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

W. Rate Sheet Dated: **1/11/2018** **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	99.600	99.450	99.300	3.250	99.383	99.233	99.083	1.875	N/A	N/A	N/A	3.125	101.217	101.067	100.917
3.375	100.047	99.897	99.747	3.375	99.794	99.644	99.494	2.000	N/A	N/A	N/A	3.250	101.109	100.959	100.809
3.500	100.496	100.346	100.196	3.500	100.207	100.057	99.907	2.125	N/A	N/A	N/A	3.375	101.515	101.365	101.215
3.625	100.892	100.742	100.592	3.625	100.568	100.418	100.268	2.250	96.067	95.917	95.767	3.500	101.922	101.772	101.622
3.750	102.123	101.973	101.801	3.750	101.906	101.756	101.584	2.375	96.461	96.311	96.161	3.625	102.319	102.169	102.019
3.875	102.558	102.408	102.237	3.875	102.306	102.156	101.984	2.500	96.854	96.704	96.554	Margin = 2.250		Index = 1.820	
4.000	103.240	103.090	102.918	4.000	102.651	102.501	102.330	2.625	97.198	97.048	96.898				
4.125	103.547	103.397	103.225	4.125	102.923	102.773	102.601	2.750	99.218	99.068	98.918				
4.250	103.617	103.517	103.417	4.250	103.100	103.000	102.900	2.875	99.607	99.457	99.307				
4.375	103.714	103.614	103.514	4.375	103.411	103.311	103.211	3.000	99.992	99.842	99.692				
4.500	104.025	103.925	103.825	4.500	103.687	103.587	103.487	3.125	100.319	100.169	100.019				
4.625	104.268	104.168	104.068	4.625	103.894	103.794	103.694	3.250	101.162	101.012	100.862				
4.750	103.917	103.817	103.717	4.750	103.650	103.550	103.450	3.375	101.502	101.352	101.202				
4.875	104.194	104.094	103.994	4.875	103.891	103.791	103.691	3.500	101.807	101.657	101.507				
5.000	104.647	104.547	104.447	5.000	104.308	104.208	104.108	3.625	102.038	101.888	101.738				
5.125	104.889	104.789	104.689	5.125	104.515	104.415	104.315	3.750	102.279	102.129	101.979				
5.250	104.758	104.648	104.367	5.250	104.491	104.381	104.100	3.875	102.549	102.399	102.249				
5.375	104.984	104.875	104.594	5.375	104.731	104.622	104.341	4.000	102.783	102.633	102.483				
5.500	105.437	105.328	105.047	5.500	105.149	105.039	104.758	4.125	102.951	102.801	102.651				

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	98.420	98.270	98.120	3.250	98.253	98.103	97.953	1.875	N/A	N/A	N/A	3.125	100.087	99.937	99.787
3.375	98.867	98.717	98.567	3.375	98.664	98.514	98.364	2.000	N/A	N/A	N/A	3.250	99.979	99.829	99.679
3.500	99.316	99.166	99.016	3.500	99.077	98.927	98.777	2.125	N/A	N/A	N/A	3.375	100.385	100.235	100.085
3.625	99.712	99.562	99.412	3.625	99.438	99.288	99.138	2.250	94.937	94.787	94.637	3.500	100.792	100.642	100.492
3.750	100.943	100.793	100.621	3.750	100.776	100.626	100.454	2.375	95.331	95.181	95.031	3.625	101.189	101.039	100.889
3.875	101.378	101.228	101.057	3.875	101.176	101.026	100.854	2.500	95.724	95.574	95.424	Margin = 2.250		Index = 1.820	
4.000	101.760	101.610	101.438	4.000	101.521	101.371	101.200	2.625	96.068	95.918	95.768	**30 Year OTC**			
4.125	102.067	101.917	101.745	4.125	101.793	101.643	101.471	2.750	98.088	97.938	97.788	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	102.137	102.037	101.937	4.250	101.970	101.870	101.770	2.875	98.477	98.327	98.177	4.250	100.527	100.277	100.027
4.375	102.484	102.384	102.284	4.375	102.281	102.181	102.081	3.000	98.862	98.712	98.562	4.375	100.874	100.624	100.374
4.500	102.795	102.695	102.595	4.500	102.557	102.457	102.357	3.125	99.189	99.039	98.889	4.500	101.185	100.935	100.685
4.625	103.038	102.938	102.838	4.625	102.764	102.664	102.564	3.250	100.032	99.882	99.732	4.625	101.428	101.178	100.928
4.750	102.687	102.587	102.487	4.750	102.520	102.420	102.320	3.375	100.372	100.222	100.072	4.750	101.077	100.827	100.577
4.875	102.964	102.864	102.764	4.875	102.761	102.661	102.561	3.500	100.677	100.527	100.377	4.875	101.354	101.104	100.854
5.000	103.417	103.317	103.217	5.000	103.178	103.078	102.978	3.625	100.908	100.758	100.608	5.000	101.807	101.557	101.307
5.125	103.659	103.559	103.459	5.125	103.385	103.285	103.185	3.750	101.149	100.999	100.849	5.125	102.049	101.799	101.549
5.250	103.528	103.418	103.137	5.250	103.361	103.251	102.970	3.875	101.419	101.269	101.119	5.250	101.918	101.668	101.387
5.375	103.804	103.695	103.414	5.375	103.601	103.492	103.211	4.000	101.653	101.503	101.353	5.375	102.194	101.944	101.663
5.500	104.257	104.148	103.867	5.500	104.019	103.909	103.628	4.125	101.821	101.671	101.521	5.500	102.647	102.397	102.116

