98.791
3.625	99.322	99.172	99.022
3.750	99.133	98.983	98.833
3.875	99.403	99.253	99.103
4.000	99.637	99.487	99.337
4.125	99.805	99.655	99.505

5/1 Arm

Rate	30 Day	45 Day	60 Day
3.125	98.399	98.249	98.099
3.250	99.089	98.939	98.789
3.375	99.495	99.345	99.195
3.500	99.901	99.751	99.601
3.625	100.298	100.148	99.998
Margin = 2.250		Index = 1.820	

30 Year OTC

Rate	30 Day	45 Day	60 Day
4.250	99.058	98.808	98.558
4.375	99.405	99.155	98.905
4.500	99.716	99.466	99.216
4.625	99.959	99.709	99.459
4.750	98.265	98.015	97.765
4.875	98.541	98.291	98.041
5.000	98.994	98.744	98.494
5.125	99.237	98.987	98.737
5.250	95.574	95.324	95.012
5.375	95.851	95.601	95.289
5.500	96.303	96.053	95.741

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

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:	1/10/2018	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

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45 Day Lock Exp.: **2/26/2018**
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W. Rate Sheet Dated: **1/10/2018** **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
4.000	102.024	101.924	101.824	4.125	102.481	102.381	102.281	3.000	99.487	99.387	99.287	3.000	99.190	99.090	98.990
4.125	102.545	102.445	102.345	4.250	103.530	103.430	103.330	3.125	99.936	99.836	99.736	3.125	99.607	99.507	99.407
4.250	103.046	102.946	102.846	4.375	103.927	103.827	103.727	3.250	100.708	100.608	100.508	3.250	100.418	100.318	100.218
4.375	103.598	103.498	103.398	4.500	104.172	104.072	103.972	3.375	100.897	100.797	100.697	3.375	100.708	100.608	100.508
4.500	103.508	103.408	103.308	4.625	104.596	104.496	104.396	3.500	101.495	101.395	101.295	3.500	100.973	100.873	100.773
4.625	104.023	103.923	103.823	4.750	104.977	104.877	104.777	3.625	101.397	101.297	101.197	3.625	101.224	101.124	101.024
4.750	104.526	104.426	104.326	4.875	105.387	105.287	105.187	3.750	101.771	101.671	101.571	3.750	101.971	101.871	101.771
4.875	105.024	104.924	104.824	4.990	105.541	105.441	105.341	3.875	102.099	101.999	101.899	3.875	102.248	102.148	102.048
4.990	105.170	105.070	104.970	5.000	105.641	105.541	105.441	3.990	102.415	102.315	102.215	3.990	102.461	102.361	102.261
5.000	105.270	105.170	105.070	5.125	106.145	106.045	105.945	4.000	102.515	102.415	102.315	4.000	102.561	102.461	102.361
5.125	105.809	105.709	105.609	5.250	106.578	106.478	106.378	4.125	102.873	102.773	102.673	4.125	102.783	102.683	102.583
5.250	106.412	106.312	106.212	5.375	106.891	106.791	106.691	4.250	103.219	103.119	103.019	4.250	102.985	102.885	102.785
5.375	106.825	106.725	106.625	5.500	107.170	107.070	106.970	4.375	103.526	103.426	103.326	4.375	103.199	103.099	102.999
5.500	107.213	107.113	107.013	5.625	107.429	107.329	107.229	4.500	103.622	103.522	103.422	4.500	103.253	103.153	103.053
5.625	107.550	107.450	107.350	5.750	106.513	106.413	106.313	4.625	103.600	103.500	103.400	4.625	103.381	103.281	103.181
5.750	107.034	106.934	106.834	5.875	106.838	106.738	106.638	4.750	103.886	103.786	103.686	4.750	103.561	103.461	103.361
5.875	107.459	107.359	107.259	5.990	107.034	106.934	106.834	4.875	104.135	104.035	103.935	4.875	103.716	103.616	103.516
5.990	107.770	107.670	107.570	6.000	107.134	107.034	106.934	4.990	104.277	104.177	104.077	4.990	103.766	103.666	103.566
6.000	107.870	107.770	107.670	6.125	107.335	107.235	107.135	5.000	104.377	104.277	104.177	5.000	103.866	103.766	103.666

