AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**3/2/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**3/19/2018**
		60 Day Lock Exp.:	**4/2/2018**

W. Rate Sheet Dated: **1/31/2018** **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	99.038	98.888	98.738	3.250	98.521	98.371	98.221	1.875	N/A	N/A	N/A	3.125	101.447	101.297	101.147
3.375	99.491	99.341	99.191	3.375	98.938	98.788	98.638	2.000	N/A	N/A	N/A	3.250	101.341	101.191	101.041
3.500	99.940	99.790	99.640	3.500	99.352	99.202	99.052	2.125	N/A	N/A	N/A	3.375	101.753	101.603	101.453
3.625	100.340	100.190	100.040	3.625	99.716	99.566	99.416	2.250	95.453	95.303	95.153	3.500	102.160	102.010	101.860
3.750	101.719	101.569	101.419	3.750	101.202	101.052	100.902	2.375	95.847	95.697	95.547	3.625	102.560	102.410	102.260
3.875	102.166	102.016	101.866	3.875	101.613	101.463	101.313	2.500	96.240	96.090	95.940	Margin =	2.250	Index =	1.790
4.000	102.601	102.451	102.301	4.000	102.012	101.862	101.712	2.625	96.589	96.439	96.289				
4.125	102.986	102.836	102.686	4.125	102.362	102.212	102.062	2.750	98.710	98.560	98.410				
4.250	103.376	103.276	103.176	4.250	102.859	102.759	102.659	2.875	99.102	98.952	98.802				
4.375	103.758	103.658	103.558	4.375	103.205	103.105	103.005	3.000	99.488	99.338	99.188				
4.500	104.105	104.005	103.905	4.500	103.516	103.416	103.316	3.125	99.831	99.681	99.531				
4.625	104.379	104.279	104.179	4.625	103.755	103.655	103.555	3.250	100.552	100.402	100.252				
4.750	103.974	103.874	103.774	4.750	103.707	103.607	103.507	3.375	100.932	100.782	100.632				
4.875	104.285	104.185	104.085	4.875	103.982	103.882	103.782	3.500	101.305	101.155	101.005				
5.000	104.562	104.462	104.362	5.000	104.223	104.123	104.023	3.625	101.567	101.417	101.267				
5.125	104.775	104.675	104.575	5.125	104.401	104.301	104.201	3.750	101.952	101.802	101.652				
5.250	104.486	104.386	104.230	5.250	104.219	104.119	103.963	3.875	102.257	102.107	101.957				
5.375	104.797	104.697	104.541	5.375	104.494	104.394	104.238	4.000	102.527	102.377	102.227				
5.500	105.074	104.974	104.818	5.500	104.735	104.635	104.479	4.125	102.726	102.576	102.426				

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	97.558	97.408	97.258	3.250	97.391	97.241	97.091	1.875	N/A	N/A	N/A	3.125	100.317	100.167	100.017
3.375	98.011	97.861	97.711	3.375	97.808	97.658	97.508	2.000	N/A	N/A	N/A	3.250	100.211	100.061	99.911
3.500	98.460	98.310	98.160	3.500	98.222	98.072	97.922	2.125	N/A	N/A	N/A	3.375	100.623	100.473	100.323
3.625	98.860	98.710	98.560	3.625	98.586	98.436	98.286	2.250	94.323	94.173	94.023	3.500	101.030	100.880	100.730
3.750	100.239	100.089	99.939	3.750	100.072	99.922	99.772	2.375	94.717	94.567	94.417	3.625	101.430	101.280	101.130
3.875	100.686	100.536	100.386	3.875	100.483	100.333	100.183	2.500	95.110	94.960	94.810	Margin =	2.250	Index =	1.790
4.000	101.121	100.971	100.821	4.000	100.882	100.732	100.582	2.625	95.459	95.309	95.159	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	101.506	101.356	101.206	4.125	101.232	101.082	100.932	2.750	97.580	97.430	97.280	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	101.896	101.796	101.696	4.250	101.729	101.629	101.529	2.875	97.972	97.822	97.672	4.250	100.286	100.036	99.786
4.375	102.278	102.178	102.078	4.375	102.075	101.975	101.875	3.000	98.358	98.208	98.058	4.375	100.668	100.418	100.168
4.500	102.625	102.525	102.425	4.500	102.386	102.286	102.186	3.125	98.701	98.551	98.401	4.500	101.015	100.765	100.515
4.625	102.899	102.799	102.699	4.625	102.625	102.525	102.425	3.250	99.422	99.272	99.122	4.625	101.289	101.039	100.789
4.750	102.744	102.644	102.544	4.750	102.577	102.477	102.377	3.375	99.802	99.652	99.502	4.750	101.134	100.884	100.634
4.875	103.055	102.955	102.855	4.875	102.852	102.752	102.652	3.500	100.175	100.025	99.875	4.875	101.445	101.195	100.945
5.000	103.332	103.232	103.132	5.000	103.093	102.993	102.893	3.625	100.437	100.287	100.137	5.000	101.722	101.472	101.222
5.125	103.545	103.445	103.345	5.125	103.271	103.171	103.071	3.750	100.822	100.672	100.522	5.125	101.935	101.685	101.435
5.250	103.256	103.156	103.000	5.250	103.089	102.989	102.833	3.875	101.127	100.977	100.827	5.250	101.646	101.396	101.146
5.375	103.567	103.467	103.311	5.375	103.364	103.264	103.108	4.000	101.397	101.247	101.097	5.375	101.957	101.707	101.457
5.500	103.844	103.744	103.588	5.500	103.605	103.505	103.349	4.125	101.596	101.446	101.296	5.500	102.234	101.984	101.734

