AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**3/5/2018**
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: **2/1/2018** **Release Time:** **4:00 pm 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	98.444	98.294	98.144	3.250	97.927	97.777	97.627	1.875	N/A	N/A	N/A	3.125	101.447	101.297	101.147
3.375	98.897	98.747	98.597	3.375	98.344	98.194	98.044	2.000	N/A	N/A	N/A	3.250	101.341	101.191	101.041
3.500	99.346	99.196	99.046	3.500	98.758	98.608	98.458	2.125	N/A	N/A	N/A	3.375	101.753	101.603	101.453
3.625	99.746	99.596	99.446	3.625	99.122	98.972	98.822	2.250	95.051	94.901	94.751	3.500	102.160	102.010	101.860
3.750	101.251	101.101	100.951	3.750	100.733	100.583	100.433	2.375	95.444	95.294	95.144	3.625	102.560	102.410	102.260
3.875	101.697	101.547	101.397	3.875	101.145	100.995	100.845	2.500	95.838	95.688	95.538	Margin = 2.250		Index = 1.790	
4.000	102.132	101.982	101.832	4.000	101.544	101.394	101.244	2.625	96.187	96.037	95.887				
4.125	102.517	102.367	102.217	4.125	101.893	101.743	101.593	2.750	98.226	98.076	97.926				
4.250	103.064	102.964	102.864	4.250	102.546	102.446	102.346	2.875	98.617	98.467	98.317				
4.375	103.445	103.345	103.245	4.375	102.893	102.793	102.693	3.000	99.004	98.854	98.704				
4.500	103.792	103.692	103.592	4.500	103.204	103.104	103.004	3.125	99.347	99.197	99.047				
4.625	104.067	103.967	103.867	4.625	103.443	103.343	103.243	3.250	100.220	100.070	99.920				
4.750	104.192	104.083	103.983	4.750	103.535	103.425	103.325	3.375	100.600	100.450	100.300				
4.875	104.213	104.104	104.004	4.875	103.810	103.701	103.601	3.500	100.973	100.823	100.673				
5.000	104.490	104.380	104.280	5.000	104.051	103.942	103.842	3.625	101.235	101.085	100.935				
5.125	104.704	104.594	104.494	5.125	104.230	104.120	104.020	3.750	101.597	101.447	101.297				
5.250	104.445	104.273	104.148	5.250	104.078	103.906	103.781	3.875	101.902	101.752	101.602				
5.375	104.757	104.585	104.460	5.375	104.354	104.182	104.057	4.000	102.171	102.021	101.871				
5.500	105.033	104.861	104.736	5.500	104.595	104.423	104.298	4.125	102.371	102.221	102.071				

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	96.964	96.814	96.664	3.250	96.797	96.647	96.497	1.875	N/A	N/A	N/A	3.125	100.317	100.167	100.017
3.375	97.417	97.267	97.117	3.375	97.214	97.064	96.914	2.000	N/A	N/A	N/A	3.250	100.211	100.061	99.911
3.500	97.866	97.716	97.566	3.500	97.628	97.478	97.328	2.125	N/A	N/A	N/A	3.375	100.623	100.473	100.323
3.625	98.266	98.116	97.966	3.625	97.992	97.842	97.692	2.250	93.921	93.771	93.621	3.500	101.030	100.880	100.730
3.750	99.771	99.621	99.471	3.750	99.603	99.453	99.303	2.375	94.314	94.164	94.014	3.625	101.430	101.280	101.130
3.875	100.217	100.067	99.917	3.875	100.015	99.865	99.715	2.500	94.708	94.558	94.408	Margin = 2.250		Index = 1.790	
4.000	100.652	100.502	100.352	4.000	100.414	100.264	100.114	2.625	95.057	94.907	94.757	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	101.037	100.887	100.737	4.125	100.763	100.613	100.463	2.750	97.096	96.946	96.796	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	101.584	101.484	101.384	4.250	101.416	101.316	101.216	2.875	97.487	97.337	97.187	4.250	99.974	99.724	99.474
4.375	101.965	101.865	101.765	4.375	101.763	101.663	101.563	3.000	97.874	97.724	97.574	4.375	100.355	100.105	99.855
4.500	102.312	102.212	102.112	4.500	102.074	101.974	101.874	3.125	98.217	98.067	97.917	4.500	100.702	100.452	100.202
4.625	102.587	102.487	102.387	4.625	102.313	102.213	102.113	3.250	99.090	98.940	98.790	4.625	100.977	100.727	100.477
4.750	102.712	102.603	102.503	4.750	102.405	102.295	102.195	3.375	99.470	99.320	99.170	4.750	100.962	100.712	100.462
4.875	102.983	102.874	102.774	4.875	102.680	102.571	102.471	3.500	99.843	99.693	99.543	4.875	101.273	101.023	100.773
5.000	103.260	103.150	103.050	5.000	102.921	102.812	102.712	3.625	100.105	99.955	99.805	5.000	101.550	101.300	101.050
5.125	103.474	103.364	103.264	5.125	103.100	102.990	102.890	3.750	100.467	100.317	100.167	5.125	101.764	101.514	101.264
5.250	103.215	103.043	102.918	5.250	102.948	102.776	102.651	3.875	100.772	100.622	100.472	5.250	101.505	101.255	101.005
5.375	103.527	103.355	103.230	5.375	103.224	103.052	102.927	4.000	101.041	100.891	100.741	5.375	101.817	101.567	101.317
5.500	103.803	103.631	103.506	5.500	103.465	103.293	103.168	4.125	101.241	101.091	100.941	5.500	102.093	101.843	101.593