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	100.624	100.524	100.424	3.000	98.300	98.200	98.100
4.250	101.151	101.051	100.951	3.125	98.699	98.599	98.499
4.375	101.520	101.420	101.320	3.250	99.136	99.036	98.936
4.500	101.814	101.714	101.614	3.375	99.561	99.461	99.361
4.625	102.299	102.199	102.099	3.500	99.969	99.869	99.769
4.750	102.790	102.690	102.590	3.625	100.319	100.219	100.119
4.875	103.219	103.119	103.019	3.750	100.575	100.475	100.375
4.990	103.300	103.200	103.100	3.875	100.794	100.694	100.594
5.000	103.400	103.300	103.200	3.990	100.982	100.882	100.782
5.125	103.567	103.467	103.367	4.000	101.082	100.982	100.882
5.250	102.961	102.861	102.761	4.125	101.394	101.294	101.194
5.375	103.318	103.218	103.118	4.250	101.625	101.525	101.425
5.500	103.626	103.526	103.426	4.375	101.827	101.727	101.627
5.625	103.805	103.705	103.605	4.500	101.890	101.790	101.690
5.750	101.083	100.983	100.883	4.625	101.817	101.717	101.617
5.875	101.450	101.350	101.250	4.750	102.012	101.912	101.812
5.990	101.679	101.579	101.479	4.875	102.182	102.082	101.982
6.000	101.779	101.679	101.579	4.990	102.245	102.145	102.045
6.125	101.903	101.803	101.703	5.000	102.345	102.245	102.145

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

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

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

Lock Desk Policy

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

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

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

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.: **2/9/2018**
45 Day Lock Exp.: **2/26/2018**
60 Day Lock Exp.: **3/12/2018**

W. Rate Sheet Dated: **1/10/2018** **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
4.000	99.617	99.517	99.417	3.375	N/A	N/A	N/A	4.125	100.865	100.765	100.665	4.125	99.379	99.279	99.179
4.125	100.209	100.109	100.009	3.500	94.868	94.768	94.668	4.250	101.861	101.761	101.661	4.250	99.992	99.892	99.792
4.250	101.024	100.924	100.824	3.625	95.838	95.738	95.638	4.375	102.201	102.101	102.001	4.375	100.443	100.343	100.243
4.375	101.531	101.431	101.331	3.750	96.714	96.614	96.514	4.500	102.722	102.622	102.522	4.500	100.833	100.733	100.633
4.500	102.058	101.958	101.858	3.875	97.796	97.696	97.596	4.625	103.146	103.046	102.946	4.625	101.480	101.380	101.280
4.625	102.573	102.473	102.373	3.990	98.609	98.509	98.409	4.750	103.527	103.427	103.327	4.750	102.099	101.999	101.899
4.750	103.076	102.976	102.876	4.000	98.709	98.609	98.509	4.875	103.937	103.837	103.737	4.875	102.669	102.569	102.469
4.875	103.574	103.474	103.374	4.125	99.516	99.416	99.316	4.990	104.091	103.991	103.891	4.990	102.824	102.724	102.624
4.990	103.720	103.620	103.520	4.250	100.799	100.699	100.599	5.000	104.191	104.091	103.991	5.000	102.924	102.824	102.724
5.000	103.820	103.720	103.620	4.375	101.490	101.390	101.290	5.125	104.695	104.595	104.495	5.125	103.284	103.184	103.084
5.125	104.359	104.259	104.159	4.500	102.215	102.115	102.015	5.250	105.128	105.028	104.928	5.250	103.940	103.840	103.740
5.250	104.962	104.862	104.762	4.625	102.923	102.823	102.723	5.375	105.441	105.341	105.241	5.375	104.396	104.296	104.196
5.375	105.375	105.275	105.175	4.750	103.583	103.483	103.383	5.500	105.720	105.620	105.520	5.500	104.801	104.701	104.601
5.500	105.763	105.663	105.563	4.875	104.135	104.035	103.935	5.625	105.979	105.879	105.779	5.625	105.177	105.077	104.977
5.625	106.100	106.000	105.900	4.990	104.309	104.209	104.109	5.750	105.063	104.963	104.863	5.750	104.627	104.527	104.427
5.750	105.584	105.484	105.384	5.000	104.409	104.309	104.209	5.875	105.388	105.288	105.188	5.875	105.096	104.996	104.896
5.875	106.009	105.909	105.809	5.125	104.921	104.821	104.721	5.990	105.584	105.484	105.384	5.990	105.430	105.330	105.230
5.990	106.320	106.220	106.120	5.250	105.716	105.616	105.516	6.000	105.684	105.584	105.484	6.000	105.530	105.430	105.330
6.000	106.420	106.320	106.220	5.375	106.172	106.072	105.972	6.125	105.885	105.785	105.685	6.125	105.821	105.721	105.621