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

FICO Adjuster		**Loan Size Adjuster**	
FICO 720 +	0.500	$0 - $49,999	-2.500
FICO 680- 719	0.375	$50,000 - $85,000	-0.500
FICO 660 - 679	0.250	$85,001 - $125,000	-0.500
FICO 640 - 659	0.000	$125,001 - $175,000	-0.125
FICO 620 - 639	-1.000	$175,001 - $275,000	0.000
FICO 600 - 619	-1.500	$275,001 up to HB	0.375
FICO 580 - 599	-2.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	-0.500	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

Specialty Adjustment	
Manufactured Homes (OTC Exempt)	0.250
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:	1/31/2018	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.:	**3/2/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**3/19/2018**
			60 Day Lock Exp.:	**4/2/2018**

W. Rate Sheet Dated: **1/31/2018** **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	98.194	98.044	97.894	3.250	97.677	97.527	97.377	1.875	N/A	N/A	N/A	3.125	99.76	99.610	99.460
3.375	98.647	98.497	98.347	3.375	98.094	97.944	97.794	2.000	N/A	N/A	N/A	3.250	100.50	100.347	100.197
3.500	99.096	98.946	98.796	3.500	98.508	98.358	98.208	2.125	N/A	N/A	N/A	3.375	100.91	100.759	100.609
3.625	99.496	99.346	99.196	3.625	98.872	98.722	98.572	2.250	93.453	93.303	93.153	3.500	101.32	101.167	101.017
3.750	100.719	100.569	100.419	3.750	100.202	100.052	99.902	2.375	93.847	93.697	93.547	3.625	101.72	101.566	101.416
3.875	101.166	101.016	100.866	3.875	100.613	100.463	100.313	2.500	94.240	94.090	93.940	Margin = 2.250		Index = 1.790	
4.000	101.601	101.451	101.301	4.000	101.012	100.862	100.712	2.625	94.589	94.439	94.289				
4.125	101.986	101.836	101.686	4.125	101.362	101.212	101.062	2.750	97.023	96.873	96.723				
4.250	102.345	102.245	102.145	4.250	101.828	101.728	101.628	2.875	97.414	97.264	97.114				
4.375	102.727	102.627	102.527	4.375	102.174	102.074	101.974	3.000	97.801	97.651	97.501				
4.500	103.074	102.974	102.874	4.500	102.485	102.385	102.285	3.125	98.144	97.994	97.844				
4.625	103.348	103.248	103.148	4.625	102.724	102.624	102.524	3.250	99.708	99.558	99.408				
4.750	101.630	101.530	101.430	4.750	101.363	101.263	101.163	3.375	100.088	99.938	99.788				
4.875	101.941	101.841	101.741	4.875	101.638	101.538	101.438	3.500	100.461	100.311	100.161				
5.000	102.218	102.118	102.018	5.000	101.879	101.779	101.679	3.625	100.723	100.573	100.423				
5.125	102.432	102.332	102.232	5.125	102.058	101.958	101.858	3.750	100.952	100.802	100.652				
5.250	101.330	101.230	101.073	5.250	101.063	100.963	100.806	3.875	101.257	101.107	100.957				
5.375	101.641	101.541	101.385	5.375	101.338	101.238	101.082	4.000	101.527	101.377	101.227				
5.500	101.918	101.818	101.661	5.500	101.579	101.479	101.323	4.125	101.726	101.576	101.426				