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:	2/1/2018	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.:	**3/5/2018**
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: **2/1/2018** **Release Time:** **4:00 pm 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	97.632	97.482	97.332	3.250	97.114	96.964	96.814	1.875	N/A	N/A	N/A	3.125	99.76	99.610	99.460
3.375	98.085	97.935	97.785	3.375	97.532	97.382	97.232	2.000	N/A	N/A	N/A	3.250	100.53	100.379	100.229
3.500	98.534	98.384	98.234	3.500	97.945	97.795	97.645	2.125	N/A	N/A	N/A	3.375	100.94	100.790	100.640
3.625	98.934	98.784	98.634	3.625	98.310	98.160	98.010	2.250	93.051	92.901	92.751	3.500	101.35	101.198	101.048
3.750	100.438	100.288	100.138	3.750	99.921	99.771	99.621	2.375	93.444	93.294	93.144	3.625	101.75	101.598	101.448
3.875	100.885	100.735	100.585	3.875	100.332	100.182	100.032	2.500	93.838	93.688	93.538	Margin = 2.250		Index = 1.790	
4.000	101.320	101.170	101.020	4.000	100.731	100.581	100.431	2.625	94.187	94.037	93.887				
4.125	101.705	101.555	101.405	4.125	101.081	100.931	100.781	2.750	96.539	96.389	96.239				
4.250	102.189	102.089	101.989	4.250	101.671	101.571	101.471	2.875	96.930	96.780	96.630				
4.375	102.570	102.470	102.370	4.375	102.018	101.918	101.818	3.000	97.316	97.166	97.016				
4.500	102.917	102.817	102.717	4.500	102.329	102.229	102.129	3.125	97.659	97.509	97.359				
4.625	103.192	103.092	102.992	4.625	102.568	102.468	102.368	3.250	99.407	99.257	99.107				
4.750	102.629	102.520	102.420	4.750	101.972	101.863	101.763	3.375	99.787	99.637	99.487				
4.875	102.651	102.541	102.441	4.875	102.248	102.138	102.038	3.500	100.160	100.010	99.860				
5.000	102.927	102.818	102.718	5.000	102.489	102.379	102.279	3.625	100.422	100.272	100.122				
5.125	103.141	103.032	102.932	5.125	102.667	102.558	102.458	3.750	100.784	100.634	100.484				
5.250	101.633	101.461	101.336	5.250	101.266	101.094	100.969	3.875	101.089	100.939	100.789				
5.375	101.944	101.772	101.647	5.375	101.541	101.369	101.244	4.000	101.359	101.209	101.059				
5.500	102.221	102.049	101.924	5.500	101.782	101.610	101.485	4.125	101.558	101.408	101.258				

