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.: **3/19/2018**
45 Day Lock Exp.: **4/2/2018**
60 Day Lock Exp.: **4/17/2018**

W. Rate Sheet Dated: 2/16/2018 **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	97.407	97.257	97.107	3.250	96.964	96.814	96.664	1.875	N/A	N/A	N/A	3.125	100.484	100.334	100.184
3.375	97.962	97.812	97.662	3.375	97.429	97.279	97.129	2.000	N/A	N/A	N/A	3.250	101.153	101.003	100.853
3.500	98.415	98.265	98.115	3.500	97.846	97.696	97.546	2.125	N/A	N/A	N/A	3.375	101.603	101.453	101.303
3.625	98.822	98.672	98.522	3.625	98.218	98.068	97.918	2.250	94.303	94.153	94.003	3.500	102.014	101.864	101.714
3.750	100.285	100.129	99.979	3.750	99.838	99.681	99.531	2.375	94.709	94.559	94.409	3.625	102.422	102.272	102.122
3.875	100.732	100.576	100.426	3.875	100.249	100.093	99.943	2.500	93.790	93.640	93.490	Margin = 2.250		Index = 1.890	
4.000	101.181	101.024	100.874	4.000	100.662	100.506	100.356	2.625	94.740	94.590	94.440				
4.125	101.577	101.421	101.271	4.125	101.023	100.867	100.717	2.750	97.592	97.442	97.292				
4.250	102.667	102.542	102.417	4.250	101.970	101.845	101.720	2.875	97.986	97.836	97.686				
4.375	103.103	102.978	102.853	4.375	102.370	102.245	102.120	3.000	98.379	98.229	98.079				
4.500	103.484	103.359	103.234	4.500	102.716	102.591	102.466	3.125	98.723	98.573	98.423				
4.625	103.791	103.666	103.541	4.625	102.987	102.862	102.737	3.250	99.559	99.409	99.259				
4.750	103.916	103.816	103.716	4.750	103.195	103.095	102.995	3.375	99.949	99.799	99.649				
4.875	104.139	104.039	103.939	4.875	103.506	103.406	103.306	3.500	100.334	100.184	100.034				
5.000	104.451	104.351	104.251	5.000	103.782	103.682	103.582	3.625	100.660	100.510	100.360				
5.125	104.693	104.593	104.493	5.125	103.989	103.889	103.789	3.750	101.273	101.123	100.973				
5.250	104.828	104.688	104.588	5.250	103.980	103.840	103.740	3.875	101.613	101.463	101.313				
5.375	104.978	104.837	104.737	5.375	104.221	104.080	103.980	4.000	101.918	101.768	101.618				
5.500	105.257	105.116	105.016	5.500	104.638	104.498	104.398	4.125	102.149	101.999	101.849				

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	96.207	96.057	95.907	3.250	95.964	95.814	95.664	1.875	N/A	N/A	N/A	3.125	99.484	99.334	99.184
3.375	96.762	96.612	96.462	3.375	96.429	96.279	96.129	2.000	N/A	N/A	N/A	3.250	100.153	100.003	99.853
3.500	97.215	97.065	96.915	3.500	96.846	96.696	96.546	2.125	N/A	N/A	N/A	3.375	100.603	100.453	100.303
3.625	97.622	97.472	97.322	3.625	97.218	97.068	96.918	2.250	93.303	93.153	93.003	3.500	101.014	100.864	100.714
3.750	99.085	98.929	98.779	3.750	98.838	98.681	98.531	2.375	93.709	93.559	93.409	3.625	101.422	101.272	101.122
3.875	99.532	99.376	99.226	3.875	99.249	99.093	98.943	2.500	92.790	92.640	92.490	Margin = 2.250		Index = 1.890	
4.000	99.981	99.824	99.674	4.000	99.662	99.506	99.356	2.625	93.740	93.590	93.440	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	100.377	100.221	100.071	4.125	100.023	99.867	99.717	2.750	96.592	96.442	96.292	Rate	30 Day	45 Day	60 Day
4.250	101.467	101.342	101.217	4.250	100.970	100.845	100.720	2.875	96.986	96.836	96.686	4.250	99.897	99.647	99.397
4.375	101.903	101.778	101.653	4.375	101.370	101.245	101.120	3.000	97.379	97.229	97.079	4.375	100.333	100.083	99.833
4.500	102.284	102.159	102.034	4.500	101.716	101.591	101.466	3.125	97.723	97.573	97.423	4.500	100.714	100.464	100.214
4.625	102.591	102.466	102.341	4.625	101.987	101.862	101.737	3.250	98.559	98.409	98.259	4.625	101.021	100.771	100.521
4.750	102.743	102.643	102.543	4.750	102.195	102.095	101.995	3.375	98.949	98.799	98.649	4.750	101.123	100.873	100.623
4.875	103.189	103.089	102.989	4.875	102.506	102.406	102.306	3.500	99.334	99.184	99.034	4.875	101.469	101.219	100.969
5.000	103.501	103.401	103.301	5.000	102.782	102.682	102.582	3.625	99.660	99.510	99.360	5.000	101.781	101.531	101.281
5.125	103.743	103.643	103.543	5.125	102.989	102.889	102.789	3.750	100.273	100.123	99.973	5.125	102.023	101.773	101.523
5.250	103.878	103.738	103.638	5.250	102.980	102.840	102.740	3.875	100.613	100.463	100.313	5.250	101.907	101.657	101.407
5.375	104.028	103.887	103.787	5.375	103.221	103.080	102.980	4.000	100.918	100.768	100.618	5.375	102.184	101.934	101.684
5.500	104.307	104.166	104.066	5.500	103.638	103.498	103.398	4.125	101.149	100.999	100.849	5.500	102.887	102.637	102.387

