[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.: **3/16/2018**
45 Day Lock Exp.: **4/2/2018**
60 Day Lock Exp.: **4/16/2018**

W. Rate Sheet Dated: **2/14/2018** **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	97.493	97.343	97.193	3.250	96.996	96.846	96.696	1.875	N/A	N/A	N/A	3.125	101.297	101.147	100.997
3.375	97.946	97.796	97.646	3.375	97.413	97.263	97.113	2.000	N/A	N/A	N/A	3.250	101.191	101.041	100.891
3.500	98.395	98.245	98.095	3.500	97.827	97.677	97.527	2.125	N/A	N/A	N/A	3.375	101.603	101.453	101.303
3.625	98.795	98.645	98.495	3.625	98.191	98.041	97.891	2.250	94.494	94.344	94.194	3.500	102.010	101.860	101.710
3.750	100.281	100.124	99.974	3.750	99.833	99.677	99.527	2.375	94.888	94.738	94.588	3.625	102.410	102.260	102.110
3.875	100.727	100.571	100.421	3.875	100.245	100.088	99.938	2.500	95.282	95.132	94.982	Margin = 2.250		Index = 1.890	
4.000	101.162	101.006	100.856	4.000	100.644	100.487	100.337	2.625	95.630	95.480	95.330				
4.125	101.547	101.391	101.241	4.125	100.993	100.837	100.687	2.750	97.568	97.418	97.268				
4.250	102.562	102.437	102.312	4.250	101.865	101.740	101.615	2.875	97.959	97.809	97.659				
4.375	102.944	102.819	102.694	4.375	102.211	102.086	101.961	3.000	98.346	98.196	98.046				
4.500	103.291	103.166	103.041	4.500	102.523	102.398	102.273	3.125	98.689	98.539	98.389				
4.625	103.566	103.441	103.316	4.625	102.762	102.637	102.512	3.250	99.534	99.384	99.234				
4.750	103.691	103.566	103.466	4.750	103.057	102.932	102.832	3.375	99.914	99.764	99.614				
4.875	103.965	103.840	103.740	4.875	103.332	103.207	103.107	3.500	100.287	100.137	99.987				
5.000	104.242	104.117	104.017	5.000	103.573	103.448	103.348	3.625	100.550	100.400	100.250				
5.125	104.455	104.330	104.230	5.125	103.751	103.626	103.526	3.750	101.158	101.008	100.858				
5.250	104.413	104.313	104.203	5.250	103.866	103.766	103.656	3.875	101.463	101.313	101.163				
5.375	104.724	104.624	104.515	5.375	104.141	104.041	103.932	4.000	101.732	101.582	101.432				
5.500	105.001	104.901	104.791	5.500	104.382	104.282	104.173	4.125	101.932	101.782	101.632				

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	96.293	96.143	95.993	3.250	95.996	95.846	95.696	1.875	N/A	N/A	N/A	3.125	100.297	100.147	99.997
3.375	96.746	96.596	96.446	3.375	96.413	96.263	96.113	2.000	N/A	N/A	N/A	3.250	100.191	100.041	99.891
3.500	97.195	97.045	96.895	3.500	96.827	96.677	96.527	2.125	N/A	N/A	N/A	3.375	100.603	100.453	100.303
3.625	97.595	97.445	97.295	3.625	97.191	97.041	96.891	2.250	93.494	93.344	93.194	3.500	101.010	100.860	100.710
3.750	99.081	98.924	98.774	3.750	98.833	98.677	98.527	2.375	93.888	93.738	93.588	3.625	101.410	101.260	101.110
3.875	99.527	99.371	99.221	3.875	99.245	99.088	98.938	2.500	94.282	94.132	93.982	Margin = 2.250		Index = 1.890	
4.000	99.962	99.806	99.656	4.000	99.644	99.487	99.337	2.625	94.630	94.480	94.330	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	100.347	100.191	100.041	4.125	99.993	99.837	99.687	2.750	96.568	96.418	96.268	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	101.362	101.237	101.112	4.250	100.865	100.740	100.615	2.875	96.959	96.809	96.659	4.250	99.792	99.542	99.292
4.375	101.744	101.619	101.494	4.375	101.211	101.086	100.961	3.000	97.346	97.196	97.046	4.375	100.174	99.924	99.674
4.500	102.091	101.966	101.841	4.500	101.523	101.398	101.273	3.125	97.689	97.539	97.389	4.500	100.521	100.271	100.021
4.625	102.366	102.241	102.116	4.625	101.762	101.637	101.512	3.250	98.534	98.384	98.234	4.625	100.796	100.546	100.296
4.750	102.604	102.479	102.379	4.750	102.057	101.932	101.832	3.375	98.914	98.764	98.614	4.750	100.984	100.734	100.484
4.875	103.015	102.890	102.790	4.875	102.332	102.207	102.107	3.500	99.287	99.137	98.987	4.875	101.295	101.045	100.795
5.000	103.292	103.167	103.067	5.000	102.573	102.448	102.348	3.625	99.550	99.400	99.250	5.000	101.572	101.322	101.072
5.125	103.505	103.380	103.280	5.125	102.751	102.626	102.526	3.750	100.158	100.008	99.858	5.125	101.785	101.535	101.285
5.250	103.463	103.363	103.253	5.250	102.866	102.766	102.656	3.875	100.463	100.313	100.163	5.250	101.793	101.543	101.293
5.375	103.774	103.674	103.565	5.375	103.141	103.041	102.932	4.000	100.732	100.582	100.432	5.375	102.104	101.854	101.604
5.500	104.051	103.951	103.841	5.500	103.382	103.282	103.173	4.125	100.932	100.782	100.632	5.500	102.631	102.381	102.131