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	96.152	96.002	95.852	3.250	95.984	95.834	95.684	1.875	N/A	N/A	N/A	3.125	98.630	98.480	98.330
3.375	96.605	96.455	96.305	3.375	96.402	96.252	96.102	2.000	N/A	N/A	N/A	3.250	99.399	99.249	99.099
3.500	97.054	96.904	96.754	3.500	96.815	96.665	96.515	2.125	N/A	N/A	N/A	3.375	99.810	99.660	99.510
3.625	97.454	97.304	97.154	3.625	97.180	97.030	96.880	2.250	92.171	92.021	91.871	3.500	100.218	100.068	99.918
3.750	98.958	98.808	98.658	3.750	98.791	98.641	98.491	2.375	92.564	92.414	92.264	3.625	100.618	100.468	100.318
3.875	99.405	99.255	99.105	3.875	99.202	99.052	98.902	2.500	92.958	92.808	92.658	Margin = 2.250		Index = 1.790	
4.000	99.840	99.690	99.540	4.000	99.601	99.451	99.301	2.625	93.307	93.157	93.007	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	100.225	100.075	99.925	4.125	99.951	99.801	99.651	2.750	96.190	96.040	95.890	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.709	100.609	100.509	4.250	100.541	100.441	100.341	2.875	96.581	96.431	96.281	4.250	99.099	98.849	98.599
4.375	101.090	100.990	100.890	4.375	100.888	100.788	100.688	3.000	96.968	96.818	96.668	4.375	99.480	99.230	98.980
4.500	101.437	101.337	101.237	4.500	101.199	101.099	100.999	3.125	97.311	97.161	97.011	4.500	99.827	99.577	99.327
4.625	101.712	101.612	101.512	4.625	101.438	101.338	101.238	3.250	97.621	97.471	97.321	4.625	100.102	99.852	99.602
4.750	101.149	101.040	100.940	4.750	100.842	100.733	100.633	3.375	98.001	97.851	97.701	4.750	99.399	99.149	98.899
4.875	101.421	101.311	101.211	4.875	101.118	101.008	100.908	3.500	98.374	98.224	98.074	4.875	99.711	99.461	99.211
5.000	101.697	101.588	101.488	5.000	101.359	101.249	101.149	3.625	98.636	98.486	98.336	5.000	99.987	99.737	99.487
5.125	101.911	101.802	101.702	5.125	101.537	101.428	101.328	3.750	98.279	98.129	97.979	5.125	100.201	99.951	99.701
5.250	100.403	100.231	100.106	5.250	100.136	99.964	99.839	3.875	98.584	98.434	98.284	5.250	98.693	98.443	98.193
5.375	100.714	100.542	100.417	5.375	100.411	100.239	100.114	4.000	98.854	98.704	98.554	5.375	99.004	98.754	98.504
5.500	100.991	100.819	100.694	5.500	100.652	100.480	100.355	4.125	99.053	98.903	98.753	5.500	99.281	99.031	98.781

