[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.: **2/19/2018**
45 Day Lock Exp.: **3/5/2018**
60 Day Lock Exp.: **3/19/2018**

W. Rate Sheet Dated: **1/18/2018** **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	99.287	99.137	98.987	3.250	99.070	98.920	98.770	1.875	N/A	N/A	N/A	3.125	101.217	101.067	100.917
3.375	99.735	99.585	99.435	3.375	99.482	99.332	99.182	2.000	N/A	N/A	N/A	3.250	101.109	100.959	100.809
3.500	100.183	100.033	99.883	3.500	99.895	99.745	99.595	2.125	N/A	N/A	N/A	3.375	101.515	101.365	101.215
3.625	100.580	100.430	100.280	3.625	100.256	100.106	99.956	2.250	95.613	95.463	95.313	3.500	101.922	101.772	101.622
3.750	101.920	101.764	101.614	3.750	101.703	101.546	101.396	2.375	96.007	95.857	95.707	3.625	102.319	102.169	102.019
3.875	102.355	102.199	102.049	3.875	102.102	101.946	101.796	2.500	96.401	96.251	96.101	Margin = 2.250		Index = 1.780	
4.000	102.737	102.580	102.430	4.000	102.448	102.292	102.142	2.625	96.744	96.594	96.444				
4.125	103.044	102.887	102.737	4.125	102.719	102.563	102.413	2.750	98.784	98.634	98.484				
4.250	103.161	103.061	102.936	4.250	102.944	102.844	102.719	2.875	99.174	99.024	98.874				
4.375	103.507	103.407	103.282	4.375	103.255	103.155	103.030	3.000	99.558	99.408	99.258				
4.500	103.819	103.719	103.594	4.500	103.530	103.430	103.305	3.125	99.885	99.735	99.585				
4.625	104.061	103.961	103.836	4.625	103.737	103.637	103.512	3.250	100.728	100.578	100.428				
4.750	103.633	103.533	103.433	4.750	103.416	103.316	103.216	3.375	101.068	100.918	100.768				
4.875	103.910	103.810	103.710	4.875	103.657	103.557	103.457	3.500	101.373	101.223	101.073				
5.000	104.362	104.262	104.162	5.000	104.074	103.974	103.874	3.625	101.604	101.454	101.304				
5.125	104.605	104.505	104.405	5.125	104.281	104.181	104.081	3.750	101.900	101.750	101.600				
5.250	104.505	104.405	103.998	5.250	104.287	104.187	103.781	3.875	102.170	102.020	101.870				
5.375	104.781	104.681	104.275	5.375	104.528	104.428	104.022	4.000	102.404	102.254	102.104				
5.500	105.234	105.134	104.728	5.500	104.946	104.846	104.439	4.125	102.572	102.422	102.272				

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	98.107	97.957	97.807	3.250	97.940	97.790	97.640	1.875	N/A	N/A	N/A	3.125	100.087	99.937	99.787
3.375	98.555	98.405	98.255	3.375	98.352	98.202	98.052	2.000	N/A	N/A	N/A	3.250	99.979	99.829	99.679
3.500	99.003	98.853	98.703	3.500	98.765	98.615	98.465	2.125	N/A	N/A	N/A	3.375	100.385	100.235	100.085
3.625	99.400	99.250	99.100	3.625	99.126	98.976	98.826	2.250	94.483	94.333	94.183	3.500	100.792	100.642	100.492
3.750	100.740	100.584	100.434	3.750	100.573	100.416	100.266	2.375	94.877	94.727	94.577	3.625	101.189	101.039	100.889
3.875	101.175	101.019	100.869	3.875	100.972	100.816	100.666	2.500	95.271	95.121	94.971	Margin = 2.250		Index = 1.780	
4.000	101.557	101.400	101.250	4.000	101.318	101.162	101.012	2.625	95.614	95.464	95.314	**30 Year OTC**			
4.125	101.864	101.707	101.557	4.125	101.589	101.433	101.283	2.750	97.654	97.504	97.354	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	101.981	101.881	101.756	4.250	101.814	101.714	101.589	2.875	98.044	97.894	97.744	4.250	100.371	100.121	99.871
4.375	102.327	102.227	102.102	4.375	102.125	102.025	101.900	3.000	98.428	98.278	98.128	4.375	100.717	100.467	100.217
4.500	102.639	102.539	102.414	4.500	102.400	102.300	102.175	3.125	98.755	98.605	98.455	4.500	101.029	100.779	100.529
4.625	102.881	102.781	102.656	4.625	102.607	102.507	102.382	3.250	99.598	99.448	99.298	4.625	101.271	101.021	100.771
4.750	102.453	102.353	102.253	4.750	102.286	102.186	102.086	3.375	99.938	99.788	99.638	4.750	100.843	100.593	100.343
4.875	102.730	102.630	102.530	4.875	102.527	102.427	102.327	3.500	100.243	100.093	99.943	4.875	101.120	100.870	100.620
5.000	103.182	103.082	102.982	5.000	102.944	102.844	102.744	3.625	100.474	100.324	100.174	5.000	101.572	101.322	101.072
5.125	103.425	103.325	103.225	5.125	103.151	103.051	102.951	3.750	100.770	100.620	100.470	5.125	101.815	101.565	101.315
5.250	103.325	103.225	102.818	5.250	103.157	103.057	102.651	3.875	101.040	100.890	100.740	5.250	101.715	101.465	101.059
5.375	103.601	103.501	103.095	5.375	103.398	103.298	102.892	4.000	101.274	101.124	100.974	5.375	101.991	101.741	101.335
5.500	104.054	103.954	103.548	5.500	103.816	103.716	103.309	4.125	101.442	101.292	101.142	5.500	102.444	102.194	101.788