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	96.714	96.564	96.414	3.250	96.547	96.397	96.247	1.875	N/A	N/A	N/A	3.125	98.630	98.480	98.330
3.375	97.167	97.017	96.867	3.375	96.964	96.814	96.664	2.000	N/A	N/A	N/A	3.250	99.367	99.217	99.067
3.500	97.616	97.466	97.316	3.500	97.378	97.228	97.078	2.125	N/A	N/A	N/A	3.375	99.779	99.629	99.479
3.625	98.016	97.866	97.716	3.625	97.742	97.592	97.442	2.250	92.573	92.423	92.273	3.500	100.187	100.037	99.887
3.750	99.239	99.089	98.939	3.750	99.072	98.922	98.772	2.375	92.967	92.817	92.667	3.625	100.586	100.436	100.286
3.875	99.686	99.536	99.386	3.875	99.483	99.333	99.183	2.500	93.360	93.210	93.060	Margin = 2.250		Index = 1.790	
4.000	100.121	99.971	99.821	4.000	99.882	99.732	99.582	2.625	93.709	93.559	93.409	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	100.506	100.356	100.206	4.125	100.232	100.082	99.932	2.750	96.674	96.524	96.374	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.865	100.765	100.665	4.250	100.698	100.598	100.498	2.875	97.065	96.915	96.765	4.250	99.255	99.005	98.755
4.375	101.247	101.147	101.047	4.375	101.044	100.944	100.844	3.000	97.452	97.302	97.152	4.375	99.637	99.387	99.137
4.500	101.594	101.494	101.394	4.500	101.355	101.255	101.155	3.125	97.795	97.645	97.495	4.500	99.984	99.734	99.484
4.625	101.868	101.768	101.668	4.625	101.594	101.494	101.394	3.250	97.992	97.842	97.692	4.625	100.258	100.008	99.758
4.750	100.400	100.300	100.200	4.750	100.233	100.133	100.033	3.375	98.372	98.222	98.072	4.750	98.790	98.540	98.290
4.875	100.711	100.611	100.511	4.875	100.508	100.408	100.308	3.500	98.745	98.595	98.445	4.875	99.101	98.851	98.601
5.000	100.988	100.888	100.788	5.000	100.749	100.649	100.549	3.625	99.007	98.857	98.707	5.000	99.378	99.128	98.878
5.125	101.202	101.102	101.002	5.125	100.928	100.828	100.728	3.750	98.572	98.422	98.272	5.125	99.592	99.342	99.092
5.250	100.100	100.000	99.843	5.250	99.933	99.833	99.676	3.875	98.877	98.727	98.577	5.250	98.490	98.240	97.990
5.375	100.411	100.311	100.155	5.375	100.208	100.108	99.952	4.000	99.147	98.997	98.847	5.375	98.801	98.551	98.301
5.500	100.688	100.588	100.431	5.500	100.449	100.349	100.193	4.125	99.346	99.196	99.046	5.500	99.078	98.828	98.578

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

FICO Adjuster		FICO Adjuster	
FICO 720 +	0.500	FICO 620 - 639	-1.000
FICO 680- 719	0.375	FICO 600 - 619	-1.500
FICO 660 - 679	0.250	FICO 580 - 599	-2.000
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	-0.500	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

Specialty Adjustment

Manufactured Homes (OTC Exempt)	0.250
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:	1/31/2018	5.000%

Lock Desk Policy

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AFR Loan Center				
Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	3/2/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	3/19/2018
			60 Day Lock Exp.:	4/2/2018