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	98.300	98.200	98.100	3.000	95.780	95.680	95.580	3.000	97.690	97.590	97.490	3.000	95.622	95.522	95.422
3.125	98.699	98.599	98.499	3.125	96.351	96.251	96.151	3.125	97.989	97.889	97.789	3.125	96.183	96.083	95.983
3.250	99.136	99.036	98.936	3.250	97.408	97.308	97.208	3.250	98.918	98.818	98.718	3.250	97.240	97.140	97.040
3.375	99.561	99.461	99.361	3.375	97.989	97.889	97.789	3.375	99.208	99.108	99.008	3.375	97.811	97.711	97.611
3.500	99.969	99.869	99.769	3.500	98.521	98.421	98.321	3.500	99.473	99.373	99.273	3.500	98.342	98.242	98.142
3.625	100.319	100.219	100.119	3.625	99.000	98.900	98.800	3.625	99.724	99.624	99.524	3.625	98.822	98.722	98.622
3.750	100.575	100.475	100.375	3.750	99.413	99.313	99.213	3.750	100.471	100.371	100.271	3.750	99.215	99.115	99.015
3.875	100.794	100.694	100.594	3.875	99.827	99.727	99.627	3.875	100.748	100.648	100.548	3.875	99.628	99.528	99.428
3.990	100.982	100.882	100.782	3.990	100.367	100.267	100.167	3.990	100.961	100.861	100.761	3.990	100.169	100.069	99.969
4.000	101.082	100.982	100.882	4.000	100.467	100.367	100.267	4.000	101.061	100.961	100.861	4.000	100.269	100.169	100.069
4.125	101.394	101.294	101.194	4.125	100.912	100.812	100.712	4.125	101.283	101.183	101.083	4.125	100.713	100.613	100.513
4.250	101.625	101.525	101.425	4.250	101.295	101.195	101.095	4.250	101.485	101.385	101.285	4.250	101.087	100.987	100.887
4.375	101.827	101.727	101.627	4.375	101.638	101.538	101.438	4.375	101.699	101.599	101.499	4.375	101.460	101.360	101.260
4.500	101.890	101.790	101.690	4.500	101.747	101.647	101.547	4.500	101.753	101.653	101.553	4.500	101.569	101.469	101.369
4.625	101.817	101.717	101.617	4.625	101.979	101.879	101.779	4.625	101.881	101.781	101.681	4.625	101.801	101.701	101.601
4.750	102.012	101.912	101.812	4.750	102.295	102.195	102.095	4.750	102.061	101.961	101.861	4.750	102.117	102.017	101.917
4.875	102.182	102.082	101.982	4.875	102.574	102.474	102.374	4.875	102.216	102.116	102.016	4.875	102.396	102.296	102.196
4.990	102.245	102.145	102.045	4.990	102.739	102.639	102.539	4.990	102.266	102.166	102.066	4.990	102.561	102.461	102.361
5.000	102.345	102.245	102.145	5.000	102.839	102.739	102.639	5.000	102.366	102.266	102.166	5.000	102.661	102.561	102.461

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.

