[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.: **3/7/2018**
45 Day Lock Exp.: **3/22/2018**
60 Day Lock Exp.: **4/6/2018**

W. Rate Sheet Dated: **2/5/2018** **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	97.960	97.810	97.660	3.250	97.443	97.293	97.143	1.875	N/A	N/A	N/A	3.125	101.447	101.297	101.147
3.375	98.413	98.263	98.113	3.375	97.860	97.710	97.560	2.000	N/A	N/A	N/A	3.250	101.341	101.191	101.041
3.500	98.862	98.712	98.562	3.500	98.274	98.124	97.974	2.125	N/A	N/A	N/A	3.375	101.753	101.603	101.453
3.625	99.262	99.112	98.962	3.625	98.638	98.488	98.338	2.250	94.863	94.713	94.563	3.500	102.160	102.010	101.860
3.750	100.751	100.594	100.444	3.750	100.233	100.077	99.927	2.375	95.257	95.107	94.957	3.625	102.560	102.410	102.260
3.875	101.197	101.041	100.891	3.875	100.645	100.488	100.338	2.500	95.651	95.501	95.351	Margin =	2.250	Index =	1.790
4.000	101.632	101.476	101.326	4.000	101.044	100.887	100.737	2.625	95.999	95.849	95.699				
4.125	102.017	101.861	101.711	4.125	101.393	101.237	101.087	2.750	98.136	97.986	97.836				
4.250	102.767	102.642	102.532	4.250	102.250	102.125	102.015	2.875	98.527	98.377	98.227				
4.375	103.149	103.024	102.914	4.375	102.596	102.471	102.361	3.000	98.914	98.764	98.614				
4.500	103.496	103.371	103.261	4.500	102.907	102.782	102.673	3.125	99.257	99.107	98.957				
4.625	103.770	103.645	103.536	4.625	103.146	103.021	102.912	3.250	100.052	99.902	99.752				
4.750	103.895	103.795	103.654	4.750	103.332	103.232	103.091	3.375	100.432	100.282	100.132				
4.875	104.010	103.910	103.769	4.875	103.607	103.507	103.367	3.500	100.805	100.655	100.505				
5.000	104.287	104.187	104.046	5.000	103.848	103.748	103.608	3.625	101.067	100.917	100.767				
5.125	104.500	104.400	104.260	5.125	104.026	103.926	103.786	3.750	101.612	101.462	101.312				
5.250	104.664	104.523	104.414	5.250	104.297	104.156	104.047	3.875	101.917	101.767	101.617				
5.375	104.975	104.835	104.725	5.375	104.573	104.432	104.323	4.000	102.187	102.037	101.887				
5.500	105.252	105.111	105.002	5.500	104.814	104.673	104.564	4.125	102.387	102.237	102.087				

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	96.480	96.330	96.180	3.250	96.313	96.163	96.013	1.875	N/A	N/A	N/A	3.125	100.317	100.167	100.017
3.375	96.933	96.783	96.633	3.375	96.730	96.580	96.430	2.000	N/A	N/A	N/A	3.250	100.211	100.061	99.911
3.500	97.382	97.232	97.082	3.500	97.144	96.994	96.844	2.125	N/A	N/A	N/A	3.375	100.623	100.473	100.323
3.625	97.782	97.632	97.482	3.625	97.508	97.358	97.208	2.250	93.733	93.583	93.433	3.500	101.030	100.880	100.730
3.750	99.271	99.114	98.964	3.750	99.103	98.947	98.797	2.375	94.127	93.977	93.827	3.625	101.430	101.280	101.130
3.875	99.717	99.561	99.411	3.875	99.515	99.358	99.208	2.500	94.521	94.371	94.221	Margin =	2.250	Index =	1.790
4.000	100.152	99.996	99.846	4.000	99.914	99.757	99.607	2.625	94.869	94.719	94.569	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	100.537	100.381	100.231	4.125	100.263	100.107	99.957	2.750	97.006	96.856	96.706	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	101.287	101.162	101.052	4.250	101.120	100.995	100.885	2.875	97.397	97.247	97.097	4.250	99.677	99.427	99.177
4.375	101.669	101.544	101.434	4.375	101.466	101.341	101.231	3.000	97.784	97.634	97.484	4.375	100.059	99.809	99.559
4.500	102.016	101.891	101.781	4.500	101.777	101.652	101.543	3.125	98.127	97.977	97.827	4.500	100.406	100.156	99.906
4.625	102.290	102.165	102.056	4.625	102.016	101.891	101.782	3.250	98.922	98.772	98.622	4.625	100.680	100.430	100.180
4.750	102.369	102.269	102.128	4.750	102.202	102.102	101.961	3.375	99.302	99.152	99.002	4.750	100.759	100.509	100.259
4.875	102.780	102.680	102.539	4.875	102.477	102.377	102.237	3.500	99.675	99.525	99.375	4.875	101.070	100.820	100.570
5.000	103.057	102.957	102.816	5.000	102.718	102.618	102.478	3.625	99.937	99.787	99.637	5.000	101.347	101.097	100.847
5.125	103.270	103.170	103.030	5.125	102.896	102.796	102.656	3.750	100.482	100.332	100.182	5.125	101.560	101.310	101.060
5.250	103.434	103.293	103.184	5.250	103.167	103.026	102.917	3.875	100.787	100.637	100.487	5.250	101.724	101.474	101.224
5.375	103.745	103.605	103.495	5.375	103.443	103.302	103.193	4.000	101.057	100.907	100.757	5.375	102.035	101.785	101.535
5.500	104.022	103.881	103.772	5.500	103.684	103.543	103.434	4.125	101.257	101.107	100.957	5.500	102.312	102.062	101.812