W. Rate Sheet Dated: 1/31/2018 **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	100.659	100.559	100.459	4.125	101.623	101.523	101.423	3.000	98.564	98.464	98.364	3.000	98.835	98.735	98.635
4.125	101.262	101.162	101.062	4.250	102.507	102.407	102.307	3.125	99.046	98.946	98.846	3.125	99.149	99.049	98.949
4.250	101.935	101.835	101.735	4.375	102.936	102.836	102.736	3.250	99.585	99.485	99.385	3.250	99.773	99.673	99.573
4.375	102.447	102.347	102.247	4.500	103.448	103.348	103.248	3.375	100.012	99.912	99.812	3.375	100.076	99.976	99.876
4.500	102.661	102.561	102.461	4.625	103.917	103.817	103.717	3.500	100.477	100.377	100.277	3.500	100.374	100.274	100.174
4.625	103.248	103.148	103.048	4.750	104.329	104.229	104.129	3.625	100.900	100.800	100.700	3.625	100.639	100.539	100.439
4.750	103.781	103.681	103.581	4.875	104.733	104.633	104.533	3.750	101.324	101.224	101.124	3.750	101.567	101.467	101.367
4.875	104.299	104.199	104.099	4.990	105.088	104.988	104.888	3.875	101.716	101.616	101.516	3.875	101.887	101.787	101.687
4.990	104.515	104.415	104.315	5.000	105.188	105.088	104.988	3.990	102.179	102.079	101.979	3.990	102.134	102.034	101.934
5.000	104.615	104.515	104.415	5.125	105.708	105.608	105.508	4.000	102.279	102.179	102.079	4.000	102.234	102.134	102.034
5.125	105.183	105.083	104.983	5.250	106.195	106.095	105.995	4.125	102.692	102.592	102.492	4.125	102.479	102.379	102.279
5.250	105.819	105.719	105.619	5.375	106.527	106.427	106.327	4.250	103.051	102.951	102.851	4.250	102.698	102.598	102.498
5.375	106.255	106.155	106.055	5.500	106.831	106.731	106.631	4.375	103.384	103.284	103.184	4.375	102.903	102.803	102.703
5.500	106.678	106.578	106.478	5.625	107.099	106.999	106.899	4.500	103.494	103.394	103.294	4.500	102.953	102.853	102.753
5.625	107.029	106.929	106.829	5.750	106.456	106.356	106.256	4.625	103.465	103.365	103.265	4.625	103.112	103.012	102.912
5.750	106.861	106.761	106.661	5.875	106.792	106.692	106.592	4.750	103.737	103.637	103.537	4.750	103.303	103.203	103.103
5.875	107.302	107.202	107.102	5.990	107.011	106.911	106.811	4.875	104.008	103.908	103.808	4.875	103.474	103.374	103.274
5.990	107.641	107.541	107.441	6.000	107.111	107.011	106.911	4.990	104.165	104.065	103.965	4.990	103.533	103.433	103.333
6.000	107.741	107.641	107.541	6.125	107.318	107.218	107.118	5.000	104.265	104.165	104.065	5.000	103.633	103.533	103.433

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	99.863	99.763	99.663	3.000	98.035	97.935	97.835
4.250	100.605	100.505	100.405	3.125	98.455	98.355	98.255
4.375	101.174	101.074	100.974	3.250	98.707	98.607	98.507
4.500	101.691	101.591	101.491	3.375	98.996	98.896	98.796
4.625	102.165	102.065	101.965	3.500	99.447	99.347	99.247
4.750	102.811	102.711	102.611	3.625	99.841	99.741	99.641
4.875	103.311	103.211	103.111	3.750	100.135	100.035	99.935
4.990	103.665	103.565	103.465	3.875	100.404	100.304	100.204
5.000	103.765	103.665	103.565	3.990	100.755	100.655	100.555
5.125	103.985	103.885	103.785	4.000	100.855	100.755	100.655
5.250	102.574	102.474	102.374	4.125	101.230	101.130	101.030
5.375	103.074	102.974	102.874	4.250	101.469	101.369	101.269
5.500	103.548	103.448	103.348	4.375	101.694	101.594	101.494
5.625	103.794	103.694	103.594	4.500	101.760	101.660	101.560
5.750	100.991	100.884	100.775	4.625	101.696	101.596	101.496
5.875	101.496	101.389	101.280	4.750	101.873	101.773	101.673
5.990	101.888	101.781	101.671	4.875	102.059	101.959	101.859
6.000	101.988	101.881	101.771	4.990	102.134	102.034	101.934
6.125	102.218	102.111	102.002	5.000	102.234	102.134	102.034

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

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

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

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.

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.: 3/2/2018
45 Day Lock Exp.: 3/19/2018
60 Day Lock Exp.: 4/2/2018