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:	1/18/2018	5.000%

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.:	**2/19/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**3/5/2018**
			60 Day Lock Exp.:	**3/19/2018**

W. Rate Sheet Dated: **1/18/2018** **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	98.459	98.309	98.159	3.250	98.242	98.092	97.942	1.875	N/A	N/A	N/A	3.125	99.53	99.379	99.229
3.375	98.907	98.757	98.607	3.375	98.654	98.504	98.354	2.000	N/A	N/A	N/A	3.250	100.28	100.131	99.981
3.500	99.355	99.205	99.055	3.500	99.066	98.916	98.766	2.125	N/A	N/A	N/A	3.375	100.69	100.537	100.387
3.625	99.752	99.602	99.452	3.625	99.428	99.278	99.128	2.250	93.613	93.463	93.313	3.500	101.09	100.944	100.794
3.750	100.857	100.701	100.551	3.750	100.640	100.484	100.334	2.375	94.007	93.857	93.707	3.625	101.49	101.341	101.191
3.875	101.293	101.137	100.987	3.875	101.040	100.884	100.734	2.500	94.401	94.251	94.101	Margin = 2.250		Index = 1.780	
4.000	101.674	101.518	101.368	4.000	101.386	101.230	101.080	2.625	94.744	94.594	94.444				
4.125	101.981	101.825	101.675	4.125	101.657	101.501	101.351	2.750	97.097	96.947	96.797				
4.250	102.036	101.936	101.811	4.250	101.819	101.719	101.594	2.875	97.486	97.336	97.186				
4.375	102.382	102.282	102.157	4.375	102.130	102.030	101.905	3.000	97.871	97.721	97.571				
4.500	102.694	102.594	102.469	4.500	102.405	102.305	102.180	3.125	98.197	98.047	97.897				
4.625	102.936	102.836	102.711	4.625	102.612	102.512	102.387	3.250	99.900	99.750	99.600				
4.750	101.289	101.189	101.089	4.750	101.072	100.972	100.872	3.375	100.240	100.090	99.940				
4.875	101.566	101.466	101.366	4.875	101.313	101.213	101.113	3.500	100.545	100.395	100.245				
5.000	102.019	101.919	101.819	5.000	101.730	101.630	101.530	3.625	100.776	100.626	100.476				
5.125	102.261	102.161	102.061	5.125	101.937	101.837	101.737	3.750	100.837	100.687	100.537				
5.250	101.348	101.248	100.842	5.250	101.131	101.031	100.625	3.875	101.107	100.957	100.807				
5.375	101.625	101.525	101.119	5.375	101.372	101.272	100.866	4.000	101.341	101.191	101.041				
5.500	102.078	101.978	101.572	5.500	101.789	101.689	101.283	4.125	101.510	101.360	101.210				