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:	2/16/2018	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	101.038	100.788	100.538	5.000	100.682	100.432	100.182
5.125	101.466	101.216	100.966	5.125	100.889	100.639	100.389
5.250	102.371	102.121	101.871	5.250	101.448	101.198	100.948
5.500	102.978	102.728	102.478	5.500	101.538	101.288	101.038

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)

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

30 Day Lock Exp.: **3/19/2018**
45 Day Lock Exp.: **4/2/2018**
60 Day Lock Exp.: **4/17/2018**

W. Rate Sheet Dated: **2/16/2018** **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	96.813	96.663	96.513	3.250	96.370	96.220	96.070	1.875	N/A	N/A	N/A	3.125	98.80	98.646	98.496
3.375	97.368	97.218	97.068	3.375	96.835	96.685	96.535	2.000	N/A	N/A	N/A	3.250	100.56	100.409	100.259
3.500	97.821	97.671	97.521	3.500	97.253	97.103	96.953	2.125	N/A	N/A	N/A	3.375	101.01	100.859	100.709
3.625	98.229	98.079	97.929	3.625	97.624	97.474	97.324	2.250	92.303	92.153	92.003	3.500	101.42	101.271	101.121
3.750	99.535	99.379	99.229	3.750	99.088	98.931	98.781	2.375	92.709	92.559	92.409	3.625	101.83	101.678	101.528
3.875	99.982	99.826	99.676	3.875	99.499	99.343	99.193	2.500	91.790	91.640	91.490	Margin = 2.250		Index = 1.890	
4.000	100.431	100.274	100.124	4.000	99.912	99.756	99.606	2.625	92.740	92.590	92.440				
4.125	100.827	100.671	100.521	4.125	100.273	100.117	99.967	2.750	95.904	95.754	95.604				
4.250	101.730	101.605	101.480	4.250	101.033	100.908	100.783	2.875	96.298	96.148	95.998				
4.375	102.165	102.040	101.915	4.375	101.432	101.307	101.182	3.000	96.692	96.542	96.392				
4.500	102.547	102.422	102.297	4.500	101.778	101.653	101.528	3.125	97.035	96.885	96.735				
4.625	102.854	102.729	102.604	4.625	102.049	101.924	101.799	3.250	98.966	98.816	98.666				
4.750	102.354	102.254	102.154	4.750	101.633	101.533	101.433	3.375	99.355	99.205	99.055				
4.875	102.577	102.477	102.377	4.875	101.944	101.844	101.744	3.500	99.740	99.590	99.440				
5.000	102.888	102.788	102.688	5.000	102.220	102.120	102.020	3.625	100.067	99.917	99.767				
5.125	103.131	103.031	102.931	5.125	102.427	102.327	102.227	3.750	100.523	100.373	100.223				
5.250	102.016	101.875	101.775	5.250	101.168	101.027	100.927	3.875	100.863	100.713	100.563				
5.375	102.165	102.025	101.925	5.375	101.409	101.268	101.168	4.000	101.168	101.018	100.868				
5.500	102.444	102.304	102.204	5.500	101.826	101.685	101.585	4.125	101.399	101.249	101.099				