W. Rate Sheet Dated: 1/31/2018 **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	98.645	98.545	98.445	3.750	95.729	95.629	95.529	4.125	100.173	100.073	99.973	4.125	98.523	98.423	98.323
4.125	99.280	99.180	99.080	3.875	96.679	96.579	96.479	4.250	101.057	100.957	100.857	4.250	99.260	99.160	99.060
4.250	100.084	99.984	99.884	3.990	97.578	97.478	97.378	4.375	101.433	101.333	101.233	4.375	99.776	99.676	99.576
4.375	100.629	100.529	100.429	4.000	97.678	97.578	97.478	4.500	101.998	101.898	101.798	4.500	100.228	100.128	100.028
4.500	101.211	101.111	101.011	4.125	98.539	98.439	98.339	4.625	102.467	102.367	102.267	4.625	100.772	100.672	100.572
4.625	101.798	101.698	101.598	4.250	99.779	99.679	99.579	4.750	102.879	102.779	102.679	4.750	101.458	101.358	101.258
4.750	102.331	102.231	102.131	4.375	100.517	100.417	100.317	4.875	103.283	103.183	103.083	4.875	102.027	101.927	101.827
4.875	102.849	102.749	102.649	4.500	101.311	101.211	101.111	4.990	103.638	103.538	103.438	4.990	102.220	102.120	102.020
4.990	103.065	102.965	102.865	4.625	102.109	102.009	101.909	5.000	103.738	103.638	103.538	5.000	102.320	102.220	102.120
5.000	103.165	103.065	102.965	4.750	102.829	102.729	102.629	5.125	104.258	104.158	104.058	5.125	102.698	102.598	102.498
5.125	103.733	103.633	103.533	4.875	103.402	103.302	103.202	5.250	104.745	104.645	104.545	5.250	103.443	103.343	103.243
5.250	104.369	104.269	104.169	4.990	103.654	103.554	103.454	5.375	105.077	104.977	104.877	5.375	103.925	103.825	103.725
5.375	104.805	104.705	104.605	5.000	103.754	103.654	103.554	5.500	105.381	105.281	105.181	5.500	104.367	104.267	104.167
5.500	105.228	105.128	105.028	5.125	104.251	104.151	104.051	5.625	105.649	105.549	105.449	5.625	104.757	104.657	104.557
5.625	105.579	105.479	105.379	5.250	105.117	105.017	104.917	5.750	105.006	104.906	104.806	5.750	104.548	104.448	104.348
5.750	105.411	105.311	105.211	5.375	105.599	105.499	105.399	5.875	105.342	105.242	105.142	5.875	105.036	104.936	104.836
5.875	105.852	105.752	105.652	5.500	106.065	105.965	105.865	5.990	105.561	105.461	105.361	5.990	105.396	105.296	105.196
5.990	106.191	106.091	105.991	5.625	N/A	N/A	N/A	6.000	105.661	105.561	105.461	6.000	105.496	105.396	105.296
6.000	106.291	106.191	106.091	5.750	106.283	106.183	106.083	6.125	105.868	105.768	105.668	6.125	105.801	105.701	105.601

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	98.035	97.935	97.835	3.000	95.729	95.629	95.529	3.000	97.335	97.235	97.135	3.000	95.459	95.359	95.259
3.125	98.455	98.355	98.255	3.125	96.330	96.230	96.130	3.125	97.649	97.549	97.449	3.125	96.060	95.960	95.860
3.250	98.707	98.607	98.507	3.250	96.909	96.809	96.709	3.250	98.273	98.173	98.073	3.250	96.639	96.539	96.439
3.375	98.996	98.896	98.796	3.375	97.501	97.401	97.301	3.375	98.576	98.476	98.376	3.375	97.231	97.131	97.031
3.500	99.447	99.347	99.247	3.500	98.095	97.995	97.895	3.500	98.874	98.774	98.674	3.500	97.815	97.715	97.615
3.625	99.841	99.741	99.641	3.625	98.622	98.522	98.422	3.625	99.139	99.039	98.939	3.625	98.331	98.231	98.131
3.750	100.135	100.035	99.935	3.750	99.088	98.988	98.888	3.750	100.067	99.967	99.867	3.750	98.787	98.687	98.587
3.875	100.404	100.304	100.204	3.875	99.545	99.445	99.345	3.875	100.387	100.287	100.187	3.875	99.245	99.145	99.045
3.990	100.755	100.655	100.555	3.990	100.169	100.069	99.969	3.990	100.634	100.534	100.434	3.990	99.849	99.749	99.649
4.000	100.855	100.755	100.655	4.000	100.269	100.169	100.069	4.000	100.734	100.634	100.534	4.000	99.949	99.849	99.749
4.125	101.230	101.130	101.030	4.125	100.787	100.687	100.587	4.125	100.979	100.879	100.779	4.125	100.447	100.347	100.247
4.250	101.469	101.369	101.269	4.250	101.185	101.085	100.985	4.250	101.198	101.098	100.998	4.250	100.844	100.744	100.644
4.375	101.694	101.594	101.494	4.375	101.556	101.456	101.356	4.375	101.403	101.303	101.203	4.375	101.216	101.116	101.016
4.500	101.760	101.660	101.560	4.500	101.681	101.581	101.481	4.500	101.453	101.353	101.253	4.500	101.331	101.231	101.131
4.625	101.696	101.596	101.496	4.625	101.840	101.740	101.640	4.625	101.612	101.512	101.412	4.625	101.510	101.410	101.310
4.750	101.873	101.773	101.673	4.750	102.145	102.045	101.945	4.750	101.803	101.703	101.603	4.750	101.844	101.744	101.644
4.875	102.059	101.959	101.859	4.875	102.445	102.345	102.245	4.875	101.974	101.874	101.774	4.875	102.145	102.045	101.945
4.990	102.134	102.034	101.934	4.990	102.630	102.530	102.430	4.990	102.033	101.933	101.833	4.990	102.329	102.229	102.129
5.000	102.234	102.134	102.034	5.000	102.730	102.630	102.530	5.000	102.133	102.033	101.933	5.000	102.429	102.329	102.229