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:	2/14/2018	5.250%

Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"

30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
5.000	100.829	100.579	100.329	5.000	100.473	100.223	99.973
5.125	101.228	100.978	100.728	5.125	100.651	100.401	100.151
5.250	102.272	102.022	101.772	5.250	101.199	100.949	100.699
5.500	102.972	102.722	102.472	5.500	101.282	101.032	100.782

Advantage Adjustment

203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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.:	**3/16/2018**		
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**4/2/2018**		
		60 Day Lock Exp.:	**4/16/2018**		

W. Rate Sheet Dated: **2/14/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT

30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	96.680	96.530	96.380	3.250	96.183	96.033	95.883	1.875	N/A	N/A	N/A	3.125	99.61	99.460	99.310
3.375	97.133	96.983	96.833	3.375	96.601	96.451	96.301	2.000	N/A	N/A	N/A	3.250	100.38	100.229	100.079
3.500	97.583	97.433	97.283	3.500	97.014	96.864	96.714	2.125	N/A	N/A	N/A	3.375	100.79	100.640	100.490
3.625	97.982	97.832	97.682	3.625	97.378	97.228	97.078	2.250	92.494	92.344	92.194	3.500	101.20	101.048	100.898
3.750	99.468	99.312	99.162	3.750	99.021	98.865	98.715	2.375	92.888	92.738	92.588	3.625	101.60	101.448	101.298
3.875	99.915	99.759	99.609	3.875	99.432	99.276	99.126	2.500	93.282	93.132	92.982	Margin = 2.250		Index = 1.890	
4.000	100.350	100.193	100.043	4.000	99.831	99.675	99.525	2.625	93.630	93.480	93.330				
4.125	100.735	100.579	100.429	4.125	100.181	100.025	99.875	2.750	95.881	95.731	95.581				
4.250	101.750	101.625	101.500	4.250	101.053	100.928	100.803	2.875	96.272	96.122	95.972				
4.375	102.132	102.007	101.882	4.375	101.399	101.274	101.149	3.000	96.659	96.509	96.359				
4.500	102.479	102.354	102.229	4.500	101.710	101.585	101.460	3.125	97.002	96.852	96.702				
4.625	102.753	102.628	102.503	4.625	101.949	101.824	101.699	3.250	98.722	98.572	98.422				
4.750	102.128	102.003	101.903	4.750	101.494	101.369	101.269	3.375	99.102	98.952	98.802				
4.875	102.403	102.278	102.178	4.875	101.770	101.645	101.545	3.500	99.475	99.325	99.175				
5.000	102.679	102.554	102.454	5.000	102.011	101.886	101.786	3.625	99.737	99.587	99.437				
5.125	102.893	102.768	102.668	5.125	102.189	102.064	101.964	3.750	100.345	100.195	100.045				
5.250	101.600	101.500	101.391	5.250	101.053	100.953	100.844	3.875	100.650	100.500	100.350				
5.375	101.912	101.812	101.702	5.375	101.329	101.229	101.119	4.000	100.920	100.770	100.620				
5.500	102.188	102.088	101.979	5.500	101.570	101.470	101.360	4.125	101.119	100.969	100.819				