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	95.613	95.463	95.313	3.250	95.370	95.220	95.070	1.875	N/A	N/A	N/A	3.125	97.796	97.646	97.496
3.375	96.168	96.018	95.868	3.375	95.835	95.685	95.535	2.000	N/A	N/A	N/A	3.250	99.559	99.409	99.259
3.500	96.621	96.471	96.321	3.500	96.253	96.103	95.953	2.125	N/A	N/A	N/A	3.375	100.009	99.859	99.709
3.625	97.029	96.879	96.729	3.625	96.624	96.474	96.324	2.250	91.553	91.403	91.253	3.500	100.421	100.271	100.121
3.750	98.335	98.179	98.029	3.750	98.088	97.931	97.781	2.375	91.959	91.809	91.659	3.625	100.828	100.678	100.528
3.875	98.782	98.626	98.476	3.875	98.499	98.343	98.193	2.500	91.040	90.890	90.740	Margin = 2.250		Index = 1.890	
4.000	99.231	99.074	98.924	4.000	98.912	98.756	98.606	2.625	91.990	91.840	91.690	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	99.627	99.471	99.321	4.125	99.273	99.117	98.967	2.750	95.686	95.536	95.386	Rate	30 Day	45 Day	60 Day
4.250	100.530	100.405	100.280	4.250	100.033	99.908	99.783	2.875	96.080	95.930	95.780	4.250	98.960	98.710	98.460
4.375	100.965	100.840	100.715	4.375	100.432	100.307	100.182	3.000	96.473	96.323	96.173	4.375	99.395	99.145	98.895
4.500	101.347	101.222	101.097	4.500	100.778	100.653	100.528	3.125	96.817	96.667	96.517	4.500	99.777	99.527	99.277
4.625	101.654	101.529	101.404	4.625	101.049	100.924	100.799	3.250	97.091	96.941	96.791	4.625	100.084	99.834	99.584
4.750	101.180	101.080	100.980	4.750	100.633	100.533	100.433	3.375	97.480	97.330	97.180	4.750	99.560	99.310	99.060
4.875	101.627	101.527	101.427	4.875	100.944	100.844	100.744	3.500	97.865	97.715	97.565	4.875	99.907	99.657	99.407
5.000	101.938	101.838	101.738	5.000	101.220	101.120	101.020	3.625	98.192	98.042	97.892	5.000	100.218	99.968	99.718
5.125	102.181	102.081	101.981	5.125	101.427	101.327	101.227	3.750	98.085	97.935	97.785	5.125	100.461	100.211	99.961
5.250	101.066	100.925	100.825	5.250	100.168	100.027	99.927	3.875	98.425	98.275	98.125	5.250	99.095	98.845	98.595
5.375	101.215	101.075	100.975	5.375	100.409	100.268	100.168	4.000	98.731	98.581	98.431	5.375	99.371	99.121	98.871
5.500	101.494	101.354	101.254	5.500	100.826	100.685	100.585	4.125	98.962	98.812	98.662	5.500	100.074	99.824	99.574

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:	2/16/2018	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	99.475	99.225	98.975	5.000	99.120	98.870	98.620
5.125	99.904	99.654	99.404	5.125	99.327	99.077	98.827
5.250	99.558	99.308	99.058	5.250	98.636	98.386	98.136
5.500	100.165	99.915	99.665	5.500	98.726	98.476	98.226

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.:	3/19/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	4/2/2018
			60 Day Lock Exp.:	4/17/2018