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	97.279	97.129	96.979	3.250	97.112	96.962	96.812	1.875	N/A	N/A	N/A	3.125	98.399	98.249	98.099
3.375	97.727	97.577	97.427	3.375	97.524	97.374	97.224	2.000	N/A	N/A	N/A	3.250	99.151	99.001	98.851
3.500	98.175	98.025	97.875	3.500	97.936	97.786	97.636	2.125	N/A	N/A	N/A	3.375	99.557	99.407	99.257
3.625	98.572	98.422	98.272	3.625	98.298	98.148	97.998	2.250	92.733	92.583	92.433	3.500	99.964	99.814	99.664
3.750	99.677	99.521	99.371	3.750	99.510	99.354	99.204	2.375	93.127	92.977	92.827	3.625	100.361	100.211	100.061
3.875	100.113	99.957	99.807	3.875	99.910	99.754	99.604	2.500	93.521	93.371	93.221	Margin = 2.250		Index = 1.780	
4.000	100.494	100.338	100.188	4.000	100.256	100.100	99.950	2.625	93.864	93.714	93.564	**30 Year OTC**			
4.125	100.801	100.645	100.495	4.125	100.527	100.371	100.221	2.750	96.748	96.598	96.448	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.856	100.756	100.631	4.250	100.689	100.589	100.464	2.875	97.137	96.987	96.837	4.250	99.246	98.996	98.746
4.375	101.202	101.102	100.977	4.375	101.000	100.900	100.775	3.000	97.522	97.372	97.222	4.375	99.592	99.342	99.092
4.500	101.514	101.414	101.289	4.500	101.275	101.175	101.050	3.125	97.849	97.699	97.549	4.500	99.904	99.654	99.404
4.625	101.756	101.656	101.531	4.625	101.482	101.382	101.257	3.250	98.168	98.018	97.868	4.625	100.146	99.896	99.646
4.750	100.109	100.009	99.909	4.750	99.942	99.842	99.742	3.375	98.508	98.358	98.208	4.750	98.499	98.249	97.999
4.875	100.386	100.286	100.186	4.875	100.183	100.083	99.983	3.500	98.814	98.664	98.514	4.875	98.776	98.526	98.276
5.000	100.839	100.739	100.639	5.000	100.600	100.500	100.400	3.625	99.045	98.895	98.745	5.000	99.229	98.979	98.729
5.125	101.081	100.981	100.881	5.125	100.807	100.707	100.607	3.750	98.520	98.370	98.220	5.125	99.471	99.221	98.971
5.250	100.168	100.068	99.662	5.250	100.001	99.901	99.495	3.875	98.790	98.640	98.490	5.250	98.558	98.308	97.902
5.375	100.445	100.345	99.939	5.375	100.242	100.142	99.736	4.000	99.024	98.874	98.724	5.375	98.835	98.585	98.179
5.500	100.898	100.798	100.392	5.500	100.659	100.559	100.153	4.125	99.192	99.042	98.892	5.500	99.288	99.038	98.632

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

FICO Adjuster		**FICO Adjuster**	
FICO 720 +	0.500	FICO 620 - 639	-1.000
FICO 660 - 719	0.500	FICO 600 - 619	-1.500
FICO 640 - 659	0.000	FICO 580 - 599	-2.000
NY	-0.250	Non Owner Occupancy	-2.000
USDA Streamline-Assist Refinance Option			-0.250

Specialty Adjustment

Manufactured Homes (OTC Exempt)	0.500
203(k) / 203(k)s / 203(h) / Repair Escrow	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate

Today:	1/18/2018	5.000%

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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
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Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **2/19/2018**
45 Day Lock Exp.: **3/5/2018**
60 Day Lock Exp.: **3/19/2018**

W. Rate Sheet Dated: **1/18/2018** **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	101.659	101.559	101.459	4.125	102.180	102.080	101.980	3.000	99.075	98.975	98.875	3.000	99.030	98.930	98.830
4.125	102.180	102.080	101.980	4.250	103.229	103.129	103.029	3.125	99.560	99.460	99.360	3.125	99.336	99.236	99.136
4.250	102.743	102.643	102.543	4.375	103.626	103.526	103.426	3.250	100.180	100.080	99.980	3.250	100.167	100.067	99.967
4.375	103.295	103.195	103.095	4.500	103.946	103.846	103.746	3.375	100.747	100.647	100.547	3.375	100.459	100.359	100.259
4.500	103.255	103.155	103.055	4.625	104.392	104.292	104.192	3.500	101.065	100.965	100.865	3.500	100.733	100.633	100.533
4.625	103.792	103.692	103.592	4.750	104.786	104.686	104.586	3.625	101.137	101.037	100.937	3.625	100.990	100.890	100.790
4.750	104.314	104.214	104.114	4.875	105.211	105.111	105.011	3.750	101.533	101.433	101.333	3.750	101.775	101.675	101.575
4.875	104.832	104.732	104.632	4.990	105.372	105.272	105.172	3.875	101.884	101.784	101.684	3.875	102.065	101.965	101.865
4.990	105.018	104.918	104.818	5.000	105.472	105.372	105.272	3.990	102.224	102.124	102.024	3.990	102.297	102.197	102.097
5.000	105.118	105.018	104.918	5.125	105.984	105.884	105.784	4.000	102.324	102.224	102.124	4.000	102.397	102.297	102.197
5.125	105.529	105.429	105.329	5.250	106.463	106.363	106.263	4.125	102.702	102.602	102.502	4.125	102.632	102.532	102.432
5.250	106.185	106.085	105.985	5.375	106.787	106.687	106.587	4.250	103.063	102.963	102.863	4.250	102.843	102.743	102.643
5.375	106.610	106.510	106.410	5.500	107.084	106.984	106.884	4.375	103.386	103.286	103.186	4.375	103.067	102.967	102.867
5.500	107.024	106.924	106.824	5.625	107.346	107.246	107.146	4.500	103.496	103.396	103.296	4.500	103.135	103.035	102.935
5.625	107.370	107.270	107.170	5.750	106.310	106.210	106.110	4.625	103.493	103.393	103.293	4.625	103.293	103.193	103.093
5.750	106.812	106.712	106.612	5.875	106.641	106.541	106.441	4.750	103.788	103.688	103.588	4.750	103.478	103.378	103.278
5.875	107.247	107.147	107.047	5.990	106.858	106.758	106.658	4.875	104.053	103.953	103.853	4.875	103.646	103.546	103.446
5.990	107.584	107.484	107.384	6.000	106.958	106.858	106.758	4.990	104.199	104.099	103.999	4.990	103.698	103.598	103.498
6.000	107.684	107.584	107.484	6.125	107.165	107.065	106.965	5.000	104.299	104.199	104.099	5.000	103.798	103.698	103.598