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:	2/1/2018	5.000%

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AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	3/5/2018
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: 2/1/2018 **Release Time:** 4:00 pm 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
4.125	100.868	100.768	100.668	4.125	101.380	101.280	101.180	3.000	98.451	98.351	98.251	3.000	98.260	98.160	98.060
4.250	101.542	101.442	101.342	4.250	102.431	102.331	102.231	3.125	98.936	98.836	98.736	3.125	98.745	98.645	98.545
4.375	102.053	101.953	101.853	4.375	102.863	102.763	102.663	3.250	99.637	99.537	99.437	3.250	99.422	99.322	99.222
4.500	102.280	102.180	102.080	4.500	103.067	102.967	102.867	3.375	100.014	99.914	99.814	3.375	99.823	99.723	99.623
4.625	102.867	102.767	102.667	4.625	103.536	103.436	103.336	3.500	100.482	100.382	100.282	3.500	100.024	99.924	99.824
4.750	103.400	103.300	103.200	4.750	103.947	103.847	103.747	3.625	100.550	100.450	100.350	3.625	100.289	100.189	100.089
4.875	103.917	103.817	103.717	4.875	104.351	104.251	104.151	3.750	100.974	100.874	100.774	3.750	101.187	101.087	100.987
4.990	104.133	104.033	103.933	4.990	104.722	104.622	104.522	3.875	101.366	101.266	101.166	3.875	101.507	101.407	101.307
5.000	104.233	104.133	104.033	5.000	104.822	104.722	104.622	3.990	101.799	101.699	101.599	3.990	101.753	101.653	101.553
5.125	104.817	104.717	104.617	5.125	105.342	105.242	105.142	4.000	101.899	101.799	101.699	4.000	101.853	101.753	101.653
5.250	105.454	105.354	105.254	5.250	105.830	105.730	105.630	4.125	102.311	102.211	102.111	4.125	102.099	101.999	101.899
5.375	105.889	105.789	105.689	5.375	106.161	106.061	105.961	4.250	102.670	102.570	102.470	4.250	102.318	102.218	102.118
5.500	106.313	106.213	106.113	5.500	106.465	106.365	106.265	4.375	103.004	102.904	102.804	4.375	102.523	102.423	102.323
5.625	106.663	106.563	106.463	5.625	106.734	106.634	106.534	4.500	103.113	103.013	102.913	4.500	102.573	102.473	102.373
5.750	106.497	106.397	106.297	5.750	106.092	105.992	105.892	4.625	103.085	102.985	102.885	4.625	102.732	102.632	102.532
5.875	106.938	106.838	106.738	5.875	106.428	106.328	106.228	4.750	103.357	103.257	103.157	4.750	102.923	102.823	102.723
5.990	107.277	107.177	107.077	5.990	106.647	106.547	106.447	4.875	103.628	103.528	103.428	4.875	103.093	102.993	102.893
6.000	107.377	107.277	107.177	6.000	106.747	106.647	106.547	4.990	103.785	103.685	103.585	4.990	103.153	103.053	102.953
6.125	107.657	107.557	107.457	6.125	106.954	106.854	106.754	5.000	103.885	103.785	103.685	5.000	103.253	103.153	103.053

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	99.449	99.349	99.249	3.000	97.452	97.352	97.252
4.250	100.192	100.092	99.992	3.125	97.873	97.773	97.673
4.375	100.762	100.662	100.562	3.250	98.214	98.114	98.014
4.500	101.279	101.179	101.079	3.375	98.646	98.546	98.446
4.625	101.940	101.840	101.740	3.500	99.096	98.996	98.896
4.750	102.586	102.486	102.386	3.625	99.491	99.391	99.291
4.875	103.086	102.986	102.886	3.750	99.785	99.685	99.585
4.990	103.440	103.340	103.240	3.875	100.054	99.954	99.854
5.000	103.540	103.440	103.340	3.990	100.375	100.275	100.175
5.125	103.760	103.660	103.560	4.000	100.475	100.375	100.275
5.250	102.209	102.109	102.009	4.125	100.849	100.749	100.649
5.375	102.708	102.608	102.508	4.250	101.089	100.989	100.889
5.500	103.182	103.082	102.982	4.375	101.313	101.213	101.113
5.625	103.429	103.329	103.229	4.500	101.380	101.280	101.180
5.750	100.627	100.517	100.408	4.625	101.316	101.216	101.116
5.875	101.132	101.022	100.913	4.750	101.493	101.393	101.293
5.990	101.523	101.414	101.305	4.875	101.679	101.579	101.479
6.000	101.623	101.514	101.405	4.990	101.754	101.654	101.554
6.125	101.853	101.744	101.635	5.000	101.854	101.754	101.654

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Cash-Out Refinance

FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125

80.01-85.00% Only available with DU v. 9.1

Applicable for all mortgages with greater than 15 year terms

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

* A minimum required credit score of 620 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2

Mortgages with Subordinate Financing *

LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

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

Product Features

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

HB C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only *Not applicable to detached condominiums or site condominiums

HomeReady LLPA Caps*

Product Feature	LLPA Cap
LTV > 80% and credit score≥ 680	0.000
All other LTV & FICO combos	-1.500

*The above caps do not include the following LLPA's: State; Extension; LPMI, Loan Size