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	95.480	95.330	95.180	3.250	95.183	95.033	94.883	1.875	N/A	N/A	N/A	3.125	98.610	98.460	98.310
3.375	95.933	95.783	95.633	3.375	95.601	95.451	95.301	2.000	N/A	N/A	N/A	3.250	99.379	99.229	99.079
3.500	96.383	96.233	96.083	3.500	96.014	95.864	95.714	2.125	N/A	N/A	N/A	3.375	99.790	99.640	99.490
3.625	96.782	96.632	96.482	3.625	96.378	96.228	96.078	2.250	91.744	91.594	91.444	3.500	100.198	100.048	99.898
3.750	98.268	98.112	97.962	3.750	98.021	97.865	97.715	2.375	92.138	91.988	91.838	3.625	100.598	100.448	100.298
3.875	98.715	98.559	98.409	3.875	98.432	98.276	98.126	2.500	92.532	92.382	92.232	Margin = 2.250		Index = 1.890	
4.000	99.150	98.993	98.843	4.000	98.831	98.675	98.525	2.625	92.880	92.730	92.580	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	99.535	99.379	99.229	4.125	99.181	99.025	98.875	2.750	95.662	95.512	95.362	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.550	100.425	100.300	4.250	100.053	99.928	99.803	2.875	96.053	95.903	95.753	4.250	98.980	98.730	98.480
4.375	100.932	100.807	100.682	4.375	100.399	100.274	100.149	3.000	96.440	96.290	96.140	4.375	99.362	99.112	98.862
4.500	101.279	101.154	101.029	4.500	100.710	100.585	100.460	3.125	96.783	96.633	96.483	4.500	99.709	99.459	99.209
4.625	101.553	101.428	101.303	4.625	100.949	100.824	100.699	3.250	97.066	96.916	96.766	4.625	99.983	99.733	99.483
4.750	101.041	100.916	100.816	4.750	100.494	100.369	100.269	3.375	97.446	97.296	97.146	4.750	99.421	99.171	98.921
4.875	101.453	101.328	101.228	4.875	100.770	100.645	100.545	3.500	97.819	97.669	97.519	4.875	99.733	99.483	99.233
5.000	101.729	101.604	101.504	5.000	101.011	100.886	100.786	3.625	98.081	97.931	97.781	5.000	100.009	99.759	99.509
5.125	101.943	101.818	101.718	5.125	101.189	101.064	100.964	3.750	97.970	97.820	97.670	5.125	100.223	99.973	99.723
5.250	100.650	100.550	100.441	5.250	100.053	99.953	99.844	3.875	98.275	98.125	97.975	5.250	98.980	98.730	98.480
5.375	100.962	100.862	100.752	5.375	100.329	100.229	100.119	4.000	98.545	98.395	98.245	5.375	99.292	99.042	98.792
5.500	101.238	101.138	101.029	5.500	100.570	100.470	100.360	4.125	98.744	98.594	98.444	5.500	99.818	99.568	99.318

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:	2/14/2018	5.250%

Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"

30/25 Year				20 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
5.000	99.266	99.016	98.766	5.000	98.911	98.661	98.411
5.125	99.666	99.416	99.166	5.125	99.089	98.839	98.589
5.250	99.460	99.210	98.960	5.250	98.387	98.137	97.887
5.500	100.159	99.909	99.659	5.500	98.470	98.220	97.970

Advantage Adjustment

203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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.:	3/16/2018
45 Day Lock Exp.:	4/2/2018
60 Day Lock Exp.:	4/16/2018