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:	2/5/2018	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.:	**3/7/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**3/22/2018**
		60 Day Lock Exp.:	**4/6/2018**

W. Rate Sheet Dated: **2/5/2018** **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			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	97.210	97.060	96.910	3.250	96.693	96.543	96.393	1.875	N/A	N/A	N/A
3.375	97.663	97.513	97.363	3.375	97.110	96.960	96.810	2.000	N/A	N/A	N/A
3.500	98.112	97.962	97.812	3.500	97.524	97.374	97.224	2.125	N/A	N/A	N/A
3.625	98.512	98.362	98.212	3.625	97.888	97.738	97.588	2.250	92.863	92.713	92.563
3.750	100.001	99.844	99.694	3.750	99.483	99.327	99.177	2.375	93.257	93.107	92.957
3.875	100.447	100.291	100.141	3.875	99.895	99.738	99.588	2.500	93.651	93.501	93.351
4.000	100.882	100.726	100.576	4.000	100.294	100.137	99.987	2.625	93.999	93.849	93.699
4.125	101.267	101.111	100.961	4.125	100.643	100.487	100.337	2.750	96.449	96.299	96.149
4.250	101.954	101.829	101.720	4.250	101.437	101.312	101.203	2.875	96.840	96.690	96.540
4.375	102.336	102.211	102.102	4.375	101.783	101.658	101.549	3.000	97.227	97.077	96.927
4.500	102.683	102.558	102.449	4.500	102.095	101.970	101.860	3.125	97.570	97.420	97.270
4.625	102.958	102.833	102.723	4.625	102.334	102.209	102.099	3.250	99.302	99.152	99.002
4.750	102.333	102.233	102.092	4.750	101.769	101.669	101.528	3.375	99.682	99.532	99.382
4.875	102.448	102.348	102.207	4.875	102.045	101.945	101.804	3.500	100.055	99.905	99.755
5.000	102.724	102.624	102.484	5.000	102.286	102.186	102.045	3.625	100.317	100.167	100.017
5.125	102.938	102.838	102.697	5.125	102.464	102.364	102.223	3.750	100.862	100.712	100.562
5.250	101.852	101.711	101.602	5.250	101.484	101.344	101.234	3.875	101.167	101.017	100.867
5.375	102.163	102.022	101.913	5.375	101.760	101.619	101.510	4.000	101.437	101.287	101.137
5.500	102.440	102.299	102.190	5.500	102.001	101.860	101.751	4.125	101.637	101.487	101.337

5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**
3.125	99.76	99.610	99.460
3.250	100.59	100.441	100.291
3.375	101.00	100.853	100.703
3.500	101.41	101.260	101.110
3.625	101.81	101.660	101.510
Margin = 2.250		Index = 1.790	