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	100.538	100.438	100.338	3.000	98.117	98.017	97.917
4.250	101.116	101.016	100.916	3.125	98.540	98.440	98.340
4.375	101.504	101.404	101.304	3.250	98.860	98.760	98.660
4.500	101.846	101.746	101.646	3.375	99.289	99.189	99.089
4.625	102.288	102.188	102.088	3.500	99.704	99.604	99.504
4.750	102.808	102.708	102.608	3.625	100.079	99.979	99.879
4.875	103.254	103.154	103.054	3.750	100.350	100.250	100.150
4.990	103.388	103.288	103.188	3.875	100.586	100.486	100.386
5.000	103.488	103.388	103.288	3.990	100.797	100.697	100.597
5.125	103.661	103.561	103.461	4.000	100.897	100.797	100.697
5.250	102.993	102.893	102.793	4.125	101.241	101.141	101.041
5.375	103.361	103.261	103.161	4.250	101.481	101.381	101.281
5.500	103.708	103.608	103.508	4.375	101.695	101.595	101.495
5.625	103.892	103.792	103.692	4.500	101.766	101.666	101.566
5.750	100.933	100.833	100.733	4.625	101.724	101.624	101.524
5.875	101.309	101.209	101.109	4.750	101.926	101.826	101.726
5.990	101.576	101.476	101.376	4.875	102.107	102.007	101.907
6.000	101.676	101.576	101.476	4.990	102.172	102.072	101.972
6.125	101.803	101.703	101.603	5.000	102.272	102.172	102.072

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

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

Additional LPMI Premium Adjustments

Product Feature ↓ \ FICO →	≥ 760	740 - 759	720 - 739	700 - 719	680 - 699
Rate/Term Refi	-0.150	-0.240	-0.300	-0.530	-0.540
Cash-Out Refi	-0.540	-0.600	-0.700	-1.000	-1.050
Second Home	-0.360	-0.390	-0.490	-0.700	-0.700
Manufactured Home	-0.540	-0.600	-0.700	-1.000	-1.050
Loan Amount > $453,100*	-0.600	-0.660	-0.880	-1.400	-1.400
Employee Relocation	0.100	0.100	0.140	0.250	0.250
Investment Property	-1.190	-1.190	-1.330	-1.750	-1.750

*The Loan Amount adjustment does not apply in AK with loan amt $453.1K - $679.65K