W. Rate Sheet Dated: 2/14/2018 **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	99.774	99.674	99.574	4.125	100.644	100.544	100.444	3.000	97.656	97.556	97.456	3.000	97.804	97.704	97.604
4.250	100.545	100.445	100.345	4.250	101.526	101.426	101.326	3.125	98.195	98.095	97.995	3.125	98.131	98.031	97.931
4.375	101.260	101.160	101.060	4.375	101.947	101.847	101.747	3.250	98.755	98.655	98.555	3.250	99.123	99.023	98.923
4.500	101.697	101.597	101.497	4.500	102.531	102.431	102.331	3.375	99.358	99.258	99.158	3.375	99.441	99.341	99.241
4.625	102.315	102.215	102.115	4.625	103.030	102.930	102.830	3.500	99.691	99.591	99.491	3.500	99.756	99.656	99.556
4.750	102.879	102.779	102.679	4.750	103.456	103.356	103.256	3.625	100.071	99.971	99.871	3.625	100.038	99.938	99.838
4.875	103.390	103.290	103.190	4.875	103.856	103.756	103.656	3.750	100.537	100.437	100.337	3.750	100.851	100.751	100.651
4.990	103.685	103.585	103.485	4.990	104.263	104.163	104.063	3.875	101.047	100.947	100.847	3.875	101.182	101.082	100.982
5.000	103.785	103.685	103.585	5.000	104.363	104.263	104.163	3.990	101.490	101.390	101.290	3.990	101.416	101.316	101.216
5.125	104.374	104.274	104.174	5.125	104.911	104.811	104.711	4.000	101.590	101.490	101.390	4.000	101.516	101.416	101.316
5.250	105.045	104.945	104.845	5.250	105.427	105.327	105.227	4.125	102.025	101.925	101.825	4.125	101.789	101.689	101.589
5.375	105.494	105.394	105.294	5.375	105.765	105.665	105.565	4.250	102.354	102.254	102.154	4.250	101.990	101.890	101.790
5.500	105.933	105.833	105.733	5.500	106.080	105.980	105.880	4.375	102.669	102.569	102.469	4.375	102.181	102.081	101.981
5.625	106.295	106.195	106.095	5.625	106.357	106.257	106.157	4.500	102.840	102.740	102.640	4.500	102.269	102.169	102.069
5.750	106.187	106.087	105.987	5.750	105.784	105.684	105.584	4.625	102.777	102.677	102.577	4.625	102.474	102.374	102.274
5.875	106.644	106.544	106.444	5.875	106.132	106.032	105.932	4.750	103.090	102.990	102.890	4.750	102.671	102.571	102.471
5.990	106.997	106.897	106.797	5.990	106.359	106.259	106.159	4.875	103.393	103.293	103.193	4.875	102.861	102.761	102.661
6.000	107.097	106.997	106.897	6.000	106.459	106.359	106.259	4.990	103.563	103.463	103.363	4.990	102.932	102.832	102.732
6.125	107.385	107.285	107.185	6.125	106.674	106.574	106.474	5.000	103.663	103.563	103.463	5.000	103.032	102.932	102.832

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	98.729	98.629	98.529	3.000	96.910	96.810	96.710
4.250	99.492	99.392	99.292	3.125	97.344	97.244	97.144
4.375	100.075	99.975	99.875	3.250	97.697	97.597	97.497
4.500	100.747	100.647	100.547	3.375	98.149	98.049	97.949
4.625	101.467	101.367	101.267	3.500	98.600	98.500	98.400
4.750	102.129	102.029	101.929	3.625	99.011	98.911	98.811
4.875	102.644	102.544	102.444	3.750	99.307	99.207	99.107
4.990	103.015	102.915	102.815	3.875	99.683	99.583	99.483
5.000	103.115	103.015	102.915	3.990	100.093	99.993	99.893
5.125	103.343	103.243	103.143	4.000	100.193	100.093	99.993
5.250	101.861	101.761	101.661	4.125	100.563	100.463	100.363
5.375	102.377	102.277	102.177	4.250	100.782	100.682	100.582
5.500	102.867	102.767	102.667	4.375	100.992	100.892	100.792
5.625	103.122	103.022	102.922	4.500	101.098	100.998	100.898
5.750	101.724	101.624	101.524	4.625	101.007	100.907	100.807
5.875	102.246	102.146	102.046	4.750	101.221	101.121	101.021
5.990	102.652	102.552	102.452	4.875	101.427	101.327	101.227
6.000	102.752	102.652	102.552	4.990	101.513	101.413	101.313
6.125	102.990	102.890	102.790	5.000	101.613	101.513	101.413

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%
	LPMI Adjust Term > 20 yr & All Manuf.				LPMI Adjust Term ≤ 20 yr			
≥ 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.:	3/16/2018
	Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	4/2/2018
			60 Day Lock Exp.:	4/16/2018