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:	1/11/2018	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		30 Day Lock Exp.:	**2/12/2018**
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: **1/11/2018** **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	98.709	98.559	98.409	3.250	98.492	98.342	98.192	1.875	N/A	N/A	N/A	3.125	99.53	99.379	99.229
3.375	99.157	99.007	98.857	3.375	98.904	98.754	98.604	2.000	N/A	N/A	N/A	3.250	100.22	100.069	99.919
3.500	99.605	99.455	99.305	3.500	99.316	99.166	99.016	2.125	N/A	N/A	N/A	3.375	100.62	100.475	100.325
3.625	100.002	99.852	99.702	3.625	99.678	99.528	99.378	2.250	94.067	93.917	93.767	3.500	101.03	100.881	100.731
3.750	100.811	100.661	100.489	3.750	100.593	100.443	100.271	2.375	94.461	94.311	94.161	3.625	101.43	101.278	101.128
3.875	101.246	101.096	100.924	3.875	100.993	100.843	100.671	2.500	94.854	94.704	94.554	Margin = 2.250		Index = 1.820	
4.000	101.927	101.777	101.605	4.000	101.339	101.189	101.017	2.625	95.198	95.048	94.898				
4.125	102.234	102.084	101.912	4.125	101.610	101.460	101.288	2.750	97.530	97.380	97.230				
4.250	102.320	102.220	102.120	4.250	101.803	101.703	101.603	2.875	97.920	97.770	97.620				
4.375	102.417	102.317	102.217	4.375	102.114	102.014	101.914	3.000	98.305	98.155	98.005				
4.500	102.728	102.628	102.528	4.500	102.390	102.290	102.190	3.125	98.631	98.481	98.331				
4.625	102.971	102.871	102.771	4.625	102.597	102.497	102.397	3.250	100.271	100.121	99.971				
4.750	101.261	101.161	101.061	4.750	100.994	100.894	100.794	3.375	100.611	100.461	100.311				
4.875	101.538	101.438	101.338	4.875	101.235	101.135	101.035	3.500	100.916	100.766	100.616				
5.000	101.991	101.891	101.791	5.000	101.652	101.552	101.452	3.625	101.147	100.997	100.847				
5.125	102.233	102.133	102.033	5.125	101.859	101.759	101.659	3.750	100.966	100.816	100.666				
5.250	98.508	98.398	98.117	5.250	98.241	98.131	97.850	3.875	101.236	101.086	100.936				
5.375	98.734	98.625	98.344	5.375	98.481	98.372	98.091	4.000	101.470	101.320	101.170				
5.500	99.187	99.078	98.797	5.500	98.899	98.789	98.508	4.125	101.638	101.488	101.338				