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

[AFR Loan Center](#)				
Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	**3/5/2018**
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: **2/1/2018** **Release Time:** **4:00 pm 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
4.125	98.836	98.736	98.636	3.750	95.192	95.092	94.992	4.125	99.729	99.629	99.529	4.125	98.079	97.979	97.879
4.250	99.702	99.602	99.502	3.875	96.235	96.135	96.035	4.250	100.675	100.575	100.475	4.250	98.816	98.716	98.616
4.375	100.248	100.148	100.048	3.990	97.134	97.034	96.934	4.375	101.051	100.951	100.851	4.375	99.332	99.232	99.132
4.500	100.830	100.730	100.630	4.000	97.234	97.134	97.034	4.500	101.617	101.517	101.417	4.500	99.931	99.831	99.731
4.625	101.417	101.317	101.217	4.125	98.095	97.995	97.895	4.625	102.086	101.986	101.886	4.625	100.703	100.603	100.503
4.750	101.950	101.850	101.750	4.250	99.397	99.297	99.197	4.750	102.497	102.397	102.297	4.750	101.389	101.289	101.189
4.875	102.467	102.367	102.267	4.375	100.135	100.035	99.935	4.875	102.901	102.801	102.701	4.875	101.958	101.858	101.758
4.990	102.683	102.583	102.483	4.500	100.930	100.830	100.730	4.990	103.272	103.172	103.072	4.990	102.152	102.052	101.952
5.000	102.783	102.683	102.583	4.625	101.727	101.627	101.527	5.000	103.372	103.272	103.172	5.000	102.252	102.152	102.052
5.125	103.367	103.267	103.167	4.750	102.448	102.348	102.248	5.125	103.892	103.792	103.692	5.125	102.665	102.565	102.465
5.250	104.004	103.904	103.804	4.875	103.020	102.920	102.820	5.250	104.380	104.280	104.180	5.250	103.453	103.353	103.253
5.375	104.439	104.339	104.239	4.990	103.273	103.173	103.073	5.375	104.711	104.611	104.511	5.375	103.934	103.834	103.734
5.500	104.863	104.763	104.663	5.000	103.373	103.273	103.173	5.500	105.015	104.915	104.815	5.500	104.376	104.276	104.176
5.625	105.213	105.113	105.013	5.125	103.886	103.786	103.686	5.625	105.284	105.184	105.084	5.625	104.767	104.667	104.567
5.750	105.047	104.947	104.847	5.250	104.751	104.651	104.551	5.750	104.642	104.542	104.442	5.750	104.184	104.084	103.984
5.875	105.488	105.388	105.288	5.375	105.233	105.133	105.033	5.875	104.978	104.878	104.778	5.875	104.672	104.572	104.472
5.990	105.827	105.727	105.627	5.500	105.699	105.599	105.499	5.990	105.197	105.097	104.997	5.990	105.032	104.932	104.832
6.000	105.927	105.827	105.727	5.625	106.090	105.990	105.890	6.000	105.297	105.197	105.097	6.000	105.132	105.032	104.932
6.125	106.207	106.107	106.007	5.750	105.919	105.819	105.719	6.125	105.504	105.404	105.304	6.125	105.437	105.337	105.237

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	97.452	97.352	97.252	3.000	95.147	95.047	94.947	3.000	96.752	96.652	96.552	3.000	94.877	94.777	94.677
3.125	97.873	97.773	97.673	3.125	95.748	95.648	95.548	3.125	97.066	96.966	96.866	3.125	95.477	95.377	95.277
3.250	98.214	98.114	98.014	3.250	96.559	96.459	96.359	3.250	97.922	97.822	97.722	3.250	96.288	96.188	96.088
3.375	98.646	98.546	98.446	3.375	97.151	97.051	96.951	3.375	98.226	98.126	98.026	3.375	96.881	96.781	96.681
3.500	99.096	98.996	98.896	3.500	97.745	97.645	97.545	3.500	98.524	98.424	98.324	3.500	97.465	97.365	97.265
3.625	99.491	99.391	99.291	3.625	98.271	98.171	98.071	3.625	98.789	98.689	98.589	3.625	97.981	97.881	97.781
3.750	99.785	99.685	99.585	3.750	98.739	98.639	98.539	3.750	99.687	99.587	99.487	3.750	98.438	98.338	98.238
3.875	100.054	99.954	99.854	3.875	99.172	99.072	98.972	3.875	100.007	99.907	99.807	3.875	98.871	98.771	98.671
3.990	100.375	100.275	100.175	3.990	99.789	99.689	99.589	3.990	100.253	100.153	100.053	3.990	99.469	99.369	99.269
4.000	100.475	100.375	100.275	4.000	99.889	99.789	99.689	4.000	100.353	100.253	100.153	4.000	99.569	99.469	99.369
4.125	100.849	100.749	100.649	4.125	100.407	100.307	100.207	4.125	100.599	100.499	100.399	4.125	100.067	99.967	99.867
4.250	101.089	100.989	100.889	4.250	100.804	100.704	100.604	4.250	100.818	100.718	100.618	4.250	100.464	100.364	100.264
4.375	101.313	101.213	101.113	4.375	101.176	101.076	100.976	4.375	101.023	100.923	100.823	4.375	100.836	100.736	100.636
4.500	101.380	101.280	101.180	4.500	101.301	101.201	101.101	4.500	101.073	100.973	100.873	4.500	100.951	100.851	100.751
4.625	101.316	101.216	101.116	4.625	101.460	101.360	101.260	4.625	101.232	101.132	101.032	4.625	101.130	101.030	100.930
4.750	101.493	101.393	101.293	4.750	101.765	101.665	101.565	4.750	101.423	101.323	101.223	4.750	101.464	101.364	101.264
4.875	101.679	101.579	101.479	4.875	102.065	101.965	101.865	4.875	101.593	101.493	101.393	4.875	101.765	101.665	101.565
4.990	101.754	101.654	101.554	4.990	102.250	102.150	102.050	4.990	101.653	101.553	101.453	4.990	101.949	101.849	101.749
5.000	101.854	101.754	101.654	5.000	102.350	102.250	102.150	5.000	101.753	101.653	101.553	5.000	102.049	101.949	101.849