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
TX	0.150	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.: **3/2/2018**
45 Day Lock Exp.: **3/19/2018**
60 Day Lock Exp.: **4/2/2018**

W. Rate Sheet Dated: **1/31/2018** **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	99.237	99.137	99.037	3.750	100.204	100.091	100.004	2.750	97.303	97.203	97.103
3.875	99.953	99.853	99.753	3.875	100.858	100.754	100.658	2.875	97.928	97.828	97.728
3.990	100.559	100.459	100.359	3.990	101.434	101.327	101.234	2.990	98.451	98.351	98.251
4.000	100.659	100.559	100.459	4.000	101.534	101.427	101.334	3.000	98.551	98.451	98.351
4.125	101.262	101.162	101.062	4.125	101.803	101.694	101.603	3.125	99.143	99.043	98.943
4.250	101.935	101.835	101.735	4.250	102.505	102.393	102.305	3.250	99.757	99.657	99.557
4.375	102.447	102.347	102.247	4.375	103.070	102.955	102.870	3.375	100.306	100.206	100.106
4.500	102.932	102.832	102.732	4.500	103.654	103.537	103.454	3.500	100.561	100.461	100.361
4.625	103.362	103.257	103.162	4.625	104.047	103.911	103.827	3.625	101.084	100.984	100.884
4.750	103.934	103.830	103.734	4.750	104.629	104.491	104.407	3.750	101.637	101.537	101.437
4.875	104.454	104.351	104.254	4.875	105.184	105.046	104.962	3.875	102.174	102.074	101.974
4.990	104.817	104.717	104.617	4.990	105.605	105.466	105.382	3.990	102.374	102.274	102.174
5.000	104.917	104.817	104.717	5.000	105.705	105.566	105.482	4.000	102.474	102.374	102.274
5.125	105.254	105.154	105.054	5.125	105.380	105.233	105.130	4.125	103.003	102.903	102.803
5.250	105.732	105.632	105.532	5.250	105.945	105.798	105.696	4.250	103.413	103.313	103.213
5.375	106.153	106.053	105.953	5.375	106.435	106.289	106.187	4.375	103.846	103.746	103.646
5.500	106.521	106.421	106.321	5.500	106.879	106.736	106.633	4.500	104.448	104.348	104.248
5.625	106.598	106.498	106.398	5.625	106.892	106.792	106.692	4.625	104.875	104.775	104.675
5.750	107.035	106.935	106.835	5.750	107.376	107.276	107.176	4.750	104.246	104.146	104.046

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								

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

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

Additional LPMI Premium Adjustments					
Product Feature ↓ \ FICO →	≥ 760	740 - 759	720 - 739	700 - 719	680 - 699
Rate/Term Refi	-0.150	-0.240	-0.300	-0.530	-0.540
Cash-Out Refi	-0.540	-0.600	-0.700	-1.000	-1.050
Second Home	-0.360	-0.390	-0.490	-0.700	-0.700
Manufactured Home	-0.540	-0.600	-0.700	-1.000	-1.050
Loan Amount > $453,100*	-0.600	-0.660	-0.880	-1.400	-1.400
Employee Relocation	0.100	0.100	0.140	0.250	0.250
Investment Property	-1.190	-1.190	-1.330	-1.750	-1.750
*The Loan Amount adjustment does not apply in AK with loan amt $453.1K - $679.65K					

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

Lock Desk Policy

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	3/2/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	3/19/2018
		60 Day Lock Exp.:	4/2/2018