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	97.529	97.379	97.229	3.250	97.362	97.212	97.062	1.875	N/A	N/A	N/A	3.125	98.399	98.249	98.099
3.375	97.977	97.827	97.677	3.375	97.774	97.624	97.474	2.000	N/A	N/A	N/A	3.250	99.089	98.939	98.789
3.500	98.425	98.275	98.125	3.500	98.186	98.036	97.886	2.125	N/A	N/A	N/A	3.375	99.495	99.345	99.195
3.625	98.822	98.672	98.522	3.625	98.548	98.398	98.248	2.250	93.187	93.037	92.887	3.500	99.901	99.751	99.601
3.750	99.631	99.481	99.309	3.750	99.463	99.313	99.141	2.375	93.581	93.431	93.281	3.625	100.298	100.148	99.998
3.875	100.066	99.916	99.744	3.875	99.863	99.713	99.541	2.500	93.974	93.824	93.674	Margin = 2.250		Index = 1.820	
4.000	100.447	100.297	100.125	4.000	100.209	100.059	99.887	2.625	94.318	94.168	94.018	**30 Year OTC**			
4.125	100.754	100.604	100.432	4.125	100.480	100.330	100.158	2.750	97.025	96.875	96.725	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.840	100.740	100.640	4.250	100.673	100.573	100.473	2.875	97.415	97.265	97.115	4.250	99.230	98.980	98.730
4.375	101.187	101.087	100.987	4.375	100.984	100.884	100.784	3.000	97.800	97.650	97.500	4.375	99.577	99.327	99.077
4.500	101.498	101.398	101.298	4.500	101.260	101.160	101.060	3.125	98.126	97.976	97.826	4.500	99.888	99.638	99.388
4.625	101.741	101.641	101.541	4.625	101.467	101.367	101.267	3.250	98.602	98.452	98.302	4.625	100.131	99.881	99.631
4.750	100.031	99.931	99.831	4.750	99.864	99.764	99.664	3.375	98.942	98.792	98.642	4.750	98.421	98.171	97.921
4.875	100.308	100.208	100.108	4.875	100.105	100.005	99.905	3.500	99.247	99.097	98.947	4.875	98.698	98.448	98.198
5.000	100.761	100.661	100.561	5.000	100.522	100.422	100.322	3.625	99.478	99.328	99.178	5.000	99.151	98.901	98.651
5.125	101.003	100.903	100.803	5.125	100.729	100.629	100.529	3.750	99.258	99.108	98.958	5.125	99.393	99.143	98.893
5.250	97.278	97.168	96.887	5.250	97.111	97.001	96.720	3.875	99.528	99.378	99.228	5.250	95.668	95.418	95.137
5.375	97.554	97.445	97.164	5.375	97.351	97.242	96.961	4.000	99.762	99.612	99.462	5.375	95.944	95.694	95.413
5.500	98.007	97.898	97.617	5.500	97.769	97.659	97.378	4.125	99.930	99.780	99.630	5.500	96.397	96.147	95.866

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
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Max USDA-GRH Rate

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Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