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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
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	30 Day Lock Exp.:	**3/5/2018**
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: **2/1/2018** **Release Time:** **4:00 pm 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	98.844	98.744	98.644	3.750	99.721	99.618	99.521	2.750	97.111	97.011	96.911
3.875	99.560	99.460	99.360	3.875	100.528	100.428	100.328	2.875	97.779	97.679	97.579
3.990	100.166	100.066	99.966	3.990	101.105	101.005	100.905	2.990	98.351	98.251	98.151
4.000	100.266	100.166	100.066	4.000	101.205	101.105	101.005	3.000	98.451	98.351	98.251
4.125	100.868	100.768	100.668	4.125	101.426	101.326	101.226	3.125	98.936	98.836	98.736
4.250	101.542	101.442	101.342	4.250	102.431	102.331	102.231	3.250	99.637	99.537	99.437
4.375	102.053	101.953	101.853	4.375	102.863	102.763	102.663	3.375	100.014	99.914	99.814
4.500	102.466	102.366	102.266	4.500	103.276	103.173	103.076	3.500	100.482	100.382	100.282
4.625	102.992	102.892	102.792	4.625	103.701	103.599	103.501	3.625	100.746	100.646	100.546
4.750	103.565	103.465	103.365	4.750	104.283	104.179	104.083	3.750	101.299	101.199	101.099
4.875	104.086	103.986	103.886	4.875	104.839	104.735	104.639	3.875	101.835	101.735	101.635
4.990	104.451	104.351	104.251	4.990	105.261	105.156	105.061	3.990	102.091	101.991	101.891
5.000	104.551	104.451	104.351	5.000	105.361	105.256	105.161	4.000	102.191	102.091	101.991
5.125	105.001	104.901	104.801	5.125	105.127	104.987	104.884	4.125	102.719	102.619	102.519
5.250	105.481	105.381	105.281	5.250	105.694	105.553	105.451	4.250	103.129	103.029	102.929
5.375	105.905	105.805	105.705	5.375	106.185	106.046	105.944	4.375	103.562	103.462	103.362
5.500	106.275	106.175	106.075	5.500	106.632	106.495	106.393	4.500	104.166	104.066	103.966
5.625	106.368	106.268	106.168	5.625	106.662	106.562	106.462	4.625	104.596	104.496	104.396
5.750	106.807	106.707	106.607	5.750	107.149	107.049	106.949	4.750	104.522	104.422	104.322

Applicable for all mortgages with greater than 15 year terms

FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

All Loan Type Adjustments

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

Program Feataures

Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
SC Fixed C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
SC Fixed Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only								

Mortgages with Subordinate Financing

LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 95.00%	75.01 - 95.00%	-1.375	-1.125