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.: **2/9/2018**

45 Day Lock Exp.: **2/26/2018**

60 Day Lock Exp.: **3/12/2018**

W. Rate Sheet Dated: **1/10/2018** **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	100.801	100.699	100.601	3.750	101.085	100.919	100.870	2.750	98.318	98.218	98.118
3.875	101.472	101.371	101.272	3.875	101.620	101.475	101.408	2.875	98.889	98.789	98.689
3.990	101.924	101.824	101.724	3.990	102.149	102.002	101.935	2.990	99.387	99.287	99.187
4.000	102.024	101.924	101.824	4.000	102.249	102.102	102.035	3.000	99.487	99.387	99.287
4.125	102.545	102.426	102.345	4.125	102.481	102.331	102.264	3.125	99.936	99.836	99.736
4.250	103.046	102.927	102.846	4.250	103.530	103.378	103.311	3.250	100.708	100.608	100.508
4.375	103.598	103.482	103.398	4.375	103.927	103.773	103.706	3.375	100.897	100.797	100.697
4.500	103.622	103.508	103.422	4.500	104.209	104.055	103.988	3.500	101.495	101.395	101.295
4.625	104.028	103.927	103.828	4.625	104.725	104.593	104.508	3.625	101.549	101.449	101.349
4.750	104.571	104.471	104.371	4.750	105.282	105.148	105.064	3.750	102.089	101.989	101.889
4.875	105.058	104.958	104.858	4.875	105.840	105.707	105.622	3.875	102.591	102.491	102.391
4.990	105.374	105.274	105.174	4.990	106.272	106.139	106.054	3.990	102.527	102.427	102.327
5.000	105.474	105.374	105.274	5.000	106.372	106.239	106.154	4.000	102.627	102.527	102.427
5.125	105.869	105.765	105.662	5.125	105.985	105.820	105.716	4.125	103.131	103.031	102.931
5.250	106.341	106.241	106.138	5.250	106.529	106.364	106.261	4.250	103.536	103.436	103.336
5.375	106.730	106.630	106.530	5.375	106.993	106.830	106.727	4.375	103.946	103.846	103.746
5.500	107.069	106.969	106.869	5.500	107.406	107.247	107.144	4.500	104.550	104.450	104.350
5.625	106.822	106.722	106.622	5.625	107.017	106.917	106.817	4.625	104.977	104.877	104.777
5.750	107.229	107.129	107.029	5.750	107.476	107.376	107.276	4.750	103.213	103.113	103.013

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			
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.: 2/9/2018
45 Day Lock Exp.: 2/26/2018
60 Day Lock Exp.: 3/12/2018

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

FHLMC Open Access

30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.750	98.302	98.200	98.102	3.750	98.202	98.100	98.002	3.750	99.442	99.276	99.227	3.750	99.342	99.176	99.127
3.875	99.065	98.964	98.865	3.875	98.965	98.864	98.765	3.875	100.135	99.990	99.923	3.875	100.035	99.890	99.823
3.990	99.658	99.558	99.458	3.990	99.558	99.458	99.358	3.990	100.699	100.552	100.485	3.990	100.599	100.452	100.385
4.000	99.758	99.658	99.558	4.000	99.658	99.558	99.458	4.000	100.799	100.652	100.585	4.000	100.699	100.552	100.485
4.125	100.358	100.239	100.158	4.125	100.258	100.139	100.058	4.125	100.985	100.835	100.768	4.125	100.885	100.735	100.668
4.250	101.037	100.918	100.837	4.250	100.937	100.818	100.737	4.250	101.602	101.450	101.383	4.250	101.502	101.350	101.283
4.375	101.643	101.527	101.443	4.375	101.543	101.427	101.343	4.375	102.193	102.039	101.972	4.375	102.093	101.939	101.872
4.500	102.172	102.058	101.972	4.500	102.072	101.958	101.872	4.500	102.759	102.605	102.538	4.500	102.659	102.505	102.438
4.625	102.578	102.477	102.378	4.625	102.478	102.377	102.278	4.625	103.275	103.143	103.058	4.625	103.175	103.043	102.958
4.750	103.121	103.021	102.921	4.750	103.021	102.921	102.821	4.750	103.832	103.698	103.614	4.750	103.732	103.598	103.514
4.875	103.608	103.508	103.408	4.875	103.508	103.408	103.308	4.875	104.390	104.257	104.172	4.875	104.290	104.157	104.072
4.990	103.924	103.824	103.724	4.990	103.824	103.724	103.624	4.990	104.822	104.689	104.604	4.990	104.722	104.589	104.504
5.000	104.024	103.924	103.824	5.000	103.924	103.824	103.724	5.000	104.922	104.789	104.704	5.000	104.822	104.689	104.604
5.125	104.419	104.315	104.212	5.125	104.319	104.215	104.112	5.125	104.535	104.370	104.266	5.125	104.435	104.270	104.166
5.250	104.891	104.791	104.688	5.250	104.791	104.691	104.588	5.250	105.079	104.914	104.811	5.250	104.979	104.814	104.711
5.375	105.280	105.180	105.080	5.375	105.180	105.080	104.980	5.375	105.543	105.380	105.277	5.375	105.443	105.280	105.177
5.500	105.619	105.519	105.419	5.500	105.519	105.419	105.319	5.500	105.956	105.797	105.694	5.500	105.856	105.697	105.594
5.625	105.372	105.272	105.172	5.625	105.272	105.172	105.072	5.625	105.567	105.467	105.367	5.625	105.467	105.367	105.267
5.750	105.779	105.679	105.579	5.750	105.679	105.579	105.479	5.750	106.026	105.926	105.826	5.750	105.926	105.826	105.726