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

W. Rate Sheet Dated: **1/11/2018** **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	100.913	100.813	100.713	4.125	102.491	102.391	102.291	3.000	99.032	98.932	98.832	3.000	99.371	99.271	99.171
3.990	101.445	101.345	101.245	4.250	103.308	103.208	103.108	3.125	99.518	99.418	99.318	3.125	99.673	99.573	99.473
4.000	101.545	101.445	101.345	4.375	103.658	103.558	103.458	3.250	100.256	100.156	100.056	3.250	100.543	100.443	100.343
4.125	102.081	101.981	101.881	4.500	104.192	104.092	103.992	3.375	100.736	100.636	100.536	3.375	100.832	100.732	100.632
4.250	102.708	102.608	102.508	4.625	104.632	104.532	104.432	3.500	101.133	101.033	100.933	3.500	101.102	101.002	100.902
4.375	103.233	103.133	103.033	4.750	105.025	104.925	104.825	3.625	101.537	101.437	101.337	3.625	101.362	101.262	101.162
4.500	103.520	103.420	103.320	4.875	105.445	105.345	105.245	3.750	101.923	101.823	101.723	3.750	102.051	101.951	101.851
4.625	104.052	103.952	103.852	4.990	105.702	105.602	105.502	3.875	102.266	102.166	102.066	3.875	102.337	102.237	102.137
4.750	104.571	104.471	104.371	5.000	105.802	105.702	105.602	3.990	102.510	102.410	102.310	3.990	102.559	102.459	102.359
4.875	105.083	104.983	104.883	5.125	106.314	106.214	106.114	4.000	102.610	102.510	102.410	4.000	102.659	102.559	102.459
4.990	105.233	105.133	105.033	5.250	106.754	106.654	106.554	4.125	102.981	102.881	102.781	4.125	102.890	102.790	102.690
5.000	105.333	105.233	105.133	5.375	107.073	106.973	106.873	4.250	103.338	103.238	103.138	4.250	103.099	102.999	102.899
5.125	105.880	105.780	105.680	5.500	107.352	107.252	107.152	4.375	103.653	103.553	103.453	4.375	103.317	103.217	103.117
5.250	106.492	106.392	106.292	5.625	N/A	N/A	N/A	4.500	103.750	103.650	103.550	4.500	103.373	103.273	103.173
5.375	106.912	106.812	106.712	5.750	106.588	106.488	106.388	4.625	103.706	103.606	103.506	4.625	103.485	103.385	103.285
5.500	107.303	107.203	107.103	5.875	106.915	106.815	106.715	4.750	103.997	103.897	103.797	4.750	103.669	103.569	103.469
5.625	107.644	107.544	107.444	5.990	107.114	107.014	106.914	4.875	104.251	104.151	104.051	4.875	103.828	103.728	103.628
5.750	107.108	107.008	106.908	6.000	107.214	107.114	107.014	4.990	104.394	104.294	104.194	4.990	103.878	103.778	103.678
5.875	107.537	107.437	107.337	6.125	107.417	107.317	107.217	5.000	104.494	104.394	104.294	5.000	103.978	103.878	103.778

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	100.888	100.788	100.688	3.000	98.483	98.383	98.283
4.250	101.431	101.331	101.231	3.125	98.885	98.785	98.685
4.375	101.814	101.714	101.614	3.250	99.261	99.161	99.061
4.500	102.119	102.019	101.919	3.375	99.686	99.586	99.486
4.625	102.486	102.386	102.286	3.500	100.100	100.000	99.900
4.750	102.991	102.891	102.791	3.625	100.458	100.358	100.258
4.875	103.432	103.332	103.232	3.750	100.724	100.624	100.524
4.990	103.516	103.416	103.316	3.875	100.950	100.850	100.750
5.000	103.616	103.516	103.416	3.990	101.080	100.980	100.880
5.125	103.784	103.684	103.584	4.000	101.180	101.080	100.980
5.250	103.260	103.160	103.060	4.125	101.501	101.401	101.301
5.375	103.623	103.523	103.423	4.250	101.739	101.639	101.539
5.500	103.934	103.834	103.734	4.375	101.945	101.845	101.745
5.625	104.115	104.015	103.915	4.500	102.010	101.910	101.810
5.750	101.157	101.057	100.957	4.625	101.922	101.822	101.722
5.875	101.528	101.428	101.328	4.750	102.121	102.021	101.921
5.990	101.758	101.658	101.558	4.875	102.295	102.195	102.095
6.000	101.858	101.758	101.658	4.990	102.358	102.258	102.158
6.125	101.983	101.883	101.783	5.000	102.458	102.358	102.258

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

	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.