W. Rate Sheet Dated: **1/31/2018** **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	97.438	97.338	97.238	3.750	97.338	97.238	97.138	3.750	98.754	98.641	98.554	3.750	98.654	98.541	98.454
3.875	98.227	98.127	98.027	3.875	98.127	98.027	97.927	3.875	99.408	99.304	99.208	3.875	99.308	99.204	99.108
3.990	98.854	98.754	98.654	3.990	98.754	98.654	98.554	3.990	99.984	99.877	99.784	3.990	99.884	99.777	99.684
4.000	98.954	98.854	98.754	4.000	98.854	98.754	98.654	4.000	100.084	99.977	99.884	4.000	99.984	99.877	99.784
4.125	99.557	99.457	99.357	4.125	99.457	99.357	99.257	4.125	100.353	100.244	100.153	4.125	100.253	100.144	100.053
4.250	100.268	100.168	100.068	4.250	100.168	100.068	99.968	4.250	100.998	100.886	100.798	4.250	100.898	100.786	100.698
4.375	100.903	100.803	100.703	4.375	100.803	100.703	100.603	4.375	101.620	101.505	101.420	4.375	101.520	101.405	101.320
4.500	101.482	101.382	101.282	4.500	101.382	101.282	101.182	4.500	102.204	102.087	102.004	4.500	102.104	101.987	101.904
4.625	101.912	101.807	101.712	4.625	101.812	101.707	101.612	4.625	102.597	102.461	102.377	4.625	102.497	102.361	102.277
4.750	102.484	102.380	102.284	4.750	102.384	102.280	102.184	4.750	103.179	103.041	102.957	4.750	103.079	102.941	102.857
4.875	103.004	102.901	102.804	4.875	102.904	102.801	102.704	4.875	103.734	103.596	103.512	4.875	103.634	103.496	103.412
4.990	103.367	103.267	103.167	4.990	103.267	103.167	103.067	4.990	104.155	104.016	103.932	4.990	104.055	103.916	103.832
5.000	103.467	103.367	103.267	5.000	103.367	103.267	103.167	5.000	104.255	104.116	104.032	5.000	104.155	104.016	103.932
5.125	103.804	103.704	103.604	5.125	103.704	103.604	103.504	5.125	103.930	103.783	103.680	5.125	103.830	103.683	103.580
5.250	104.282	104.182	104.082	5.250	104.182	104.082	103.982	5.250	104.495	104.348	104.246	5.250	104.395	104.248	104.146
5.375	104.703	104.603	104.503	5.375	104.603	104.503	104.403	5.375	104.985	104.839	104.737	5.375	104.885	104.739	104.637
5.500	105.071	104.971	104.871	5.500	104.971	104.871	104.771	5.500	105.429	105.286	105.183	5.500	105.329	105.186	105.083
5.625	105.148	105.048	104.948	5.625	105.048	104.948	104.848	5.625	105.442	105.342	105.242	5.625	105.342	105.242	105.142
5.750	105.585	105.485	105.385	5.750	105.485	105.385	105.285	5.750	105.926	105.826	105.726	5.750	105.826	105.726	105.626

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	95.803	95.703	95.603	2.750	95.703	95.603	95.503
2.875	96.428	96.328	96.228	2.875	96.328	96.228	96.128
2.990	96.951	96.851	96.751	2.990	96.851	96.751	96.651
3.000	97.051	96.951	96.851	3.000	96.951	96.851	96.751
3.125	97.643	97.543	97.443	3.125	97.543	97.443	97.343
3.250	98.257	98.157	98.057	3.250	98.157	98.057	97.957
3.375	98.806	98.706	98.606	3.375	98.706	98.606	98.506
3.500	99.061	98.961	98.861	3.500	98.961	98.861	98.761
3.625	99.584	99.484	99.384	3.625	99.484	99.384	99.284
3.750	100.137	100.037	99.937	3.750	100.037	99.937	99.837
3.875	100.674	100.574	100.474	3.875	100.574	100.474	100.374
3.990	100.874	100.774	100.674	3.990	100.774	100.674	100.574
4.000	100.974	100.874	100.774	4.000	100.874	100.774	100.674
4.125	101.503	101.403	101.303	4.125	101.403	101.303	101.203
4.250	101.913	101.813	101.713	4.250	101.813	101.713	101.613
4.375	102.346	102.246	102.146	4.375	102.246	102.146	102.046
4.500	102.948	102.848	102.748	4.500	102.848	102.748	102.648
4.625	103.375	103.275	103.175	4.625	103.275	103.175	103.075
4.750	102.746	102.646	102.546	4.750	102.646	102.546	102.446