W. Rate Sheet Dated: 2/16/2018 **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
4.500	101.771	101.671	101.571	4.625	103.096	102.996	102.896	3.000	97.463	97.363	97.263	3.000	98.008	97.908	97.808
4.625	102.394	102.294	102.194	4.750	103.526	103.426	103.326	3.125	97.942	97.842	97.742	3.125	98.337	98.237	98.137
4.750	102.980	102.880	102.780	4.875	103.929	103.829	103.729	3.250	98.579	98.479	98.379	3.250	99.246	99.146	99.046
4.875	103.497	103.397	103.297	4.990	104.116	104.016	103.916	3.375	99.142	99.042	98.942	3.375	99.562	99.462	99.362
4.990	103.794	103.694	103.594	5.000	104.216	104.116	104.016	3.500	99.568	99.468	99.368	3.500	99.889	99.789	99.689
5.000	103.894	103.794	103.694	5.125	104.749	104.649	104.549	3.625	100.021	99.921	99.821	3.625	100.185	100.085	99.985
5.125	104.440	104.340	104.240	5.250	105.238	105.138	105.038	3.750	100.605	100.505	100.405	3.750	101.029	100.929	100.829
5.250	105.125	105.025	104.925	5.375	105.578	105.478	105.378	3.875	101.132	101.032	100.932	3.875	101.363	101.263	101.163
5.375	105.548	105.448	105.348	5.500	105.898	105.798	105.698	3.990	101.580	101.480	101.380	3.990	101.619	101.519	101.419
5.500	105.990	105.890	105.790	5.625	106.174	106.074	105.974	4.000	101.680	101.580	101.480	4.000	101.719	101.619	101.519
5.625	106.356	106.256	106.156	5.750	106.252	106.152	106.041	4.125	102.137	102.037	101.937	4.125	102.015	101.915	101.815
5.750	106.801	106.701	106.590	5.875	106.602	106.502	106.391	4.250	102.489	102.389	102.289	4.250	102.218	102.118	102.018
5.875	107.261	107.161	107.050	5.990	106.834	106.734	106.623	4.375	102.809	102.709	102.609	4.375	102.412	102.312	102.212
5.990	107.616	107.516	107.405	6.000	106.934	106.834	106.723	4.500	102.979	102.879	102.779	4.500	102.512	102.412	102.312
6.000	107.716	107.616	107.505	6.125	107.148	107.048	106.937	4.625	102.930	102.830	102.730	4.625	102.606	102.506	102.406
6.125	107.746	107.646	107.546	6.250	106.703	106.603	106.503	4.750	103.225	103.125	103.025	4.750	102.775	102.675	102.575
6.250	106.975	106.875	106.775	6.375	107.023	106.923	106.823	4.875	103.500	103.400	103.300	4.875	102.969	102.869	102.769
6.375	107.398	107.298	107.198	6.500	107.133	107.033	106.933	4.990	103.677	103.577	103.477	4.990	103.042	102.942	102.842
6.500	107.593	107.493	107.393	6.625	107.293	107.193	107.093	5.000	103.777	103.677	103.577	5.000	103.142	103.042	102.942

30/25 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	101.481	101.381	101.281	3.000	96.895	96.795	96.695
4.750	102.168	102.068	101.968	3.125	97.331	97.231	97.131
4.875	102.688	102.588	102.488	3.250	97.632	97.532	97.432
4.990	103.064	102.964	102.864	3.375	98.083	97.983	97.883
5.000	103.164	103.064	102.964	3.500	98.536	98.436	98.336
5.125	103.391	103.291	103.191	3.625	98.960	98.860	98.760
5.250	102.598	102.498	102.398	3.750	99.276	99.176	99.076
5.375	103.089	102.989	102.889	3.875	99.771	99.671	99.571
5.500	103.580	103.480	103.380	3.990	100.182	100.082	99.982
5.625	103.837	103.737	103.637	4.000	100.282	100.182	100.082
5.750	103.213	103.113	102.987	4.125	100.674	100.574	100.474
5.875	103.739	103.639	103.513	4.250	100.916	100.816	100.716
5.990	104.148	104.048	103.923	4.375	101.129	101.029	100.929
6.000	104.248	104.148	104.023	4.500	101.238	101.138	101.038
6.125	104.488	104.388	104.263	4.625	101.160	101.060	100.960
6.250	103.669	103.569	103.467	4.750	101.356	101.256	101.156
6.375	104.177	104.077	103.975	4.875	101.535	101.435	101.335
6.500	104.622	104.522	104.420	4.990	101.623	101.523	101.423
6.625	104.819	104.719	104.617	5.000	101.723	101.623	101.523

All Loan Type Adjustments

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

Applicable for all mortgages with greater than 15 year terms

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

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

Cash-Out Refinance

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

80.01-85.00% Only available with DU v. 9.1

Mortgages with Subordinate Financing *

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

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

Product Features

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

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

HomeReady LLPA Caps*

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

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

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.