W. Rate Sheet Dated: **2/14/2018** **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	98.037	97.937	97.837	3.875	95.036	94.936	94.836	4.125	99.194	99.094	98.994	4.125	97.498	97.398	97.298
4.250	99.040	98.940	98.840	3.990	95.986	95.886	95.786	4.250	100.076	99.976	99.876	4.250	98.284	98.184	98.084
4.375	99.625	99.525	99.425	4.000	96.086	95.986	95.886	4.375	100.479	100.379	100.279	4.375	98.838	98.738	98.638
4.500	100.247	100.147	100.047	4.125	97.002	96.902	96.802	4.500	101.081	100.981	100.881	4.500	99.321	99.221	99.121
4.625	100.865	100.765	100.665	4.250	98.123	98.023	97.923	4.625	101.580	101.480	101.380	4.625	100.090	99.990	99.890
4.750	101.429	101.329	101.229	4.375	98.914	98.814	98.714	4.750	102.006	101.906	101.806	4.750	100.804	100.704	100.604
4.875	101.940	101.840	101.740	4.500	99.760	99.660	99.560	4.875	102.406	102.306	102.206	4.875	101.367	101.267	101.167
4.990	102.235	102.135	102.035	4.625	100.603	100.503	100.403	4.990	102.813	102.713	102.613	4.990	101.656	101.556	101.456
5.000	102.335	102.235	102.135	4.750	101.365	101.265	101.165	5.000	102.913	102.813	102.713	5.000	101.756	101.656	101.556
5.125	102.924	102.824	102.724	4.875	101.931	101.831	101.731	5.125	103.461	103.361	103.261	5.125	102.165	102.065	101.965
5.250	103.595	103.495	103.395	4.990	102.270	102.170	102.070	5.250	103.977	103.877	103.777	5.250	102.835	102.735	102.635
5.375	104.044	103.944	103.844	5.000	102.370	102.270	102.170	5.375	104.315	104.215	104.115	5.375	103.324	103.224	103.124
5.500	104.483	104.383	104.283	5.125	103.025	102.925	102.825	5.500	104.630	104.530	104.430	5.500	103.783	103.683	103.583
5.625	104.845	104.745	104.645	5.250	103.937	103.837	103.737	5.625	104.907	104.807	104.707	5.625	104.183	104.083	103.983
5.750	104.737	104.637	104.537	5.375	104.432	104.332	104.232	5.750	104.334	104.234	104.134	5.750	104.034	103.934	103.834
5.875	105.194	105.094	104.994	5.500	104.916	104.816	104.716	5.875	104.682	104.582	104.482	5.875	104.539	104.439	104.339
5.990	105.547	105.447	105.347	5.625	105.315	105.215	105.115	5.990	104.909	104.809	104.709	5.990	104.915	104.815	104.715
6.000	105.647	105.547	105.447	5.750	105.454	105.354	105.254	6.000	105.009	104.909	104.809	6.000	105.015	104.915	104.815
6.125	105.935	105.835	105.735	5.875	105.957	105.857	105.757	6.125	105.224	105.124	105.024	6.125	105.328	105.228	105.128