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

W. Rate Sheet Dated: 1/11/2018 **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	99.089	98.989	98.889	3.375	N/A	N/A	N/A	4.125	101.041	100.941	100.841	4.125	99.550	99.450	99.350
3.990	99.670	99.570	99.470	3.500	95.071	94.971	94.871	4.250	101.858	101.758	101.658	4.250	100.183	100.083	99.983
4.000	99.770	99.670	99.570	3.625	96.044	95.944	95.844	4.375	102.208	102.108	102.008	4.375	100.650	100.550	100.450
4.125	100.380	100.280	100.180	3.750	96.920	96.820	96.720	4.500	102.742	102.642	102.542	4.500	101.057	100.957	100.857
4.250	101.004	100.904	100.804	3.875	97.930	97.830	97.730	4.625	103.182	103.082	102.982	4.625	101.511	101.411	101.311
4.375	101.531	101.431	101.331	3.990	98.754	98.654	98.554	4.750	103.575	103.475	103.375	4.750	102.150	102.050	101.950
4.500	102.070	101.970	101.870	4.000	98.854	98.754	98.654	4.875	103.995	103.895	103.795	4.875	102.733	102.633	102.533
4.625	102.602	102.502	102.402	4.125	99.682	99.582	99.482	4.990	104.252	104.152	104.052	4.990	102.893	102.793	102.693
4.750	103.121	103.021	102.921	4.250	100.765	100.665	100.565	5.000	104.352	104.252	104.152	5.000	102.993	102.893	102.793
4.875	103.633	103.533	103.433	4.375	101.476	101.376	101.276	5.125	104.864	104.764	104.664	5.125	103.358	103.258	103.158
4.990	103.783	103.683	103.583	4.500	102.219	102.119	102.019	5.250	105.304	105.204	105.104	5.250	104.023	103.923	103.823
5.000	103.883	103.783	103.683	4.625	102.949	102.849	102.749	5.375	105.623	105.523	105.423	5.375	104.486	104.386	104.286
5.125	104.430	104.330	104.230	4.750	103.628	103.528	103.428	5.500	105.902	105.802	105.702	5.500	104.895	104.795	104.695
5.250	105.042	104.942	104.842	4.875	104.195	104.095	103.995	5.625	N/A	N/A	N/A	5.625	105.271	105.171	105.071
5.375	105.462	105.362	105.262	4.990	104.375	104.275	104.175	5.750	105.138	105.038	104.938	5.750	104.702	104.602	104.502
5.500	105.853	105.753	105.653	5.000	104.475	104.375	104.275	5.875	105.465	105.365	105.265	5.875	105.177	105.077	104.977
5.625	106.194	106.094	105.994	5.125	104.991	104.891	104.791	5.990	105.664	105.564	105.464	5.990	105.512	105.412	105.312
5.750	105.658	105.558	105.458	5.250	105.797	105.697	105.597	6.000	105.764	105.664	105.564	6.000	105.612	105.512	105.412
5.875	106.087	105.987	105.887	5.375	106.260	106.160	106.060	6.125	105.967	105.867	105.767	6.125	105.906	105.806	105.706

15 Year								10 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.483	98.383	98.283	3.000	95.961	95.861	95.761	3.000	97.871	97.771	97.671	3.000	95.803	95.703	95.603
3.125	98.885	98.785	98.685	3.125	96.537	96.437	96.337	3.125	98.173	98.073	97.973	3.125	96.369	96.269	96.169
3.250	99.261	99.161	99.061	3.250	97.520	97.420	97.320	3.250	99.043	98.943	98.843	3.250	97.352	97.252	97.152
3.375	99.686	99.586	99.486	3.375	98.108	98.008	97.908	3.375	99.332	99.232	99.132	3.375	97.930	97.830	97.730
3.500	100.100	100.000	99.900	3.500	98.648	98.548	98.448	3.500	99.602	99.502	99.402	3.500	98.470	98.370	98.270
3.625	100.458	100.358	100.258	3.625	99.141	99.041	98.941	3.625	99.862	99.762	99.662	3.625	98.963	98.863	98.763
3.750	100.724	100.624	100.524	3.750	99.569	99.469	99.369	3.750	100.551	100.451	100.351	3.750	99.371	99.271	99.171
3.875	100.950	100.850	100.750	3.875	99.946	99.846	99.746	3.875	100.837	100.737	100.637	3.875	99.748	99.648	99.548
3.990	101.080	100.980	100.880	3.990	100.461	100.361	100.261	3.990	101.059	100.959	100.859	3.990	100.263	100.163	100.063
4.000	101.180	101.080	100.980	4.000	100.561	100.461	100.361	4.000	101.159	101.059	100.959	4.000	100.363	100.263	100.163
4.125	101.501	101.401	101.301	4.125	101.020	100.920	100.820	4.125	101.390	101.290	101.190	4.125	100.822	100.722	100.622
4.250	101.739	101.639	101.539	4.250	101.416	101.316	101.216	4.250	101.599	101.499	101.399	4.250	101.207	101.107	101.007
4.375	101.945	101.845	101.745	4.375	101.765	101.665	101.565	4.375	101.817	101.717	101.617	4.375	101.587	101.487	101.387
4.500	102.010	101.910	101.810	4.500	101.875	101.775	101.675	4.500	101.873	101.773	101.673	4.500	101.697	101.597	101.497
4.625	101.922	101.822	101.722	4.625	102.086	101.986	101.886	4.625	101.985	101.885	101.785	4.625	101.908	101.808	101.708
4.750	102.121	102.021	101.921	4.750	102.408	102.308	102.208	4.750	102.169	102.069	101.969	4.750	102.230	102.130	102.030
4.875	102.295	102.195	102.095	4.875	102.690	102.590	102.490	4.875	102.328	102.228	102.128	4.875	102.512	102.412	102.312
4.990	102.358	102.258	102.158	4.990	102.859	102.759	102.659	4.990	102.378	102.278	102.178	4.990	102.681	102.581	102.481
5.000	102.458	102.358	102.258	5.000	102.959	102.859	102.759	5.000	102.478	102.378	102.278	5.000	102.781	102.681	102.581