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

30/25 Year				20 Year				15/10 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	95.730	95.580	95.430	3.250	95.563	95.413	95.263	1.875	N/A	N/A	N/A
3.375	96.183	96.033	95.883	3.375	95.980	95.830	95.680	2.000	N/A	N/A	N/A
3.500	96.632	96.482	96.332	3.500	96.394	96.244	96.094	2.125	N/A	N/A	N/A
3.625	97.032	96.882	96.732	3.625	96.758	96.608	96.458	2.250	91.983	91.833	91.683
3.750	98.521	98.364	98.214	3.750	98.353	98.197	98.047	2.375	92.377	92.227	92.077
3.875	98.967	98.811	98.661	3.875	98.765	98.608	98.458	2.500	92.771	92.621	92.471
4.000	99.402	99.246	99.096	4.000	99.164	99.007	98.857	2.625	93.119	92.969	92.819
4.125	99.787	99.631	99.481	4.125	99.513	99.357	99.207	2.750	96.100	95.950	95.800
4.250	100.474	100.349	100.240	4.250	100.307	100.182	100.073	2.875	96.491	96.341	96.191
4.375	100.856	100.731	100.622	4.375	100.653	100.528	100.419	3.000	96.878	96.728	96.578
4.500	101.203	101.078	100.969	4.500	100.965	100.840	100.730	3.125	97.221	97.071	96.921
4.625	101.478	101.353	101.243	4.625	101.204	101.079	100.969	3.250	97.453	97.303	97.153
4.750	100.806	100.706	100.566	4.750	100.639	100.539	100.398	3.375	97.833	97.683	97.533
4.875	101.218	101.118	100.977	4.875	100.915	100.815	100.674	3.500	98.206	98.056	97.906
5.000	101.494	101.394	101.254	5.000	101.156	101.056	100.915	3.625	98.468	98.318	98.168
5.125	101.708	101.608	101.467	5.125	101.334	101.234	101.093	3.750	98.295	98.145	97.995
5.250	100.622	100.481	100.372	5.250	100.354	100.214	100.104	3.875	98.600	98.450	98.300
5.375	100.933	100.792	100.683	5.375	100.630	100.489	100.380	4.000	98.870	98.720	98.570
5.500	101.210	101.069	100.960	5.500	100.871	100.730	100.621	4.125	99.069	98.919	98.769

5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**
3.125	98.630	98.480	98.330
3.250	99.461	99.311	99.161
3.375	99.873	99.723	99.573
3.500	100.280	100.130	99.980
3.625	100.680	100.530	100.380
Margin = 2.250		Index = 1.790	

30 Year OTC "Borrower Paid Only for USDA"			
Rate	**30 Day**	**45 Day**	**60 Day**
4.250	98.864	98.614	98.364
4.375	99.246	98.996	98.746
4.500	99.593	99.343	99.093
4.625	99.868	99.618	99.368
4.750	99.196	98.946	98.696
4.875	99.508	99.258	99.008
5.000	99.784	99.534	99.284
5.125	99.998	99.748	99.498
5.250	98.912	98.662	98.412
5.375	99.223	98.973	98.723
5.500	99.500	99.250	99.000