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	96.910	96.810	96.710	3.000	94.458	94.358	94.258	3.000	96.304	96.204	96.104	3.000	94.198	94.098	93.998
3.125	97.344	97.244	97.144	3.125	95.095	94.995	94.895	3.125	96.631	96.531	96.431	3.125	94.824	94.724	94.624
3.250	97.697	97.597	97.497	3.250	95.676	95.576	95.476	3.250	97.623	97.523	97.423	3.250	95.416	95.316	95.216
3.375	98.149	98.049	97.949	3.375	96.306	96.206	96.106	3.375	97.941	97.841	97.741	3.375	96.035	95.935	95.835
3.500	98.600	98.500	98.400	3.500	96.923	96.823	96.723	3.500	98.256	98.156	98.056	3.500	96.653	96.553	96.453
3.625	99.011	98.911	98.811	3.625	97.481	97.381	97.281	3.625	98.538	98.438	98.338	3.625	97.200	97.100	97.000
3.750	99.307	99.207	99.107	3.750	97.955	97.855	97.755	3.750	99.351	99.251	99.151	3.750	97.675	97.575	97.475
3.875	99.683	99.583	99.483	3.875	98.494	98.394	98.294	3.875	99.682	99.582	99.482	3.875	98.213	98.113	98.013
3.990	100.093	99.993	99.893	3.990	99.095	98.995	98.895	3.990	99.916	99.816	99.716	3.990	98.794	98.694	98.594
4.000	100.193	100.093	99.993	4.000	99.195	99.095	98.995	4.000	100.016	99.916	99.816	4.000	98.894	98.794	98.694
4.125	100.563	100.463	100.363	4.125	99.746	99.646	99.546	4.125	100.289	100.189	100.089	4.125	99.446	99.346	99.246
4.250	100.782	100.682	100.582	4.250	100.112	100.012	99.912	4.250	100.490	100.390	100.290	4.250	99.811	99.711	99.611
4.375	100.992	100.892	100.792	4.375	100.463	100.363	100.263	4.375	100.681	100.581	100.481	4.375	100.163	100.063	99.963
4.500	101.098	100.998	100.898	4.500	100.653	100.553	100.453	4.500	100.769	100.669	100.569	4.500	100.342	100.242	100.142
4.625	101.007	100.907	100.807	4.625	100.965	100.865	100.765	4.625	100.974	100.874	100.774	4.625	100.684	100.584	100.484
4.750	101.221	101.121	101.021	4.750	101.310	101.210	101.110	4.750	101.171	101.071	100.971	4.750	101.030	100.930	100.830
4.875	101.427	101.327	101.227	4.875	101.645	101.545	101.445	4.875	101.361	101.261	101.161	4.875	101.364	101.264	101.164
4.990	101.513	101.413	101.313	4.990	101.845	101.745	101.645	4.990	101.432	101.332	101.232	4.990	101.564	101.464	101.364
5.000	101.613	101.513	101.413	5.000	101.945	101.845	101.745	5.000	101.532	101.432	101.332	5.000	101.664	101.564	101.464

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	-0.250	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		30 Day Lock Exp.:	**3/16/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**4/2/2018**
			60 Day Lock Exp.:	**4/16/2018**

W. Rate Sheet Dated: **2/14/2018** **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	97.506	97.406	97.306	3.750	98.807	98.707	98.607	2.750	96.337	96.237	96.137
3.875	98.417	98.317	98.217	3.875	99.605	99.505	99.405	2.875	97.000	96.900	96.800
3.990	99.012	98.912	98.812	3.990	100.173	100.073	99.973	2.990	97.556	97.456	97.356
4.000	99.112	99.012	98.912	4.000	100.273	100.173	100.073	3.000	97.656	97.556	97.456
4.125	99.774	99.674	99.574	4.125	100.807	100.707	100.606	3.125	98.195	98.095	97.995
4.250	100.561	100.457	100.361	4.250	101.462	101.362	101.258	3.250	98.890	98.790	98.690
4.375	101.260	101.156	101.060	4.375	102.091	101.991	101.884	3.375	99.358	99.258	99.158
4.500	101.848	101.744	101.648	4.500	102.686	102.586	102.475	3.500	99.699	99.599	99.499
4.625	102.388	102.284	102.188	4.625	103.114	103.011	102.895	3.625	100.222	100.122	100.022
4.750	102.947	102.843	102.747	4.750	103.707	103.604	103.484	3.750	100.772	100.672	100.572
4.875	103.500	103.396	103.300	4.875	104.272	104.169	104.048	3.875	101.326	101.226	101.126
4.990	103.901	103.798	103.701	4.990	104.703	104.601	104.478	3.990	101.735	101.635	101.535
5.000	104.001	103.898	103.801	5.000	104.803	104.701	104.578	4.000	101.835	101.735	101.635
5.125	104.470	104.345	104.235	5.125	104.602	104.477	104.306	4.125	102.352	102.252	102.152
5.250	104.985	104.859	104.751	5.250	105.188	105.063	104.890	4.250	102.766	102.666	102.566
5.375	105.443	105.318	105.213	5.375	105.702	105.577	105.404	4.375	103.210	103.110	103.010
5.500	105.845	105.720	105.620	5.500	106.171	106.045	105.873	4.500	103.828	103.728	103.628
5.625	106.370	106.223	106.170	5.625	106.669	106.522	106.469	4.625	104.289	104.189	104.089
5.750	106.840	106.693	106.640	5.750	107.175	107.028	106.975	4.750	104.571	104.469	104.371

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	
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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.: **3/16/2018**
45 Day Lock Exp.: **4/2/2018**
60 Day Lock Exp.: **4/16/2018**