Lock Desk Policy

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

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

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

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

30 Day Lock Exp.: **2/19/2018**
45 Day Lock Exp.: **3/5/2018**
60 Day Lock Exp.: **3/19/2018**

W. Rate Sheet Dated: **1/18/2018** **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	99.385	99.285	99.185	3.375	N/A	N/A	N/A	4.125	100.681	100.581	100.481	4.125	99.136	99.036	98.936
4.125	99.999	99.899	99.799	3.500	94.643	94.543	94.443	4.250	101.605	101.505	101.405	4.250	99.820	99.720	99.620
4.250	100.736	100.636	100.536	3.625	95.619	95.519	95.419	4.375	101.948	101.848	101.748	4.375	100.293	100.193	100.093
4.375	101.261	101.161	101.061	3.750	96.551	96.451	96.351	4.500	102.496	102.396	102.296	4.500	100.723	100.623	100.523
4.500	101.805	101.705	101.605	3.875	97.499	97.399	97.299	4.625	102.942	102.842	102.742	4.625	101.220	101.120	101.020
4.625	102.342	102.242	102.142	3.990	98.333	98.233	98.133	4.750	103.336	103.236	103.136	4.750	101.884	101.784	101.684
4.750	102.864	102.764	102.664	4.000	98.433	98.333	98.233	4.875	103.761	103.661	103.561	4.875	102.475	102.375	102.275
4.875	103.382	103.282	103.182	4.125	99.267	99.167	99.067	4.990	103.922	103.822	103.722	4.990	102.673	102.573	102.473
4.990	103.568	103.468	103.368	4.250	100.456	100.356	100.256	5.000	104.022	103.922	103.822	5.000	102.773	102.673	102.573
5.000	103.668	103.568	103.468	4.375	101.171	101.071	100.971	5.125	104.534	104.434	104.334	5.125	103.143	103.043	102.943
5.125	104.079	103.979	103.879	4.500	101.919	101.819	101.719	5.250	105.013	104.913	104.813	5.250	103.710	103.610	103.510
5.250	104.735	104.635	104.535	4.625	102.657	102.557	102.457	5.375	105.337	105.237	105.137	5.375	104.180	104.080	103.980
5.375	105.160	105.060	104.960	4.750	103.362	103.262	103.162	5.500	105.634	105.534	105.434	5.500	104.611	104.511	104.411
5.500	105.574	105.474	105.374	4.875	103.935	103.835	103.735	5.625	105.896	105.796	105.696	5.625	104.993	104.893	104.793
5.625	105.920	105.820	105.720	4.990	104.155	104.055	103.955	5.750	104.860	104.760	104.660	5.750	104.401	104.301	104.201
5.750	105.362	105.262	105.162	5.000	104.255	104.155	104.055	5.875	105.191	105.091	104.991	5.875	104.883	104.783	104.683
5.875	105.797	105.697	105.597	5.125	104.625	104.525	104.425	5.990	105.408	105.308	105.208	5.990	105.240	105.140	105.040
5.990	106.134	106.034	105.934	5.250	105.482	105.382	105.282	6.000	105.508	105.408	105.308	6.000	105.340	105.240	105.140
6.000	106.234	106.134	106.034	5.375	105.953	105.853	105.753	6.125	105.715	105.615	105.515	6.125	105.644	105.544	105.444

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	98.117	98.017	97.917	3.000	95.818	95.718	95.618	3.000	97.530	97.430	97.330	3.000	95.659	95.559	95.459
3.125	98.540	98.440	98.340	3.125	96.414	96.314	96.214	3.125	97.836	97.736	97.636	3.125	96.245	96.145	96.045
3.250	98.860	98.760	98.660	3.250	97.222	97.122	97.022	3.250	98.667	98.567	98.467	3.250	97.054	96.954	96.854
3.375	99.289	99.189	99.089	3.375	97.813	97.713	97.613	3.375	98.959	98.859	98.759	3.375	97.635	97.535	97.435
3.500	99.704	99.604	99.504	3.500	98.359	98.259	98.159	3.500	99.233	99.133	99.033	3.500	98.181	98.081	97.981
3.625	100.079	99.979	99.879	3.625	98.859	98.759	98.659	3.625	99.490	99.390	99.290	3.625	98.681	98.581	98.481
3.750	100.350	100.250	100.150	3.750	99.295	99.195	99.095	3.750	100.275	100.175	100.075	3.750	99.097	98.997	98.897
3.875	100.586	100.486	100.386	3.875	99.687	99.587	99.487	3.875	100.565	100.465	100.365	3.875	99.489	99.389	99.289
3.990	100.797	100.697	100.597	3.990	100.218	100.118	100.018	3.990	100.797	100.697	100.597	3.990	100.020	99.920	99.820
4.000	100.897	100.797	100.697	4.000	100.318	100.218	100.118	4.000	100.897	100.797	100.697	4.000	100.120	100.020	99.920
4.125	101.241	101.141	101.041	4.125	100.797	100.697	100.597	4.125	101.132	101.032	100.932	4.125	100.599	100.499	100.399
4.250	101.481	101.381	101.281	4.250	101.197	101.097	100.997	4.250	101.343	101.243	101.143	4.250	100.988	100.888	100.788
4.375	101.695	101.595	101.495	4.375	101.561	101.461	101.361	4.375	101.567	101.467	101.367	4.375	101.383	101.283	101.183
4.500	101.766	101.666	101.566	4.500	101.683	101.583	101.483	4.500	101.635	101.535	101.435	4.500	101.505	101.405	101.305
4.625	101.724	101.624	101.524	4.625	101.868	101.768	101.668	4.625	101.793	101.693	101.593	4.625	101.690	101.590	101.490
4.750	101.926	101.826	101.726	4.750	102.194	102.094	101.994	4.750	101.978	101.878	101.778	4.750	102.016	101.916	101.816
4.875	102.107	102.007	101.907	4.875	102.487	102.387	102.287	4.875	102.146	102.046	101.946	4.875	102.309	102.209	102.109
4.990	102.172	102.072	101.972	4.990	102.661	102.561	102.461	4.990	102.198	102.098	101.998	4.990	102.483	102.383	102.283
5.000	102.272	102.172	102.072	5.000	102.761	102.661	102.561	5.000	102.298	102.198	102.098	5.000	102.583	102.483	102.383