Cash-Out Refinance

FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

AFR Loan Center			
Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	3/5/2018
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: 2/1/2018 **Release Time:** 4:00 pm 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	96.856	96.756	96.656	3.750	96.756	96.656	96.556	3.750	98.271	98.168	98.071	3.750	98.171	98.068	97.971
3.875	97.642	97.542	97.442	3.875	97.542	97.442	97.342	3.875	99.078	98.978	98.878	3.875	98.978	98.878	98.778
3.990	98.268	98.168	98.068	3.990	98.168	98.068	97.968	3.990	99.655	99.555	99.455	3.990	99.555	99.455	99.355
4.000	98.368	98.268	98.168	4.000	98.268	98.168	98.068	4.000	99.755	99.655	99.555	4.000	99.655	99.555	99.455
4.125	99.090	98.990	98.890	4.125	98.990	98.890	98.790	4.125	99.976	99.876	99.776	4.125	99.876	99.776	99.676
4.250	99.800	99.700	99.600	4.250	99.700	99.600	99.500	4.250	100.620	100.520	100.420	4.250	100.520	100.420	100.320
4.375	100.434	100.334	100.234	4.375	100.334	100.234	100.134	4.375	101.242	101.142	101.042	4.375	101.142	101.042	100.942
4.500	101.016	100.916	100.816	4.500	100.916	100.816	100.716	4.500	101.826	101.723	101.626	4.500	101.726	101.623	101.526
4.625	101.542	101.442	101.342	4.625	101.442	101.342	101.242	4.625	102.251	102.149	102.051	4.625	102.151	102.049	101.951
4.750	102.115	102.015	101.915	4.750	102.015	101.915	101.815	4.750	102.833	102.729	102.633	4.750	102.733	102.629	102.533
4.875	102.636	102.536	102.436	4.875	102.536	102.436	102.336	4.875	103.389	103.285	103.189	4.875	103.289	103.185	103.089
4.990	103.001	102.901	102.801	4.990	102.901	102.801	102.701	4.990	103.811	103.706	103.611	4.990	103.711	103.606	103.511
5.000	103.101	103.001	102.901	5.000	103.001	102.901	102.801	5.000	103.911	103.806	103.711	5.000	103.811	103.706	103.611
5.125	103.551	103.451	103.351	5.125	103.451	103.351	103.251	5.125	103.677	103.537	103.434	5.125	103.577	103.437	103.334
5.250	104.031	103.931	103.831	5.250	103.931	103.831	103.731	5.250	104.244	104.103	104.001	5.250	104.144	104.003	103.901
5.375	104.455	104.355	104.255	5.375	104.355	104.255	104.155	5.375	104.735	104.596	104.494	5.375	104.635	104.496	104.394
5.500	104.825	104.725	104.625	5.500	104.725	104.625	104.525	5.500	105.182	105.045	104.943	5.500	105.082	104.945	104.843
5.625	104.918	104.818	104.718	5.625	104.818	104.718	104.618	5.625	105.212	105.112	105.012	5.625	105.112	105.012	104.912
5.750	105.357	105.257	105.157	5.750	105.257	105.157	105.057	5.750	105.699	105.599	105.499	5.750	105.599	105.499	105.399

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	95.384	95.284	95.184	2.750	95.284	95.184	95.084
2.875	96.009	95.909	95.809	2.875	95.909	95.809	95.709
2.990	96.531	96.431	96.331	2.990	96.431	96.331	96.231
3.000	96.631	96.531	96.431	3.000	96.531	96.431	96.331
3.125	97.222	97.122	97.022	3.125	97.122	97.022	96.922
3.250	97.920	97.820	97.720	3.250	97.820	97.720	97.620
3.375	98.434	98.334	98.234	3.375	98.334	98.234	98.134
3.500	98.723	98.623	98.523	3.500	98.623	98.523	98.423
3.625	99.246	99.146	99.046	3.625	99.146	99.046	98.946
3.750	99.799	99.699	99.599	3.750	99.699	99.599	99.499
3.875	100.335	100.235	100.135	3.875	100.235	100.135	100.035
3.990	100.591	100.491	100.391	3.990	100.491	100.391	100.291
4.000	100.691	100.591	100.491	4.000	100.591	100.491	100.391
4.125	101.219	101.119	101.019	4.125	101.119	101.019	100.919
4.250	101.629	101.529	101.429	4.250	101.529	101.429	101.329
4.375	102.062	101.962	101.862	4.375	101.962	101.862	101.762
4.500	102.666	102.566	102.466	4.500	102.566	102.466	102.366
4.625	103.096	102.996	102.896	4.625	102.996	102.896	102.796
4.750	103.022	102.922	102.822	4.750	102.922	102.822	102.722

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.