15 Year

≤ 105% LTV				> 105% LTV			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
2.750	96.146	96.046	95.946	2.750	96.046	95.946	95.846
2.875	96.784	96.684	96.584	2.875	96.684	96.584	96.484
2.990	97.298	97.198	97.098	2.990	97.198	97.098	96.998
3.000	97.398	97.298	97.198	3.000	97.298	97.198	97.098
3.125	97.999	97.899	97.799	3.125	97.899	97.799	97.699
3.250	98.762	98.662	98.562	3.250	98.662	98.562	98.462
3.375	99.163	99.063	98.963	3.375	99.063	98.963	98.863
3.500	99.540	99.440	99.340	3.500	99.440	99.340	99.240
3.625	100.049	99.949	99.849	3.625	99.949	99.849	99.749
3.750	100.589	100.489	100.389	3.750	100.489	100.389	100.289
3.875	101.091	100.991	100.891	3.875	100.991	100.891	100.791
3.990	101.027	100.927	100.827	3.990	100.927	100.827	100.727
4.000	101.127	101.027	100.927	4.000	101.027	100.927	100.827
4.125	101.631	101.531	101.431	4.125	101.531	101.431	101.331
4.250	102.036	101.936	101.836	4.250	101.936	101.836	101.736
4.375	102.446	102.346	102.246	4.375	102.346	102.246	102.146
4.500	103.050	102.950	102.850	4.500	102.950	102.850	102.750
4.625	103.477	103.377	103.277	4.625	103.377	103.277	103.177
4.750	101.713	101.613	101.513	4.750	101.613	101.513	101.413

All Loan Type Adjustments

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

Mortgages with Subordinate Financing

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

Applicable for all mortgages with greater than 15 year terms

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

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

Product Features

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

Relief Refinance Mortgage Delivery Fee Cap

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

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

Lock Desk Policy

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	2/9/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	2/26/2018
			60 Day Lock Exp.:	3/12/2018