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		30 Day Lock Exp.:	2/19/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	3/5/2018
			60 Day Lock Exp.:	3/19/2018

W. Rate Sheet Dated: 1/18/2018 **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	100.436	100.336	100.236	3.750	100.785	100.685	100.585	2.750	97.807	97.707	97.607
3.875	101.107	101.007	100.907	3.875	101.393	101.293	101.193	2.875	98.504	98.404	98.304
3.990	101.559	101.459	101.359	3.990	101.962	101.862	101.762	2.990	98.975	98.875	98.775
4.000	101.659	101.559	101.459	4.000	102.062	101.962	101.862	3.000	99.075	98.975	98.875
4.125	102.180	102.080	101.980	4.125	102.186	102.086	101.986	3.125	99.560	99.460	99.360
4.250	102.743	102.643	102.543	4.250	103.229	103.129	103.029	3.250	100.180	100.080	99.980
4.375	103.295	103.195	103.095	4.375	103.626	103.526	103.426	3.375	100.747	100.647	100.547
4.500	103.426	103.326	103.226	4.500	103.972	103.872	103.772	3.500	101.065	100.965	100.865
4.625	103.827	103.727	103.627	4.625	104.470	104.370	104.270	3.625	101.286	101.186	101.086
4.750	104.379	104.279	104.179	4.750	105.032	104.932	104.832	3.750	101.827	101.727	101.627
4.875	104.877	104.777	104.677	4.875	105.595	105.495	105.395	3.875	102.335	102.235	102.135
4.990	105.205	105.105	105.005	4.990	106.033	105.933	105.833	3.990	102.322	102.222	102.122
5.000	105.305	105.205	105.105	5.000	106.133	106.033	105.933	4.000	102.422	102.322	102.222
5.125	105.587	105.487	105.387	5.125	105.642	105.542	105.430	4.125	102.926	102.826	102.726
5.250	106.070	105.970	105.870	5.250	106.193	106.093	105.981	4.250	103.332	103.232	103.132
5.375	106.468	106.368	106.268	5.375	106.666	106.566	106.456	4.375	103.747	103.647	103.547
5.500	106.815	106.715	106.615	5.500	107.090	106.990	106.883	4.500	104.358	104.258	104.158
5.625	106.935	106.823	106.735	5.625	107.130	107.018	106.930	4.625	104.791	104.691	104.591
5.750	107.350	107.237	107.150	5.750	107.596	107.484	107.396	4.750	103.292	103.192	103.092

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.	
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.: 2/19/2018
45 Day Lock Exp.: 3/5/2018
60 Day Lock Exp.: 3/19/2018

W. Rate Sheet Dated: 1/18/2018 **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	98.121	98.021	97.921	3.750	98.021	97.921	97.821	3.750	99.213	99.113	99.013	3.750	99.113	99.013	98.913
3.875	98.897	98.797	98.697	3.875	98.797	98.697	98.597	3.875	99.943	99.843	99.743	3.875	99.843	99.743	99.643
3.990	99.498	99.398	99.298	3.990	99.398	99.298	99.198	3.990	100.512	100.412	100.312	3.990	100.412	100.312	100.212
4.000	99.598	99.498	99.398	4.000	99.498	99.398	99.298	4.000	100.612	100.512	100.412	4.000	100.512	100.412	100.312
4.125	100.136	100.036	99.936	4.125	100.036	99.936	99.836	4.125	100.736	100.636	100.536	4.125	100.636	100.536	100.436
4.250	100.822	100.722	100.622	4.250	100.722	100.622	100.522	4.250	101.356	101.256	101.156	4.250	101.256	101.156	101.056
4.375	101.438	101.338	101.238	4.375	101.338	101.238	101.138	4.375	101.950	101.850	101.750	4.375	101.850	101.750	101.650
4.500	101.976	101.876	101.776	4.500	101.876	101.776	101.676	4.500	102.522	102.422	102.322	4.500	102.422	102.322	102.222
4.625	102.377	102.277	102.177	4.625	102.277	102.177	102.077	4.625	103.020	102.920	102.820	4.625	102.920	102.820	102.720
4.750	102.929	102.829	102.729	4.750	102.829	102.729	102.629	4.750	103.582	103.482	103.382	4.750	103.482	103.382	103.282
4.875	103.427	103.327	103.227	4.875	103.327	103.227	103.127	4.875	104.145	104.045	103.945	4.875	104.045	103.945	103.845
4.990	103.755	103.655	103.555	4.990	103.655	103.555	103.455	4.990	104.583	104.483	104.383	4.990	104.483	104.383	104.283
5.000	103.855	103.755	103.655	5.000	103.755	103.655	103.555	5.000	104.683	104.583	104.483	5.000	104.583	104.483	104.383
5.125	104.137	104.037	103.937	5.125	104.037	103.937	103.837	5.125	104.192	104.092	103.980	5.125	104.092	103.992	103.880
5.250	104.620	104.520	104.420	5.250	104.520	104.420	104.320	5.250	104.743	104.643	104.531	5.250	104.643	104.543	104.431
5.375	105.018	104.918	104.818	5.375	104.918	104.818	104.718	5.375	105.216	105.116	105.006	5.375	105.116	105.016	104.906
5.500	105.365	105.265	105.165	5.500	105.265	105.165	105.065	5.500	105.640	105.540	105.433	5.500	105.540	105.440	105.333
5.625	105.485	105.373	105.285	5.625	105.385	105.273	105.185	5.625	105.680	105.568	105.480	5.625	105.580	105.468	105.380
5.750	105.900	105.787	105.700	5.750	105.800	105.687	105.600	5.750	106.146	106.034	105.946	5.750	106.046	105.934	105.846