W. Rate Sheet Dated: **2/14/2018** **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	95.983	95.883	95.783	3.750	95.883	95.783	95.683	3.750	97.357	97.257	97.157	3.750	97.257	97.157	97.057
3.875	96.810	96.710	96.610	3.875	96.710	96.610	96.510	3.875	98.155	98.055	97.955	3.875	98.055	97.955	97.855
3.990	97.493	97.393	97.293	3.990	97.393	97.293	97.193	3.990	98.723	98.623	98.523	3.990	98.623	98.523	98.423
4.000	97.593	97.493	97.393	4.000	97.493	97.393	97.293	4.000	98.823	98.723	98.623	4.000	98.723	98.623	98.523
4.125	98.271	98.171	98.071	4.125	98.171	98.071	97.971	4.125	99.357	99.257	99.156	4.125	99.257	99.157	99.056
4.250	99.111	99.007	98.911	4.250	99.011	98.907	98.811	4.250	100.012	99.912	99.808	4.250	99.912	99.812	99.708
4.375	99.789	99.685	99.589	4.375	99.689	99.585	99.489	4.375	100.641	100.541	100.434	4.375	100.541	100.441	100.334
4.500	100.398	100.294	100.198	4.500	100.298	100.194	100.098	4.500	101.236	101.136	101.025	4.500	101.136	101.036	100.925
4.625	100.938	100.834	100.738	4.625	100.838	100.734	100.638	4.625	101.664	101.561	101.445	4.625	101.564	101.461	101.345
4.750	101.497	101.393	101.297	4.750	101.397	101.293	101.197	4.750	102.257	102.154	102.034	4.750	102.157	102.054	101.934
4.875	102.050	101.946	101.850	4.875	101.950	101.846	101.750	4.875	102.822	102.719	102.598	4.875	102.722	102.619	102.498
4.990	102.451	102.348	102.251	4.990	102.351	102.248	102.151	4.990	103.253	103.151	103.028	4.990	103.153	103.051	102.928
5.000	102.551	102.448	102.351	5.000	102.451	102.348	102.251	5.000	103.353	103.251	103.128	5.000	103.253	103.151	103.028
5.125	103.020	102.895	102.785	5.125	102.920	102.795	102.685	5.125	103.152	103.027	102.856	5.125	103.052	102.927	102.756
5.250	103.535	103.409	103.301	5.250	103.435	103.309	103.201	5.250	103.738	103.613	103.440	5.250	103.638	103.513	103.340
5.375	103.993	103.868	103.763	5.375	103.893	103.768	103.663	5.375	104.252	104.127	103.954	5.375	104.152	104.027	103.854
5.500	104.395	104.270	104.170	5.500	104.295	104.170	104.070	5.500	104.721	104.595	104.423	5.500	104.621	104.495	104.323
5.625	104.920	104.773	104.720	5.625	104.820	104.673	104.620	5.625	105.219	105.072	105.019	5.625	105.119	104.972	104.919
5.750	105.390	105.243	105.190	5.750	105.290	105.143	105.090	5.750	105.725	105.578	105.525	5.750	105.625	105.478	105.425

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	94.741	94.641	94.541	2.750	94.641	94.541	94.441
2.875	95.378	95.278	95.178	2.875	95.278	95.178	95.078
2.990	95.892	95.792	95.692	2.990	95.792	95.692	95.592
3.000	95.992	95.892	95.792	3.000	95.892	95.792	95.692
3.125	96.597	96.497	96.397	3.125	96.497	96.397	96.297
3.250	97.390	97.290	97.190	3.250	97.290	97.190	97.090
3.375	97.797	97.697	97.597	3.375	97.697	97.597	97.497
3.500	98.199	98.099	97.999	3.500	98.099	97.999	97.899
3.625	98.722	98.622	98.522	3.625	98.622	98.522	98.422
3.750	99.272	99.172	99.072	3.750	99.172	99.072	98.972
3.875	99.826	99.726	99.626	3.875	99.726	99.626	99.526
3.990	100.235	100.135	100.035	3.990	100.135	100.035	99.935
4.000	100.335	100.235	100.135	4.000	100.235	100.135	100.035
4.125	100.852	100.752	100.652	4.125	100.752	100.652	100.552
4.250	101.266	101.166	101.066	4.250	101.166	101.066	100.966
4.375	101.710	101.610	101.510	4.375	101.610	101.510	101.410
4.500	102.328	102.228	102.128	4.500	102.228	102.128	102.028
4.625	102.789	102.689	102.589	4.625	102.689	102.589	102.489
4.750	103.071	102.969	102.871	4.750	102.971	102.869	102.771