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

W. Rate Sheet Dated: **1/11/2018** **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	100.284	100.184	100.084	3.750	101.042	100.886	100.837	2.750	97.834	97.734	97.634
3.875	100.913	100.813	100.713	3.875	101.811	101.695	101.611	2.875	98.471	98.371	98.271
3.990	101.445	101.345	101.245	3.990	102.368	102.250	102.168	2.990	98.984	98.884	98.784
4.000	101.545	101.445	101.345	4.000	102.468	102.350	102.268	3.000	99.084	98.984	98.884
4.125	102.081	101.981	101.881	4.125	102.570	102.450	102.370	3.125	99.682	99.582	99.482
4.250	102.708	102.608	102.508	4.250	103.219	103.096	103.019	3.250	100.395	100.295	100.195
4.375	103.253	103.153	103.053	4.375	103.767	103.644	103.567	3.375	100.803	100.703	100.603
4.500	103.773	103.673	103.573	4.500	104.325	104.202	104.125	3.500	101.168	101.068	100.968
4.625	104.216	104.078	103.993	4.625	104.865	104.696	104.611	3.625	101.672	101.572	101.472
4.750	104.749	104.613	104.528	4.750	105.415	105.245	105.160	3.750	102.209	102.109	102.009
4.875	105.226	105.094	105.008	4.875	105.966	105.797	105.712	3.875	102.709	102.609	102.509
4.990	105.531	105.405	105.319	4.990	106.392	106.222	106.138	3.990	102.627	102.527	102.427
5.000	105.631	105.505	105.419	5.000	106.492	106.322	106.238	4.000	102.727	102.627	102.527
5.125	105.975	105.843	105.739	5.125	106.089	105.895	105.792	4.125	103.228	103.128	103.028
5.250	106.437	106.309	106.206	5.250	106.626	106.433	106.330	4.250	103.629	103.529	103.429
5.375	106.817	106.693	106.590	5.375	107.081	106.890	106.787	4.375	104.035	103.935	103.835
5.500	107.149	107.028	106.924	5.500	107.487	107.300	107.197	4.500	104.633	104.533	104.433
5.625	106.986	106.886	106.786	5.625	107.180	107.080	106.980	4.625	105.053	104.953	104.853
5.750	107.385	107.285	107.185	5.750	107.632	107.532	107.432	4.750	103.202	103.102	103.002