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	95.948	95.848	95.748	2.750	95.848	95.748	95.648
2.875	96.584	96.484	96.384	2.875	96.484	96.384	96.284
2.990	97.096	96.996	96.896	2.990	96.996	96.896	96.796
3.000	97.196	97.096	96.996	3.000	97.096	96.996	96.896
3.125	97.796	97.696	97.596	3.125	97.696	97.596	97.496
3.250	98.501	98.401	98.301	3.250	98.401	98.301	98.201
3.375	98.950	98.850	98.750	3.375	98.850	98.750	98.650
3.500	99.278	99.178	99.078	3.500	99.178	99.078	98.978
3.625	99.786	99.686	99.586	3.625	99.686	99.586	99.486
3.750	100.327	100.227	100.127	3.750	100.227	100.127	100.027
3.875	100.835	100.735	100.635	3.875	100.735	100.635	100.535
3.990	100.822	100.722	100.622	3.990	100.722	100.622	100.522
4.000	100.922	100.822	100.722	4.000	100.822	100.722	100.622
4.125	101.426	101.326	101.226	4.125	101.326	101.226	101.126
4.250	101.832	101.732	101.632	4.250	101.732	101.632	101.532
4.375	102.247	102.147	102.047	4.375	102.147	102.047	101.947
4.500	102.858	102.758	102.658	4.500	102.758	102.658	102.558
4.625	103.291	103.191	103.091	4.625	103.191	103.091	102.991
4.750	101.792	101.692	101.592	4.750	101.692	101.592	101.492

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.:	2/19/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	3/5/2018
		60 Day Lock Exp.:	3/19/2018

W. Rate Sheet Dated: 1/18/2018 **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	99.571	99.471	99.371	3.750	100.663	100.563	100.463	2.750	97.448	97.348	97.248
3.875	100.347	100.247	100.147	3.875	101.393	101.293	101.193	2.875	98.084	97.984	97.884
3.990	100.948	100.848	100.748	3.990	101.962	101.862	101.762	2.990	98.596	98.496	98.396
4.000	101.048	100.948	100.848	4.000	102.062	101.962	101.862	3.000	98.696	98.596	98.496
4.125	101.586	101.486	101.386	4.125	102.186	102.086	101.986	3.125	99.296	99.196	99.096
4.250	102.272	102.172	102.072	4.250	102.806	102.706	102.606	3.250	100.001	99.901	99.801
4.375	102.888	102.788	102.688	4.375	103.400	103.300	103.200	3.375	100.450	100.350	100.250
4.500	103.426	103.326	103.226	4.500	103.972	103.872	103.772	3.500	100.778	100.678	100.578
4.625	103.827	103.727	103.627	4.625	104.470	104.370	104.270	3.625	101.286	101.186	101.086
4.750	104.379	104.279	104.179	4.750	105.032	104.932	104.832	3.750	101.827	101.727	101.627
4.875	104.877	104.777	104.677	4.875	105.595	105.495	105.395	3.875	102.335	102.235	102.135
4.990	105.205	105.105	105.005	4.990	106.033	105.933	105.833	3.990	102.322	102.222	102.122
5.000	105.305	105.205	105.105	5.000	106.133	106.033	105.933	4.000	102.422	102.322	102.222
5.125	105.587	105.487	105.387	5.125	105.642	105.542	105.430	4.125	102.926	102.826	102.726
5.250	106.070	105.970	105.870	5.250	106.193	106.093	105.981	4.250	103.332	103.232	103.132
5.375	106.468	106.368	106.268	5.375	106.666	106.566	106.456	4.375	103.747	103.647	103.547
5.500	106.815	106.715	106.615	5.500	107.090	106.990	106.883	4.500	104.358	104.258	104.158
5.625	106.935	106.823	106.735	5.625	107.130	107.018	106.930	4.625	104.791	104.691	104.591
5.750	107.350	107.237	107.150	5.750	107.596	107.484	107.396	4.750	103.292	103.192	103.092