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:	2/5/2018	5.000%

Lock Desk Policy

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

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

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

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

30 Day Lock Exp.: **3/7/2018**
45 Day Lock Exp.: **3/22/2018**
60 Day Lock Exp.: **4/6/2018**

W. Rate Sheet Dated: **2/5/2018** **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
4.125	100.288	100.188	100.088	4.125	100.930	100.830	100.730	3.000	97.890	97.790	97.690	3.000	98.138	98.038	97.938
4.250	100.955	100.855	100.755	4.250	101.967	101.866	101.767	3.125	98.428	98.328	98.228	3.125	98.454	98.354	98.254
4.375	101.650	101.550	101.450	4.375	102.493	102.391	102.293	3.250	99.051	98.951	98.851	3.250	99.272	99.172	99.072
4.500	102.105	102.005	101.905	4.500	102.925	102.823	102.725	3.375	99.654	99.554	99.454	3.375	99.573	99.473	99.373
4.625	102.707	102.607	102.507	4.625	103.408	103.307	103.208	3.500	99.987	99.887	99.787	3.500	99.876	99.776	99.676
4.750	103.253	103.153	103.053	4.750	103.831	103.729	103.631	3.625	100.410	100.310	100.210	3.625	100.147	100.047	99.947
4.875	103.784	103.684	103.584	4.875	104.245	104.144	104.045	3.750	100.858	100.758	100.658	3.750	101.211	101.111	101.011
4.990	104.093	103.993	103.893	4.990	104.716	104.616	104.516	3.875	101.361	101.261	101.161	3.875	101.538	101.438	101.338
5.000	104.193	104.093	103.993	5.000	104.816	104.716	104.616	3.990	101.835	101.735	101.635	3.990	101.792	101.692	101.592
5.125	104.816	104.716	104.616	5.125	105.345	105.245	105.145	4.000	101.935	101.835	101.735	4.000	101.892	101.792	101.692
5.250	105.463	105.363	105.263	5.250	105.840	105.740	105.640	4.125	102.359	102.259	102.159	4.125	102.145	102.045	101.945
5.375	105.908	105.808	105.708	5.375	106.179	106.079	105.979	4.250	102.727	102.627	102.527	4.250	102.372	102.272	102.172
5.500	106.342	106.242	106.142	5.500	106.491	106.391	106.291	4.375	103.068	102.968	102.868	4.375	102.582	102.482	102.382
5.625	106.700	106.600	106.500	5.625	106.765	106.665	106.565	4.500	103.182	103.082	102.982	4.500	102.633	102.533	102.433
5.750	106.504	106.404	106.304	5.750	106.100	106.000	105.900	4.625	103.128	103.028	102.928	4.625	102.773	102.673	102.573
5.875	106.954	106.854	106.754	5.875	106.443	106.343	106.243	4.750	103.407	103.307	103.207	4.750	102.969	102.869	102.769
5.990	107.301	107.201	107.101	5.990	106.665	106.565	106.465	4.875	103.686	103.586	103.486	4.875	103.144	103.044	102.944
6.000	107.401	107.301	107.201	6.000	106.765	106.665	106.565	4.990	103.845	103.745	103.645	4.990	103.208	103.108	103.008
6.125	107.684	107.584	107.484	6.125	106.975	106.875	106.775	5.000	103.945	103.845	103.745	5.000	103.308	103.208	103.108

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	99.067	98.967	98.867	3.000	97.339	97.239	97.139
4.250	99.826	99.726	99.626	3.125	97.763	97.663	97.563
4.375	100.413	100.313	100.213	3.250	98.065	97.965	97.865
4.500	101.044	100.942	100.844	3.375	98.495	98.395	98.295
4.625	101.771	101.669	101.571	3.500	98.951	98.851	98.751
4.750	102.435	102.333	102.235	3.625	99.351	99.251	99.151
4.875	102.949	102.847	102.749	3.750	99.653	99.553	99.453
4.990	103.313	103.212	103.113	3.875	100.002	99.902	99.802
5.000	103.413	103.312	103.213	3.990	100.414	100.314	100.214
5.125	103.636	103.534	103.436	4.000	100.514	100.414	100.314
5.250	102.214	102.112	102.014	4.125	100.896	100.796	100.696
5.375	102.724	102.623	102.524	4.250	101.143	101.043	100.943
5.500	103.207	103.105	103.007	4.375	101.372	101.272	101.172
5.625	103.458	103.357	103.258	4.500	101.440	101.340	101.240
5.750	100.630	100.520	100.407	4.625	101.359	101.259	101.159
5.875	101.145	101.035	100.922	4.750	101.540	101.440	101.340
5.990	101.543	101.434	101.320	4.875	101.729	101.629	101.529
6.000	101.643	101.534	101.420	4.990	101.807	101.707	101.607
6.125	101.878	101.768	101.655	5.000	101.907	101.807	101.707

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

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

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.

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.:	3/7/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	3/22/2018
		60 Day Lock Exp.:	4/6/2018