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.: 3/19/2018
45 Day Lock Exp.: 4/2/2018
60 Day Lock Exp.: 4/17/2018

W. Rate Sheet Dated: 2/16/2018 **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
4.500	100.321	100.221	100.121	3.875	94.912	94.812	94.712	4.625	101.646	101.546	101.446	4.500	99.331	99.231	99.131
4.625	100.944	100.844	100.744	3.990	95.826	95.726	95.626	4.750	102.076	101.976	101.876	4.625	100.123	100.023	99.923
4.750	101.530	101.430	101.330	4.000	95.926	95.826	95.726	4.875	102.479	102.379	102.279	4.750	100.842	100.742	100.642
4.875	102.047	101.947	101.847	4.125	96.863	96.763	96.663	4.990	102.666	102.566	102.466	4.875	101.411	101.311	101.211
4.990	102.344	102.244	102.144	4.250	98.040	97.940	97.840	5.000	102.766	102.666	102.566	4.990	101.711	101.611	101.511
5.000	102.444	102.344	102.244	4.375	98.855	98.755	98.655	5.125	103.299	103.199	103.099	5.000	101.811	101.711	101.611
5.125	102.990	102.890	102.790	4.500	99.707	99.607	99.507	5.250	103.788	103.688	103.588	5.125	102.207	102.107	102.007
5.250	103.675	103.575	103.475	4.625	100.555	100.455	100.355	5.375	104.128	104.028	103.928	5.250	102.834	102.734	102.634
5.375	104.098	103.998	103.898	4.750	101.341	101.241	101.141	5.500	104.448	104.348	104.248	5.375	103.328	103.228	103.128
5.500	104.540	104.440	104.340	4.875	101.912	101.812	101.712	5.625	104.724	104.624	104.524	5.500	103.791	103.691	103.591
5.625	104.906	104.806	104.706	4.990	102.253	102.153	102.053	5.750	104.802	104.702	104.591	5.625	104.195	104.095	103.995
5.750	105.351	105.251	105.140	5.000	102.353	102.253	102.153	5.875	105.152	105.052	104.941	5.750	104.502	104.402	104.291
5.875	105.811	105.711	105.600	5.125	102.964	102.864	102.764	5.990	105.384	105.284	105.173	5.875	105.010	104.910	104.799
5.990	106.166	106.066	105.955	5.250	103.892	103.792	103.692	6.000	105.484	105.384	105.273	5.990	105.390	105.290	105.179
6.000	106.266	106.166	106.055	5.375	104.362	104.262	104.162	6.125	105.698	105.598	105.487	6.000	105.490	105.390	105.279
6.125	106.296	106.196	106.096	5.500	104.851	104.751	104.651	6.250	105.253	105.153	105.053	6.125	105.802	105.702	105.592
6.250	105.525	105.425	105.325	5.625	105.254	105.154	105.054	6.375	105.573	105.473	105.373	6.250	104.950	104.850	104.750
6.375	105.948	105.848	105.748	5.750	105.849	105.749	105.638	6.500	105.683	105.583	105.483	6.375	105.416	105.316	105.216
6.500	106.143	106.043	105.943	5.875	106.356	106.256	106.145	6.625	105.843	105.743	105.643	6.500	105.593	105.493	105.393