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.:	3/5/2018
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: 2/1/2018 **Release Time:** 4:00 pm 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	98.306	98.206	98.106	3.750	99.721	99.618	99.521	2.750	96.884	96.784	96.684
3.875	99.092	98.992	98.892	3.875	100.528	100.428	100.328	2.875	97.509	97.409	97.309
3.990	99.718	99.618	99.518	3.990	101.105	101.005	100.905	2.990	98.031	97.931	97.831
4.000	99.818	99.718	99.618	4.000	101.205	101.105	101.005	3.000	98.131	98.031	97.931
4.125	100.540	100.440	100.340	4.125	101.426	101.326	101.226	3.125	98.722	98.622	98.522
4.250	101.250	101.150	101.050	4.250	102.070	101.970	101.870	3.250	99.420	99.320	99.220
4.375	101.884	101.784	101.684	4.375	102.692	102.592	102.492	3.375	99.934	99.834	99.734
4.500	102.466	102.366	102.266	4.500	103.276	103.173	103.076	3.500	100.223	100.123	100.023
4.625	102.992	102.892	102.792	4.625	103.701	103.599	103.501	3.625	100.746	100.646	100.546
4.750	103.565	103.465	103.365	4.750	104.283	104.179	104.083	3.750	101.299	101.199	101.099
4.875	104.086	103.986	103.886	4.875	104.839	104.735	104.639	3.875	101.835	101.735	101.635
4.990	104.451	104.351	104.251	4.990	105.261	105.156	105.061	3.990	102.091	101.991	101.891
5.000	104.551	104.451	104.351	5.000	105.361	105.256	105.161	4.000	102.191	102.091	101.991
5.125	105.001	104.901	104.801	5.125	105.127	104.987	104.884	4.125	102.719	102.619	102.519
5.250	105.481	105.381	105.281	5.250	105.694	105.553	105.451	4.250	103.129	103.029	102.929
5.375	105.905	105.805	105.705	5.375	106.185	106.046	105.944	4.375	103.562	103.462	103.362
5.500	106.275	106.175	106.075	5.500	106.632	106.495	106.393	4.500	104.166	104.066	103.966
5.625	106.368	106.268	106.168	5.625	106.662	106.562	106.462	4.625	104.596	104.496	104.396
5.750	106.807	106.707	106.607	5.750	107.149	107.049	106.949	4.750	104.522	104.422	104.322

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.	
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.:	**3/5/2018**
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: **2/1/2018** **Release Time:** **4:00 pm 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	97.434	97.383	97.206
3.875	98.118	98.065	97.883
4.000	98.925	98.870	98.683
4.125	99.508	99.451	99.259
4.250	100.045	99.987	99.789
4.375	100.541	100.481	100.278
4.500	101.027	100.965	100.757
4.625	101.386	101.322	101.109
4.750	101.752	101.686	101.468
4.875	102.152	102.085	101.861
5.000	102.464	102.395	102.166
5.125	102.685	102.614	102.380
5.250	103.088	103.015	102.776

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	96.493	96.450	96.293
3.375	97.205	97.160	96.998
3.500	97.721	97.673	97.507
3.625	98.184	98.135	97.963
3.750	98.605	98.554	98.377
3.875	99.001	98.948	98.766
4.000	99.389	99.335	99.147
4.125	99.769	99.713	99.520
4.250	100.142	100.083	99.885
4.375	100.397	100.337	100.134
4.500	100.640	100.578	100.370

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	96.221	96.180	96.035
3.125	96.879	96.837	96.686
3.250	97.426	97.383	97.226
3.375	97.923	97.877	97.716
3.500	98.394	98.346	98.180
3.625	98.829	98.780	98.608
3.750	99.229	99.178	99.001
3.875	99.596	99.543	99.361
4.000	99.933	99.878	99.690
4.125	100.241	100.184	99.992
4.250	100.526	100.467	100.269
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 Only[2]	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor[1]	-1.000	-1.000	-1.500	-1.500	-2.000	n/a	n/a	n/a	n/a
> 80 LTV NO MI[1]	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)