W. Rate Sheet Dated: 2/5/2018 **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
4.125	98.463	98.363	98.263	3.750	94.786	94.686	94.586	4.125	99.480	99.380	99.280	4.125	97.706	97.606	97.506
4.250	99.505	99.405	99.305	3.875	95.773	95.673	95.573	4.250	100.517	100.416	100.317	4.250	98.458	98.358	98.258
4.375	100.060	99.960	99.860	3.990	96.681	96.581	96.481	4.375	100.897	100.796	100.697	4.375	98.989	98.889	98.789
4.500	100.655	100.555	100.455	4.000	96.781	96.681	96.581	4.500	101.475	101.373	101.275	4.500	99.750	99.650	99.550
4.625	101.257	101.157	101.057	4.125	97.655	97.555	97.455	4.625	101.958	101.857	101.758	4.625	100.543	100.443	100.343
4.750	101.803	101.703	101.603	4.250	99.029	98.929	98.829	4.750	102.381	102.279	102.181	4.750	101.247	101.147	101.047
4.875	102.334	102.234	102.134	4.375	99.780	99.680	99.580	4.875	102.795	102.694	102.595	4.875	101.830	101.730	101.630
4.990	102.643	102.543	102.443	4.500	100.587	100.487	100.387	4.990	103.266	103.166	103.066	4.990	102.029	101.929	101.829
5.000	102.743	102.643	102.543	4.625	101.406	101.306	101.206	5.000	103.366	103.266	103.166	5.000	102.129	102.029	101.929
5.125	103.366	103.266	103.166	4.750	102.145	102.045	101.945	5.125	103.895	103.795	103.695	5.125	102.663	102.563	102.463
5.250	104.013	103.913	103.813	4.875	102.733	102.633	102.533	5.250	104.390	104.290	104.190	5.250	103.465	103.365	103.265
5.375	104.458	104.358	104.258	4.990	102.992	102.892	102.792	5.375	104.729	104.629	104.529	5.375	103.956	103.856	103.756
5.500	104.892	104.792	104.692	5.000	103.092	102.992	102.892	5.500	105.041	104.941	104.841	5.500	104.410	104.310	104.210
5.625	105.250	105.150	105.050	5.125	103.693	103.593	103.493	5.625	105.315	105.215	105.115	5.625	104.806	104.706	104.606
5.750	105.054	104.954	104.854	5.250	104.573	104.473	104.373	5.750	104.650	104.550	104.450	5.750	104.193	104.093	103.993
5.875	105.504	105.404	105.304	5.375	105.065	104.965	104.865	5.875	104.993	104.893	104.793	5.875	104.689	104.589	104.489
5.990	105.851	105.751	105.651	5.500	105.544	105.444	105.344	5.990	105.215	105.115	105.015	5.990	105.058	104.958	104.858
6.000	105.951	105.851	105.751	5.625	105.939	105.839	105.739	6.000	105.315	105.215	105.115	6.000	105.158	105.058	104.958
6.125	106.234	106.134	106.034	5.750	105.926	105.826	105.726	6.125	105.525	105.425	105.325	6.125	105.466	105.366	105.266

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	97.339	97.239	97.139	3.000	95.034	94.934	94.834	3.000	96.638	96.538	96.438	3.000	94.763	94.663	94.563
3.125	97.763	97.663	97.563	3.125	95.638	95.538	95.438	3.125	96.954	96.854	96.754	3.125	95.368	95.268	95.168
3.250	98.065	97.965	97.865	3.250	96.399	96.299	96.199	3.250	97.772	97.672	97.572	3.250	96.129	96.029	95.929
3.375	98.495	98.395	98.295	3.375	96.994	96.894	96.794	3.375	98.073	97.973	97.873	3.375	96.723	96.623	96.523
3.500	98.951	98.851	98.751	3.500	97.596	97.496	97.396	3.500	98.376	98.276	98.176	3.500	97.316	97.216	97.116
3.625	99.351	99.251	99.151	3.625	98.132	98.032	97.932	3.625	98.647	98.547	98.447	3.625	97.842	97.742	97.642
3.750	99.653	99.553	99.453	3.750	98.611	98.511	98.411	3.750	99.711	99.611	99.511	3.750	98.310	98.210	98.110
3.875	100.002	99.902	99.802	3.875	99.183	99.083	98.983	3.875	100.038	99.938	99.838	3.875	98.882	98.782	98.682
3.990	100.414	100.314	100.214	3.990	99.823	99.723	99.623	3.990	100.292	100.192	100.092	3.990	99.502	99.402	99.302
4.000	100.514	100.414	100.314	4.000	99.923	99.823	99.723	4.000	100.392	100.292	100.192	4.000	99.602	99.502	99.402
4.125	100.896	100.796	100.696	4.125	100.455	100.355	100.255	4.125	100.645	100.545	100.445	4.125	100.114	100.014	99.914
4.250	101.143	101.043	100.943	4.250	100.864	100.764	100.664	4.250	100.872	100.772	100.672	4.250	100.524	100.424	100.324
4.375	101.372	101.272	101.172	4.375	101.243	101.143	101.043	4.375	101.082	100.982	100.882	4.375	100.903	100.803	100.703
4.500	101.440	101.340	101.240	4.500	101.373	101.273	101.173	4.500	101.133	101.033	100.933	4.500	101.023	100.923	100.823
4.625	101.359	101.259	101.159	4.625	101.504	101.404	101.304	4.625	101.273	101.173	101.073	4.625	101.173	101.073	100.973
4.750	101.540	101.440	101.340	4.750	101.815	101.715	101.615	4.750	101.469	101.369	101.269	4.750	101.515	101.415	101.315
4.875	101.729	101.629	101.529	4.875	102.123	102.023	101.923	4.875	101.644	101.544	101.444	4.875	101.823	101.723	101.623
4.990	101.807	101.707	101.607	4.990	102.310	102.210	102.110	4.990	101.708	101.608	101.508	4.990	102.010	101.910	101.810
5.000	101.907	101.807	101.707	5.000	102.410	102.310	102.210	5.000	101.808	101.708	101.608	5.000	102.110	102.010	101.910