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	96.895	96.795	96.695	3.000	94.412	94.312	94.212	3.000	96.508	96.408	96.308	3.000	94.151	94.051	93.951
3.125	97.331	97.231	97.131	3.125	95.051	94.951	94.851	3.125	96.837	96.737	96.637	3.125	94.780	94.680	94.580
3.250	97.632	97.532	97.432	3.250	95.573	95.473	95.373	3.250	97.746	97.646	97.546	3.250	95.313	95.213	95.113
3.375	98.083	97.983	97.883	3.375	96.204	96.104	96.004	3.375	98.062	97.962	97.862	3.375	95.933	95.833	95.733
3.500	98.536	98.436	98.336	3.500	96.826	96.726	96.626	3.500	98.389	98.289	98.189	3.500	96.565	96.465	96.365
3.625	98.960	98.860	98.760	3.625	97.399	97.299	97.199	3.625	98.685	98.585	98.485	3.625	97.129	97.029	96.929
3.750	99.276	99.176	99.076	3.750	97.889	97.789	97.689	3.750	99.529	99.429	99.329	3.750	97.618	97.518	97.418
3.875	99.771	99.671	99.571	3.875	98.514	98.414	98.314	3.875	99.863	99.763	99.663	3.875	98.233	98.133	98.033
3.990	100.182	100.082	99.982	3.990	99.121	99.021	98.921	3.990	100.119	100.019	99.919	3.990	98.840	98.740	98.640
4.000	100.282	100.182	100.082	4.000	99.221	99.121	99.021	4.000	100.219	100.119	100.019	4.000	98.940	98.840	98.740
4.125	100.674	100.574	100.474	4.125	99.796	99.696	99.596	4.125	100.515	100.415	100.315	4.125	99.515	99.415	99.315
4.250	100.916	100.816	100.716	4.250	100.185	100.085	99.985	4.250	100.718	100.618	100.518	4.250	99.885	99.785	99.685
4.375	101.129	101.029	100.929	4.375	100.538	100.438	100.338	4.375	100.912	100.812	100.712	4.375	100.237	100.137	100.037
4.500	101.238	101.138	101.038	4.500	100.733	100.633	100.533	4.500	101.012	100.912	100.812	4.500	100.433	100.333	100.233
4.625	101.160	101.060	100.960	4.625	101.024	100.924	100.824	4.625	101.106	101.006	100.906	4.625	100.723	100.623	100.523
4.750	101.356	101.256	101.156	4.750	101.353	101.253	101.153	4.750	101.275	101.175	101.075	4.750	101.042	100.942	100.842
4.875	101.535	101.435	101.335	4.875	101.659	101.559	101.459	4.875	101.469	101.369	101.269	4.875	101.378	101.278	101.178
4.990	101.623	101.523	101.423	4.990	101.864	101.764	101.664	4.990	101.542	101.442	101.342	4.990	101.584	101.484	101.384
5.000	101.723	101.623	101.523	5.000	101.964	101.864	101.764	5.000	101.642	101.542	101.442	5.000	101.684	101.584	101.484

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	-0.250	-0.250	-0.250	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.: 3/19/2018
45 Day Lock Exp.: 4/2/2018
60 Day Lock Exp.: 4/17/2018

W. Rate Sheet Dated: 2/16/2018 **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	97.750	97.650	97.550	3.750	98.927	98.827	98.727	2.750	96.298	96.198	96.098
3.875	98.561	98.461	98.361	3.875	99.690	99.590	99.490	2.875	96.914	96.814	96.714
3.990	99.123	99.023	98.923	3.990	100.264	100.164	100.064	2.990	97.427	97.327	97.227
4.000	99.223	99.123	99.023	4.000	100.364	100.264	100.164	3.000	97.527	97.427	97.327
4.125	99.926	99.826	99.726	4.125	100.936	100.836	100.736	3.125	98.131	98.031	97.931
4.250	100.804	100.704	100.604	4.250	101.600	101.500	101.400	3.250	98.898	98.798	98.698
4.375	101.455	101.355	101.255	4.375	102.228	102.128	102.028	3.375	99.309	99.209	99.109
4.500	102.028	101.928	101.828	4.500	102.841	102.741	102.640	3.500	99.706	99.606	99.506
4.625	102.520	102.420	102.320	4.625	103.188	103.088	102.984	3.625	100.239	100.139	100.039
4.750	103.100	103.000	102.900	4.750	103.780	103.680	103.573	3.750	100.800	100.700	100.600
4.875	103.654	103.554	103.454	4.875	104.346	104.246	104.137	3.875	101.363	101.263	101.163
4.990	104.057	103.957	103.857	4.990	104.788	104.688	104.578	3.990	101.811	101.711	101.611
5.000	104.157	104.057	103.957	5.000	104.888	104.788	104.678	4.000	101.911	101.811	101.711
5.125	104.587	104.484	104.383	5.125	104.646	104.543	104.380	4.125	102.448	102.348	102.248
5.250	105.114	105.010	104.910	5.250	105.203	105.100	104.935	4.250	102.881	102.781	102.681
5.375	105.544	105.441	105.344	5.375	105.719	105.616	105.450	4.375	103.325	103.225	103.125
5.500	105.949	105.846	105.749	5.500	106.189	106.086	105.922	4.500	103.944	103.844	103.744
5.625	106.663	106.541	106.463	5.625	106.878	106.757	106.678	4.625	104.417	104.317	104.217
5.750	107.134	107.013	106.934	5.750	107.386	107.265	107.186	4.750	104.675	104.575	104.475

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

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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.: **3/19/2018**
45 Day Lock Exp.: **4/2/2018**
60 Day Lock Exp.: **4/17/2018**