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

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30 Day Lock Exp.: 3/16/2018
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60 Day Lock Exp.: 4/16/2018

W. Rate Sheet Dated: 2/14/2018 **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	97.433	97.333	97.233	3.750	98.807	98.707	98.607	2.750	96.241	96.141	96.041
3.875	98.260	98.160	98.060	3.875	99.605	99.505	99.405	2.875	96.878	96.778	96.678
3.990	98.943	98.843	98.743	3.990	100.173	100.073	99.973	2.990	97.392	97.292	97.192
4.000	99.043	98.943	98.843	4.000	100.273	100.173	100.073	3.000	97.492	97.392	97.292
4.125	99.721	99.621	99.521	4.125	100.807	100.707	100.606	3.125	98.097	97.997	97.897
4.250	100.561	100.457	100.361	4.250	101.462	101.362	101.258	3.250	98.890	98.790	98.690
4.375	101.239	101.135	101.039	4.375	102.091	101.991	101.884	3.375	99.297	99.197	99.097
4.500	101.848	101.744	101.648	4.500	102.686	102.586	102.475	3.500	99.699	99.599	99.499
4.625	102.388	102.284	102.188	4.625	103.114	103.011	102.895	3.625	100.222	100.122	100.022
4.750	102.947	102.843	102.747	4.750	103.707	103.604	103.484	3.750	100.772	100.672	100.572
4.875	103.500	103.396	103.300	4.875	104.272	104.169	104.048	3.875	101.326	101.226	101.126
4.990	103.901	103.798	103.701	4.990	104.703	104.601	104.478	3.990	101.735	101.635	101.535
5.000	104.001	103.898	103.801	5.000	104.803	104.701	104.578	4.000	101.835	101.735	101.635
5.125	104.470	104.345	104.235	5.125	104.602	104.477	104.306	4.125	102.352	102.252	102.152
5.250	104.985	104.859	104.751	5.250	105.188	105.063	104.890	4.250	102.766	102.666	102.566
5.375	105.443	105.318	105.213	5.375	105.702	105.577	105.404	4.375	103.210	103.110	103.010
5.500	105.845	105.720	105.620	5.500	106.171	106.045	105.873	4.500	103.828	103.728	103.628
5.625	106.370	106.223	106.170	5.625	106.669	106.522	106.469	4.625	104.289	104.189	104.089
5.750	106.840	106.693	106.640	5.750	107.175	107.028	106.975	4.750	104.571	104.469	104.371

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.: **3/16/2018**
45 Day Lock Exp.: **4/2/2018**
60 Day Lock Exp.: **4/16/2018**

W. Rate Sheet Dated: 2/14/2018 **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	96.501	96.450	96.273
3.875	97.295	97.242	97.060
4.000	98.143	98.088	97.901
4.125	98.799	98.742	98.550
4.250	99.398	99.340	99.142
4.375	99.927	99.867	99.664
4.500	100.461	100.399	100.190
4.625	100.860	100.797	100.583
4.750	101.263	101.197	100.978
4.875	101.695	101.628	101.404
5.000	101.983	101.914	101.685
5.125	102.224	102.153	101.919
5.250	102.641	102.568	102.328

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	96.233	96.189	96.033
3.375	96.963	96.917	96.756
3.500	97.498	97.450	97.284
3.625	97.978	97.929	97.757
3.750	98.415	98.364	98.187
3.875	98.820	98.767	98.585
4.000	99.215	99.160	98.973
4.125	99.600	99.544	99.351
4.250	99.977	99.918	99.721
4.375	100.237	100.177	99.974
4.500	100.486	100.424	100.215

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	96.041	96.001	95.855
3.125	96.719	96.677	96.526
3.250	97.277	97.233	97.077
3.375	97.782	97.737	97.575
3.500	98.261	98.214	98.047
3.625	98.701	98.651	98.480
3.750	99.104	99.053	98.876
3.875	99.473	99.420	99.238
4.000	99.811	99.757	99.569
4.125	100.121	100.065	99.872
4.250	100.411	100.353	100.155
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)