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	0.000	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.: **3/7/2018**
45 Day Lock Exp.: **3/22/2018**
60 Day Lock Exp.: **4/6/2018**

W. Rate Sheet Dated: **2/5/2018** **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	98.051	97.951	97.851	3.750	99.296	99.196	99.096	2.750	96.664	96.564	96.464
3.875	98.932	98.832	98.732	3.875	100.004	99.904	99.804	2.875	97.289	97.189	97.089
3.990	99.526	99.426	99.326	3.990	100.580	100.480	100.380	2.990	97.812	97.712	97.612
4.000	99.626	99.526	99.426	4.000	100.680	100.580	100.480	3.000	97.912	97.812	97.712
4.125	100.288	100.188	100.088	4.125	101.072	100.972	100.872	3.125	98.506	98.406	98.306
4.250	100.934	100.834	100.734	4.250	101.907	101.805	101.707	3.250	99.209	99.109	99.009
4.375	101.650	101.550	101.450	4.375	102.493	102.388	102.293	3.375	99.687	99.587	99.487
4.500	102.086	101.986	101.886	4.500	102.952	102.844	102.752	3.500	100.018	99.918	99.818
4.625	102.755	102.655	102.555	4.625	103.475	103.350	103.260	3.625	100.547	100.447	100.347
4.750	103.349	103.249	103.149	4.750	104.070	103.942	103.852	3.750	101.106	101.006	100.906
4.875	103.890	103.790	103.690	4.875	104.639	104.510	104.419	3.875	101.652	101.552	101.452
4.990	104.277	104.177	104.077	4.990	105.074	104.944	104.853	3.990	101.976	101.876	101.776
5.000	104.377	104.277	104.177	5.000	105.174	105.044	104.953	4.000	102.076	101.976	101.876
5.125	104.834	104.734	104.634	5.125	104.964	104.836	104.725	4.125	102.610	102.510	102.410
5.250	105.336	105.236	105.136	5.250	105.545	105.416	105.305	4.250	103.026	102.926	102.826
5.375	105.782	105.682	105.582	5.375	106.053	105.924	105.814	4.375	103.465	103.365	103.265
5.500	106.173	106.073	105.973	5.500	106.518	106.391	106.281	4.500	104.079	103.979	103.879
5.625	106.362	106.262	106.162	5.625	106.658	106.558	106.458	4.625	104.524	104.424	104.324
5.750	106.821	106.721	106.621	5.750	107.162	107.062	106.962	4.750	104.644	104.544	104.444