W. Rate Sheet Dated: **2/16/2018** **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	96.162	96.062	95.962	3.750	96.062	95.962	95.862	3.750	97.477	97.377	97.277	3.750	97.377	97.277	97.177
3.875	96.996	96.896	96.796	3.875	96.896	96.796	96.696	3.875	98.240	98.140	98.040	3.875	98.140	98.040	97.940
3.990	97.649	97.549	97.449	3.990	97.549	97.449	97.349	3.990	98.814	98.714	98.614	3.990	98.714	98.614	98.514
4.000	97.749	97.649	97.549	4.000	97.649	97.549	97.449	4.000	98.914	98.814	98.714	4.000	98.814	98.714	98.614
4.125	98.476	98.376	98.276	4.125	98.376	98.276	98.176	4.125	99.486	99.386	99.286	4.125	99.386	99.286	99.186
4.250	99.354	99.254	99.154	4.250	99.254	99.154	99.054	4.250	100.150	100.050	99.950	4.250	100.050	99.950	99.850
4.375	100.005	99.905	99.805	4.375	99.905	99.805	99.705	4.375	100.778	100.678	100.578	4.375	100.678	100.578	100.478
4.500	100.578	100.478	100.378	4.500	100.478	100.378	100.278	4.500	101.391	101.291	101.190	4.500	101.291	101.191	101.090
4.625	101.070	100.970	100.870	4.625	100.970	100.870	100.770	4.625	101.738	101.638	101.534	4.625	101.638	101.538	101.434
4.750	101.650	101.550	101.450	4.750	101.550	101.450	101.350	4.750	102.330	102.230	102.123	4.750	102.230	102.130	102.023
4.875	102.204	102.104	102.004	4.875	102.104	102.004	101.904	4.875	102.896	102.796	102.687	4.875	102.796	102.696	102.587
4.990	102.607	102.507	102.407	4.990	102.507	102.407	102.307	4.990	103.338	103.238	103.128	4.990	103.238	103.138	103.028
5.000	102.707	102.607	102.507	5.000	102.607	102.507	102.407	5.000	103.438	103.338	103.228	5.000	103.338	103.238	103.128
5.125	103.137	103.034	102.933	5.125	103.037	102.934	102.833	5.125	103.196	103.093	102.930	5.125	103.096	102.993	102.830
5.250	103.664	103.560	103.460	5.250	103.564	103.460	103.360	5.250	103.753	103.650	103.485	5.250	103.653	103.550	103.385
5.375	104.094	103.991	103.894	5.375	103.994	103.891	103.794	5.375	104.269	104.166	104.000	5.375	104.169	104.066	103.900
5.500	104.499	104.396	104.299	5.500	104.399	104.296	104.199	5.500	104.739	104.636	104.472	5.500	104.639	104.536	104.372
5.625	105.213	105.091	105.013	5.625	105.113	104.991	104.913	5.625	105.428	105.307	105.228	5.625	105.328	105.207	105.128
5.750	105.684	105.563	105.484	5.750	105.584	105.463	105.384	5.750	105.936	105.815	105.736	5.750	105.836	105.715	105.636

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	94.798	94.698	94.598	2.750	94.698	94.598	94.498
2.875	95.414	95.314	95.214	2.875	95.314	95.214	95.114
2.990	95.927	95.827	95.727	2.990	95.827	95.727	95.627
3.000	96.027	95.927	95.827	3.000	95.927	95.827	95.727
3.125	96.631	96.531	96.431	3.125	96.531	96.431	96.331
3.250	97.398	97.298	97.198	3.250	97.298	97.198	97.098
3.375	97.809	97.709	97.609	3.375	97.709	97.609	97.509
3.500	98.206	98.106	98.006	3.500	98.106	98.006	97.906
3.625	98.739	98.639	98.539	3.625	98.639	98.539	98.439
3.750	99.300	99.200	99.100	3.750	99.200	99.100	99.000
3.875	99.863	99.763	99.663	3.875	99.763	99.663	99.563
3.990	100.311	100.211	100.111	3.990	100.211	100.111	100.011
4.000	100.411	100.311	100.211	4.000	100.311	100.211	100.111
4.125	100.948	100.848	100.748	4.125	100.848	100.748	100.648
4.250	101.381	101.281	101.181	4.250	101.281	101.181	101.081
4.375	101.825	101.725	101.625	4.375	101.725	101.625	101.525
4.500	102.444	102.344	102.244	4.500	102.344	102.244	102.144
4.625	102.917	102.817	102.717	4.625	102.817	102.717	102.617
4.750	103.175	103.075	102.975	4.750	103.075	102.975	102.875