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

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

W. Rate Sheet Dated: **1/11/2018** **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	98.548	98.448	98.348	3.750	98.448	98.348	98.248	3.750	99.592	99.436	99.387	3.750	99.492	99.336	99.287
3.875	99.302	99.202	99.102	3.875	99.202	99.102	99.002	3.875	100.361	100.245	100.161	3.875	100.261	100.145	100.061
3.990	99.884	99.784	99.684	3.990	99.784	99.684	99.584	3.990	100.918	100.800	100.718	3.990	100.818	100.700	100.618
4.000	99.984	99.884	99.784	4.000	99.884	99.784	99.684	4.000	101.018	100.900	100.818	4.000	100.918	100.800	100.718
4.125	100.538	100.438	100.338	4.125	100.438	100.338	100.238	4.125	101.120	101.000	100.920	4.125	101.020	100.900	100.820
4.250	101.207	101.107	101.007	4.250	101.107	101.007	100.907	4.250	101.733	101.610	101.533	4.250	101.633	101.510	101.433
4.375	101.803	101.703	101.603	4.375	101.703	101.603	101.503	4.375	102.317	102.194	102.117	4.375	102.217	102.094	102.017
4.500	102.323	102.223	102.123	4.500	102.223	102.123	102.023	4.500	102.875	102.752	102.675	4.500	102.775	102.652	102.575
4.625	102.766	102.628	102.543	4.625	102.666	102.528	102.443	4.625	103.415	103.246	103.161	4.625	103.315	103.146	103.061
4.750	103.299	103.163	103.078	4.750	103.199	103.063	102.978	4.750	103.965	103.795	103.710	4.750	103.865	103.695	103.610
4.875	103.776	103.644	103.558	4.875	103.676	103.544	103.458	4.875	104.516	104.347	104.262	4.875	104.416	104.247	104.162
4.990	104.081	103.955	103.869	4.990	103.981	103.855	103.769	4.990	104.942	104.772	104.688	4.990	104.842	104.672	104.588
5.000	104.181	104.055	103.969	5.000	104.081	103.955	103.869	5.000	105.042	104.872	104.788	5.000	104.942	104.772	104.688
5.125	104.525	104.393	104.289	5.125	104.425	104.293	104.189	5.125	104.639	104.445	104.342	5.125	104.539	104.345	104.242
5.250	104.987	104.859	104.756	5.250	104.887	104.759	104.656	5.250	105.176	104.983	104.880	5.250	105.076	104.883	104.780
5.375	105.367	105.243	105.140	5.375	105.267	105.143	105.040	5.375	105.631	105.440	105.337	5.375	105.531	105.340	105.237
5.500	105.699	105.578	105.474	5.500	105.599	105.478	105.374	5.500	106.037	105.850	105.747	5.500	105.937	105.750	105.647
5.625	105.536	105.436	105.336	5.625	105.436	105.336	105.236	5.625	105.730	105.630	105.530	5.625	105.630	105.530	105.430
5.750	105.935	105.835	105.735	5.750	105.835	105.735	105.635	5.750	106.182	106.082	105.982	5.750	106.082	105.982	105.882

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
2.750	96.334	96.234	96.134	2.750	96.234	96.134	96.034
2.875	96.971	96.871	96.771	2.875	96.871	96.771	96.671
2.990	97.484	97.384	97.284	2.990	97.384	97.284	97.184
3.000	97.584	97.484	97.384	3.000	97.484	97.384	97.284
3.125	98.182	98.082	97.982	3.125	98.082	97.982	97.882
3.250	98.895	98.795	98.695	3.250	98.795	98.695	98.595
3.375	99.303	99.203	99.103	3.375	99.203	99.103	99.003
3.500	99.668	99.568	99.468	3.500	99.568	99.468	99.368
3.625	100.172	100.072	99.972	3.625	100.072	99.972	99.872
3.750	100.709	100.609	100.509	3.750	100.609	100.509	100.409
3.875	101.209	101.109	101.009	3.875	101.109	101.009	100.909
3.990	101.127	101.027	100.927	3.990	101.027	100.927	100.827
4.000	101.227	101.127	101.027	4.000	101.127	101.027	100.927
4.125	101.728	101.628	101.528	4.125	101.628	101.528	101.428
4.250	102.129	102.029	101.929	4.250	102.029	101.929	101.829
4.375	102.535	102.435	102.335	4.375	102.435	102.335	102.235
4.500	103.133	103.033	102.933	4.500	103.033	102.933	102.833
4.625	103.553	103.453	103.353	4.625	103.453	103.353	103.253
4.750	101.702	101.602	101.502	4.750	101.602	101.502	101.402