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					

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

Lock Desk Policy

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

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

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

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

30 Day Lock Exp.: 3/7/2018
45 Day Lock Exp.: 3/22/2018
60 Day Lock Exp.: 4/6/2018

W. Rate Sheet Dated: 2/5/2018 **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	96.379	96.279	96.179	3.750	96.279	96.179	96.079	3.750	97.846	97.746	97.646	3.750	97.746	97.646	97.546
3.875	97.181	97.081	96.981	3.875	97.081	96.981	96.881	3.875	98.554	98.454	98.354	3.875	98.454	98.354	98.254
3.990	97.825	97.725	97.625	3.990	97.725	97.625	97.525	3.990	99.130	99.030	98.930	3.990	99.030	98.930	98.830
4.000	97.925	97.825	97.725	4.000	97.825	97.725	97.625	4.000	99.230	99.130	99.030	4.000	99.130	99.030	98.930
4.125	98.675	98.575	98.475	4.125	98.575	98.475	98.375	4.125	99.622	99.522	99.422	4.125	99.522	99.422	99.322
4.250	99.402	99.302	99.202	4.250	99.302	99.202	99.102	4.250	100.275	100.173	100.075	4.250	100.175	100.073	99.975
4.375	100.056	99.956	99.856	4.375	99.956	99.856	99.756	4.375	100.906	100.801	100.706	4.375	100.806	100.701	100.606
4.500	100.636	100.536	100.436	4.500	100.536	100.436	100.336	4.500	101.502	101.394	101.302	4.500	101.402	101.294	101.202
4.625	101.305	101.205	101.105	4.625	101.205	101.105	101.005	4.625	102.025	101.900	101.810	4.625	101.925	101.800	101.710
4.750	101.899	101.799	101.699	4.750	101.799	101.699	101.599	4.750	102.620	102.492	102.402	4.750	102.520	102.392	102.302
4.875	102.440	102.340	102.240	4.875	102.340	102.240	102.140	4.875	103.189	103.060	102.969	4.875	103.089	102.960	102.869
4.990	102.827	102.727	102.627	4.990	102.727	102.627	102.527	4.990	103.624	103.494	103.403	4.990	103.524	103.394	103.303
5.000	102.927	102.827	102.727	5.000	102.827	102.727	102.627	5.000	103.724	103.594	103.503	5.000	103.624	103.494	103.403
5.125	103.384	103.284	103.184	5.125	103.284	103.184	103.084	5.125	103.514	103.386	103.275	5.125	103.414	103.286	103.175
5.250	103.886	103.786	103.686	5.250	103.786	103.686	103.586	5.250	104.095	103.966	103.855	5.250	103.995	103.866	103.755
5.375	104.332	104.232	104.132	5.375	104.232	104.132	104.032	5.375	104.603	104.474	104.364	5.375	104.503	104.374	104.264
5.500	104.723	104.623	104.523	5.500	104.623	104.523	104.423	5.500	105.068	104.941	104.831	5.500	104.968	104.841	104.731
5.625	104.912	104.812	104.712	5.625	104.812	104.712	104.612	5.625	105.208	105.108	105.008	5.625	105.108	105.008	104.908
5.750	105.371	105.271	105.171	5.750	105.271	105.171	105.071	5.750	105.712	105.612	105.512	5.750	105.612	105.512	105.412

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	95.164	95.064	94.964	2.750	95.064	94.964	94.864
2.875	95.789	95.689	95.589	2.875	95.689	95.589	95.489
2.990	96.312	96.212	96.112	2.990	96.212	96.112	96.012
3.000	96.412	96.312	96.212	3.000	96.312	96.212	96.112
3.125	97.006	96.906	96.806	3.125	96.906	96.806	96.706
3.250	97.709	97.609	97.509	3.250	97.609	97.509	97.409
3.375	98.187	98.087	97.987	3.375	98.087	97.987	97.887
3.500	98.518	98.418	98.318	3.500	98.418	98.318	98.218
3.625	99.047	98.947	98.847	3.625	98.947	98.847	98.747
3.750	99.606	99.506	99.406	3.750	99.506	99.406	99.306
3.875	100.152	100.052	99.952	3.875	100.052	99.952	99.852
3.990	100.476	100.376	100.276	3.990	100.376	100.276	100.176
4.000	100.576	100.476	100.376	4.000	100.476	100.376	100.276
4.125	101.110	101.010	100.910	4.125	101.010	100.910	100.810
4.250	101.526	101.426	101.326	4.250	101.426	101.326	101.226
4.375	101.965	101.865	101.765	4.375	101.865	101.765	101.665
4.500	102.579	102.479	102.379	4.500	102.479	102.379	102.279
4.625	103.024	102.924	102.824	4.625	102.924	102.824	102.724
4.750	103.144	103.044	102.944	4.750	103.044	102.944	102.844