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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AFR Loan Center

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Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	**3/19/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**4/2/2018**
			60 Day Lock Exp.:	**4/17/2018**

W. Rate Sheet Dated: **2/16/2018** **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	97.612	97.512	97.412	3.750	98.927	98.827	98.727	2.750	96.298	96.198	96.098
3.875	98.446	98.346	98.246	3.875	99.690	99.590	99.490	2.875	96.914	96.814	96.714
3.990	99.099	98.999	98.899	3.990	100.264	100.164	100.064	2.990	97.427	97.327	97.227
4.000	99.199	99.099	98.999	4.000	100.364	100.264	100.164	3.000	97.527	97.427	97.327
4.125	99.926	99.826	99.726	4.125	100.936	100.836	100.736	3.125	98.131	98.031	97.931
4.250	100.804	100.704	100.604	4.250	101.600	101.500	101.400	3.250	98.898	98.798	98.698
4.375	101.455	101.355	101.255	4.375	102.228	102.128	102.028	3.375	99.309	99.209	99.109
4.500	102.028	101.928	101.828	4.500	102.841	102.741	102.640	3.500	99.706	99.606	99.506
4.625	102.520	102.420	102.320	4.625	103.188	103.088	102.984	3.625	100.239	100.139	100.039
4.750	103.100	103.000	102.900	4.750	103.780	103.680	103.573	3.750	100.800	100.700	100.600
4.875	103.654	103.554	103.454	4.875	104.346	104.246	104.137	3.875	101.363	101.263	101.163
4.990	104.057	103.957	103.857	4.990	104.788	104.688	104.578	3.990	101.811	101.711	101.611
5.000	104.157	104.057	103.957	5.000	104.888	104.788	104.678	4.000	101.911	101.811	101.711
5.125	104.587	104.484	104.383	5.125	104.646	104.543	104.380	4.125	102.448	102.348	102.248
5.250	105.114	105.010	104.910	5.250	105.203	105.100	104.935	4.250	102.881	102.781	102.681
5.375	105.544	105.441	105.344	5.375	105.719	105.616	105.450	4.375	103.325	103.225	103.125
5.500	105.949	105.846	105.749	5.500	106.189	106.086	105.922	4.500	103.944	103.844	103.744
5.625	106.663	106.541	106.463	5.625	106.878	106.757	106.678	4.625	104.417	104.317	104.217
5.750	107.134	107.013	106.934	5.750	107.386	107.265	107.186	4.750	104.675	104.575	104.475

Applicable for all mortgages with greater than 15 year terms

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

Mortgages with Subordinate Financing

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

HP & HPA LLPA Cap

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

Product Features

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

All Loan Type Adjustments

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

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

Additional LPMI Premium Adjustments

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

Lock Desk Policy

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

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

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

For use by mortgage professionals only and should not be distributed to borrowers.

[AFR Loan Center](#)			
Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**3/19/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**4/2/2018**
		60 Day Lock Exp.:	**4/17/2018**

W. Rate Sheet Dated: 2/16/2018 **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	96.216	96.165	95.988
3.875	97.016	96.964	96.781
4.000	97.865	97.810	97.622
4.125	98.526	98.469	98.276
4.250	99.132	99.073	98.875
4.375	99.668	99.608	99.405
4.500	100.211	100.149	99.940
4.625	100.618	100.555	100.341
4.750	101.028	100.962	100.743
4.875	101.466	101.399	101.175
5.000	101.761	101.691	101.462
5.125	102.006	101.935	101.701
5.250	102.458	102.385	102.146

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	95.927	95.883	95.727
3.375	96.667	96.621	96.460
3.500	97.212	97.164	96.998
3.625	97.701	97.652	97.480
3.750	98.149	98.098	97.921
3.875	98.565	98.512	98.330
4.000	98.970	98.915	98.728
4.125	99.365	99.308	99.116
4.250	99.750	99.692	99.494
4.375	100.019	99.959	99.756
4.500	100.281	100.219	100.010

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	95.761	95.721	95.575
3.125	96.450	96.408	96.257
3.250	97.015	96.971	96.815
3.375	97.528	97.482	97.321
3.500	98.016	97.969	97.802
3.625	98.464	98.415	98.243
3.750	98.876	98.824	98.647
3.875	99.253	99.200	99.018
4.000	99.599	99.544	99.357
4.125	99.916	99.860	99.667
4.250	100.215	100.157	99.959
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)