Applicable for all mortgages with greater than 15 year terms

FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

Mortgages with Subordinate Financing

LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP & HPA LLPA Cap

FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "-1.500", LPMI		

Product Features

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

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	-1.000
Super Conforming	-1.500
Loan Size	
$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	-0.500
$125,001 - $175,000	-0.375
$175,001 - $275,000	0.000
$275,001 up to SC	0.125

	LPMI Adjust Term > 20 yr & All Manuf.				LPMI Adjust Term ≤ 20 yr			
FICO ↓ \ LTV →	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 760	-0.700	-1.400	-1.600	-1.900	-0.550	-0.800	-1.420	-1.570
740 - 759	-0.850	-2.000	-2.250	-2.610	-0.600	-1.020	-2.070	-2.320
720 - 739	-1.000	-2.450	-2.800	-3.250	-0.650	-1.270	-2.620	-2.970
700 - 719	-1.150	-2.950	-3.300	-3.850	-0.700	-1.420	-3.020	-3.420
680 - 699	-1.350	-3.600	-4.100	-4.720	-0.800	-1.720	-3.820	-4.320

Additional LPMI Premium Adjustments

Product Feature ↓ \ LTV →	≥ 760	740 - 759	720 - 739	700 - 719	680 - 699
Rate/Term Refi	-0.150	-0.240	-0.300	-0.530	-0.540
Cash-Out Refi	-0.540	-0.600	-0.700	-1.000	-1.050
Second Home	-0.360	-0.390	-0.490	-0.700	-0.700
Manufactured Home	-0.540	-0.600	-0.700	-1.000	-1.050
Loan Amount > $453,100*	-0.600	-0.660	-0.880	-1.400	-1.400
Employee Relocation	0.100	0.100	0.140	0.250	0.250
Investment Property	-1.190	-1.190	-1.330	-1.750	-1.750

*The Loan Amount adjustment does not apply in AK with loan amt $453.1K - $679.65K

Lock Desk Policy

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

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

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

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

30 Day Lock Exp.: **2/19/2018**
45 Day Lock Exp.: **3/5/2018**
60 Day Lock Exp.: **3/19/2018**

W. Rate Sheet Dated: 1/18/2018 **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	96.663	96.616	96.449
3.625	97.524	97.475	97.303
3.750	98.329	98.278	98.101
3.875	98.909	98.857	98.674
4.000	99.467	99.412	99.225
4.125	99.968	99.912	99.719
4.250	100.480	100.422	100.224
4.375	100.893	100.833	100.630
4.500	101.319	101.257	101.049
4.625	101.748	101.684	101.470
4.750	102.092	102.026	101.807
4.875	102.332	102.265	102.041
5.000	102.713	102.643	102.414

15 Yr. Fixed

All-in Price Cap "Borrower Paid Only" 101.850

Rate	30 Day	45 Day	60 Day
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	97.279	97.236	97.079
3.375	97.767	97.722	97.560
3.500	98.144	98.096	97.930
3.625	98.626	98.577	98.405
3.750	98.953	98.902	98.725
3.875	99.320	99.267	99.085
4.000	99.690	99.635	99.447
4.125	100.220	100.164	99.971
4.250	100.582	100.524	100.326
4.375	100.776	100.716	100.513
4.500	100.974	100.912	100.703

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	96.758	96.720	96.579
3.000	97.286	97.246	97.100
3.125	97.836	97.794	97.643
3.250	98.257	98.213	98.057
3.375	98.620	98.575	98.413
3.500	98.997	98.950	98.783
3.625	99.392	99.343	99.171
3.750	99.662	99.611	99.434
3.875	99.991	99.938	99.755
4.000	100.313	100.258	100.071
4.125	100.511	100.454	100.262
1 year LIBOR "Wall Street Journal"			
Margin	2.250	Cap	5/2/5

FICO/CLTV Adjuster

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

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

Lock Desk Policy

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

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

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

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