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.:	3/2/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	3/19/2018
		60 Day Lock Exp.:	4/2/2018

W. Rate Sheet Dated: 1/31/2018 **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	98.888	98.788	98.688	3.750	100.204	100.091	100.004	2.750	97.303	97.203	97.103
3.875	99.677	99.577	99.477	3.875	100.858	100.754	100.658	2.875	97.928	97.828	97.728
3.990	100.304	100.204	100.104	3.990	101.434	101.327	101.234	2.990	98.451	98.351	98.251
4.000	100.404	100.304	100.204	4.000	101.534	101.427	101.334	3.000	98.551	98.451	98.351
4.125	101.007	100.907	100.807	4.125	101.803	101.694	101.603	3.125	99.143	99.043	98.943
4.250	101.718	101.618	101.518	4.250	102.448	102.336	102.248	3.250	99.757	99.657	99.557
4.375	102.353	102.253	102.153	4.375	103.070	102.955	102.870	3.375	100.306	100.206	100.106
4.500	102.932	102.832	102.732	4.500	103.654	103.537	103.454	3.500	100.561	100.461	100.361
4.625	103.362	103.257	103.162	4.625	104.047	103.911	103.827	3.625	101.084	100.984	100.884
4.750	103.934	103.830	103.734	4.750	104.629	104.491	104.407	3.750	101.637	101.537	101.437
4.875	104.454	104.351	104.254	4.875	105.184	105.046	104.962	3.875	102.174	102.074	101.974
4.990	104.817	104.717	104.617	4.990	105.605	105.466	105.382	3.990	102.374	102.274	102.174
5.000	104.917	104.817	104.717	5.000	105.705	105.566	105.482	4.000	102.474	102.374	102.274
5.125	105.254	105.154	105.054	5.125	105.380	105.233	105.130	4.125	103.003	102.903	102.803
5.250	105.732	105.632	105.532	5.250	105.945	105.798	105.696	4.250	103.413	103.313	103.213
5.375	106.153	106.053	105.953	5.375	106.435	106.289	106.187	4.375	103.846	103.746	103.646
5.500	106.521	106.421	106.321	5.500	106.879	106.736	106.633	4.500	104.448	104.348	104.248
5.625	106.598	106.498	106.398	5.625	106.892	106.792	106.692	4.625	104.875	104.775	104.675
5.750	107.035	106.935	106.835	5.750	107.376	107.276	107.176	4.750	104.246	104.146	104.046

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%
	LPMI Adjust Term > 20 yr & All Manuf.				LPMI Adjust Term ≤ 20 yr			
≥ 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.: **3/2/2018**
45 Day Lock Exp.: **3/19/2018**
60 Day Lock Exp.: **4/2/2018**

W. Rate Sheet Dated: **1/31/2018** **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
3.750	97.700	97.649	97.472
3.875	98.364	98.311	98.129
4.000	99.164	99.109	98.922
4.125	99.732	99.675	99.483
4.250	100.254	100.196	99.998
4.375	100.737	100.677	100.474
4.500	101.210	101.148	100.940
4.625	101.558	101.495	101.281
4.750	101.915	101.849	101.631
4.875	102.306	102.238	102.015
5.000	102.610	102.541	102.311
5.125	102.825	102.754	102.520
5.250	103.195	103.122	102.882

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	96.686	96.642	96.486
3.375	97.385	97.340	97.178
3.500	97.891	97.844	97.677
3.625	98.345	98.296	98.124
3.750	98.757	98.706	98.529
3.875	99.144	99.091	98.909
4.000	99.524	99.469	99.281
4.125	99.896	99.839	99.647
4.250	100.261	100.203	100.005
4.375	100.511	100.451	100.247
4.500	100.746	100.684	100.475

7/1 Hybrid ARMs

All-in Price Cap "Borrower Paid Only" **101.850**

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
3.000	96.402	96.362	96.216
3.125	97.049	97.007	96.856
3.250	97.589	97.545	97.389
3.375	98.078	98.033	97.871
3.500	98.541	98.493	98.327
3.625	98.969	98.920	98.748
3.750	99.362	99.311	99.134
3.875	99.722	99.669	99.487
4.000	100.052	99.998	99.810
4.125	100.355	100.298	100.106
4.250	100.634	100.575	100.377
1 year LIBOR "Wall Street Journal"			
Margin	2.250	Cap	5/2/5

FICO/CLTV Adjuster

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

[1]Full Am. [2]ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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