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

30 Day Lock Exp.: 3/7/2018
45 Day Lock Exp.: 3/22/2018
60 Day Lock Exp.: 4/6/2018

W. Rate Sheet Dated: 2/5/2018 **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	97.829	97.729	97.629	3.750	99.296	99.196	99.096	2.750	96.664	96.564	96.464
3.875	98.631	98.531	98.431	3.875	100.004	99.904	99.804	2.875	97.289	97.189	97.089
3.990	99.275	99.175	99.075	3.990	100.580	100.480	100.380	2.990	97.812	97.712	97.612
4.000	99.375	99.275	99.175	4.000	100.680	100.580	100.480	3.000	97.912	97.812	97.712
4.125	100.125	100.025	99.925	4.125	101.072	100.972	100.872	3.125	98.506	98.406	98.306
4.250	100.852	100.752	100.652	4.250	101.725	101.623	101.525	3.250	99.209	99.109	99.009
4.375	101.506	101.406	101.306	4.375	102.356	102.251	102.156	3.375	99.687	99.587	99.487
4.500	102.086	101.986	101.886	4.500	102.952	102.844	102.752	3.500	100.018	99.918	99.818
4.625	102.755	102.655	102.555	4.625	103.475	103.350	103.260	3.625	100.547	100.447	100.347
4.750	103.349	103.249	103.149	4.750	104.070	103.942	103.852	3.750	101.106	101.006	100.906
4.875	103.890	103.790	103.690	4.875	104.639	104.510	104.419	3.875	101.652	101.552	101.452
4.990	104.277	104.177	104.077	4.990	105.074	104.944	104.853	3.990	101.976	101.876	101.776
5.000	104.377	104.277	104.177	5.000	105.174	105.044	104.953	4.000	102.076	101.976	101.876
5.125	104.834	104.734	104.634	5.125	104.964	104.836	104.725	4.125	102.610	102.510	102.410
5.250	105.336	105.236	105.136	5.250	105.545	105.416	105.305	4.250	103.026	102.926	102.826
5.375	105.782	105.682	105.582	5.375	106.053	105.924	105.814	4.375	103.465	103.365	103.265
5.500	106.173	106.073	105.973	5.500	106.518	106.391	106.281	4.500	104.079	103.979	103.879
5.625	106.362	106.262	106.162	5.625	106.658	106.558	106.458	4.625	104.524	104.424	104.324
5.750	106.821	106.721	106.621	5.750	107.162	107.062	106.962	4.750	104.644	104.544	104.444

Applicable for all mortgages with greater than 15 year terms

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

Mortgages with Subordinate Financing

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

HP & HPA LLPA Cap

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

Product Features

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

All Loan Type Adjustments

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

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

Additional LPMI Premium Adjustments

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

Lock Desk Policy

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

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

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

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

30 Day Lock Exp.: **3/7/2018**
45 Day Lock Exp.: **3/22/2018**
60 Day Lock Exp.: **4/6/2018**

W. Rate Sheet Dated: **2/5/2018** **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	96.960	96.908	96.731
3.875	97.685	97.633	97.450
4.000	98.519	98.464	98.276
4.125	99.144	99.088	98.895
4.250	99.719	99.661	99.463
4.375	100.248	100.188	99.985
4.500	100.761	100.699	100.491
4.625	101.144	101.080	100.866
4.750	101.530	101.464	101.245
4.875	101.946	101.879	101.655
5.000	102.273	102.204	101.975
5.125	102.503	102.432	102.198
5.250	102.957	102.884	102.644

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	96.212	96.169	96.012
3.375	96.950	96.905	96.743
3.500	97.484	97.437	97.270
3.625	97.964	97.915	97.743
3.750	98.400	98.349	98.172
3.875	98.810	98.758	98.575
4.000	99.211	99.156	98.969
4.125	99.602	99.546	99.353
4.250	99.985	99.927	99.729
4.375	100.250	100.190	99.987
4.500	100.504	100.442	100.233

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	95.963	95.923	95.777
3.125	96.643	96.601	96.450
3.250	97.203	97.160	97.003
3.375	97.713	97.667	97.505
3.500	98.196	98.148	97.982
3.625	98.643	98.594	98.422
3.750	99.053	99.002	98.825
3.875	99.430	99.377	99.195
4.000	99.776	99.721	99.533
4.125	100.092	100.036	99.843
4.250	100.386	100.328	100.130
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)