W. Rate Sheet Dated: 1/10/2018 **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	99.752	99.650	99.552	3.750	100.892	100.726	100.677	2.750	97.646	97.546	97.446
3.875	100.515	100.414	100.315	3.875	101.585	101.440	101.373	2.875	98.284	98.184	98.084
3.990	101.108	101.008	100.908	3.990	102.149	102.002	101.935	2.990	98.798	98.698	98.598
4.000	101.208	101.108	101.008	4.000	102.249	102.102	102.035	3.000	98.898	98.798	98.698
4.125	101.808	101.689	101.608	4.125	102.435	102.285	102.218	3.125	99.499	99.399	99.299
4.250	102.487	102.368	102.287	4.250	103.052	102.900	102.833	3.250	100.262	100.162	100.062
4.375	103.093	102.977	102.893	4.375	103.643	103.489	103.422	3.375	100.663	100.563	100.463
4.500	103.622	103.508	103.422	4.500	104.209	104.055	103.988	3.500	101.040	100.940	100.840
4.625	104.028	103.927	103.828	4.625	104.725	104.593	104.508	3.625	101.549	101.449	101.349
4.750	104.571	104.471	104.371	4.750	105.282	105.148	105.064	3.750	102.089	101.989	101.889
4.875	105.058	104.958	104.858	4.875	105.840	105.707	105.622	3.875	102.591	102.491	102.391
4.990	105.374	105.274	105.174	4.990	106.272	106.139	106.054	3.990	102.527	102.427	102.327
5.000	105.474	105.374	105.274	5.000	106.372	106.239	106.154	4.000	102.627	102.527	102.427
5.125	105.869	105.765	105.662	5.125	105.985	105.820	105.716	4.125	103.131	103.031	102.931
5.250	106.341	106.241	106.138	5.250	106.529	106.364	106.261	4.250	103.536	103.436	103.336
5.375	106.730	106.630	106.530	5.375	106.993	106.830	106.727	4.375	103.946	103.846	103.746
5.500	107.069	106.969	106.869	5.500	107.406	107.247	107.144	4.500	104.550	104.450	104.350
5.625	106.822	106.722	106.622	5.625	107.017	106.917	106.817	4.625	104.977	104.877	104.777
5.750	107.229	107.129	107.029	5.750	107.476	107.376	107.276	4.750	103.213	103.113	103.013

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	30 Day Lock Exp.: **2/9/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.: **2/26/2018**
		60 Day Lock Exp.: **3/12/2018**

W. Rate Sheet Dated: 1/10/2018 **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	97.340	97.292	97.126
3.625	98.152	98.103	97.931
3.750	98.940	98.889	98.712
3.875	99.484	99.431	99.249
4.000	100.008	99.953	99.765
4.125	100.476	100.419	100.227
4.250	100.957	100.898	100.700
4.375	101.343	101.283	101.080
4.500	101.744	101.682	101.474
4.625	102.149	102.085	101.871
4.750	102.471	102.406	102.187
4.875	102.697	102.630	102.406
5.000	102.991	102.922	102.693

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	95.868	95.830	95.689
3.000	96.546	96.505	96.360
3.125	97.045	97.004	96.852
3.250	97.566	97.522	97.366
3.375	97.952	97.906	97.745
3.500	98.379	98.331	98.165
3.625	98.791	98.742	98.570
3.750	99.357	99.306	99.129
3.875	99.754	99.701	99.519
4.000	100.028	99.973	99.786
4.125	100.249	100.193	100.000

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	97.043	97.004	96.864
3.000	97.559	97.519	97.373
3.125	98.096	98.054	97.903
3.250	98.521	98.478	98.321
3.375	98.885	98.840	98.678
3.500	99.243	99.196	99.029
3.625	99.621	99.572	99.400
3.750	99.876	99.825	99.647
3.875	100.191	100.138	99.956
4.000	100.501	100.446	100.259
4.125	100.688	100.631	100.438
1 year LIBOR "Wall Street Journal"			
Margin	2.250	Cap	5/2/5

FICO/CLTV Adjuster

FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	0.375	0.250	0.125	0.000	-0.750	-1.000	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.500	-0.750	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.750	-1.000	-1.250	n/a
740-759	0.500	0.375	0.250	0.250	0.000	0.000	-0.750	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	0.000	0.000	-0.375	-0.625	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.125	-0.250	-0.500	n/a
Purpose									
Cash-Out Refi	0.000	0.000	-0.250	-0.750	-2.000	n/a	n/a	n/a	n/a
Purchase	0.500	0.500	0.375	0.375	0.250	0.000	0.000	0.000	n/a
Other									
Interest Only²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor¹	-1.000	-1.000	-1.500	-1.500	-2.000	n/a	n/a	n/a	n/a
> 80 LTV NO MI¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.500	-1.000	n/a

[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)