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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

W. Rate Sheet Dated: **1/11/2018** **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	99.998	99.898	99.798	3.750	101.042	100.886	100.837	2.750	97.834	97.734	97.634
3.875	100.752	100.652	100.552	3.875	101.811	101.695	101.611	2.875	98.471	98.371	98.271
3.990	101.334	101.234	101.134	3.990	102.368	102.250	102.168	2.990	98.984	98.884	98.784
4.000	101.434	101.334	101.234	4.000	102.468	102.350	102.268	3.000	99.084	98.984	98.884
4.125	101.988	101.888	101.788	4.125	102.570	102.450	102.370	3.125	99.682	99.582	99.482
4.250	102.657	102.557	102.457	4.250	103.183	103.060	102.983	3.250	100.395	100.295	100.195
4.375	103.253	103.153	103.053	4.375	103.767	103.644	103.567	3.375	100.803	100.703	100.603
4.500	103.773	103.673	103.573	4.500	104.325	104.202	104.125	3.500	101.168	101.068	100.968
4.625	104.216	104.078	103.993	4.625	104.865	104.696	104.611	3.625	101.672	101.572	101.472
4.750	104.749	104.613	104.528	4.750	105.415	105.245	105.160	3.750	102.209	102.109	102.009
4.875	105.226	105.094	105.008	4.875	105.966	105.797	105.712	3.875	102.709	102.609	102.509
4.990	105.531	105.405	105.319	4.990	106.392	106.222	106.138	3.990	102.627	102.527	102.427
5.000	105.631	105.505	105.419	5.000	106.492	106.322	106.238	4.000	102.727	102.627	102.527
5.125	105.975	105.843	105.739	5.125	106.089	105.895	105.792	4.125	103.228	103.128	103.028
5.250	106.437	106.309	106.206	5.250	106.626	106.433	106.330	4.250	103.629	103.529	103.429
5.375	106.817	106.693	106.590	5.375	107.081	106.890	106.787	4.375	104.035	103.935	103.835
5.500	107.149	107.028	106.924	5.500	107.487	107.300	107.197	4.500	104.633	104.533	104.433
5.625	106.986	106.886	106.786	5.625	107.180	107.080	106.980	4.625	105.053	104.953	104.853
5.750	107.385	107.285	107.185	5.750	107.632	107.532	107.432	4.750	103.202	103.102	103.002

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

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

W. Rate Sheet Dated: **1/11/2018** **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	96.789	96.742	96.575
3.625	97.659	97.610	97.438
3.750	98.468	98.417	98.240
3.875	99.048	98.996	98.813
4.000	99.605	99.550	99.363
4.125	100.103	100.047	99.854
4.250	100.612	100.554	100.356
4.375	101.022	100.962	100.759
4.500	101.443	101.381	101.173
4.625	101.866	101.802	101.589
4.750	102.205	102.139	101.920
4.875	102.441	102.374	102.150
5.000	102.793	102.724	102.494

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	95.709	95.671	95.530
3.000	96.396	96.356	96.210
3.125	96.885	96.843	96.692
3.250	97.415	97.371	97.215
3.375	97.810	97.764	97.603
3.500	98.245	98.197	98.031
3.625	98.664	98.615	98.443
3.750	99.236	99.185	99.008
3.875	99.640	99.587	99.405
4.000	99.912	99.857	99.669
4.125	100.139	100.082	99.889

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	96.946	96.908	96.767
3.000	97.469	97.429	97.283
3.125	98.012	97.970	97.819
3.250	98.436	98.392	98.236
3.375	98.800	98.754	98.593
3.500	99.166	99.119	98.952
3.625	99.551	99.502	99.330
3.750	99.812	99.761	99.584
3.875	100.133	100.080	99.898
4.000	100.448	100.393	100.206
4.125	100.639	100.582	100.390
1 year LIBOR "Wall Street Journal"			
Margin	2.250	Cap	5/2/5

FICO/CLTV Adjuster

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

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

Lock Desk Policy

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

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

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

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