[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.: **3/23/2018**
45 Day Lock Exp.: **4/9/2018**
60 Day Lock Exp.: **4/23/2018**

W. Rate Sheet Dated: **2/21/2018** **Release Time:** **4:00 pm ET** Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT

30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	96.809	96.659	96.509	3.250	96.312	96.162	96.012	1.875	N/A	N/A	N/A	3.125	100.394	100.244	100.094
3.375	97.263	97.113	96.963	3.375	96.730	96.580	96.430	2.000	N/A	N/A	N/A	3.250	101.101	100.951	100.801
3.500	97.715	97.565	97.415	3.500	97.147	96.997	96.847	2.125	N/A	N/A	N/A	3.375	101.513	101.363	101.213
3.625	98.118	97.968	97.818	3.625	97.514	97.364	97.214	2.250	93.889	93.739	93.589	3.500	101.924	101.774	101.624
3.750	99.613	99.463	99.307	3.750	99.166	99.016	98.860	2.375	94.294	94.144	93.994	3.625	102.327	102.177	102.027
3.875	100.062	99.912	99.756	3.875	99.579	99.429	99.273	2.500	93.376	93.226	93.076	Margin =	2.250	Index =	1.970
4.000	100.507	100.357	100.200	4.000	99.988	99.838	99.682	2.625	94.326	94.176	94.026				
4.125	100.892	100.742	100.586	4.125	100.338	100.188	100.032	2.750	97.158	97.008	96.858				
4.250	102.026	101.870	101.714	4.250	101.329	101.173	101.016	2.875	97.552	97.402	97.252				
4.375	102.426	102.269	102.113	4.375	101.693	101.536	101.380	3.000	97.945	97.795	97.645				
4.500	102.790	102.634	102.478	4.500	102.022	101.865	101.709	3.125	98.289	98.139	97.989				
4.625	103.080	102.924	102.768	4.625	102.276	102.120	101.964	3.250	99.133	98.983	98.833				
4.750	103.127	103.018	102.877	4.750	102.630	102.520	102.380	3.375	99.523	99.373	99.223				
4.875	103.556	103.447	103.306	4.875	102.923	102.814	102.673	3.500	99.908	99.758	99.608				
5.000	103.850	103.740	103.600	5.000	103.181	103.072	102.931	3.625	100.234	100.084	99.934				
5.125	104.077	103.968	103.827	5.125	103.373	103.264	103.123	3.750	100.898	100.748	100.598				
5.250	104.340	104.183	104.027	5.250	103.491	103.335	103.179	3.875	101.238	101.088	100.938				
5.375	104.614	104.458	104.302	5.375	103.857	103.701	103.545	4.000	101.543	101.393	101.243				
5.500	104.734	104.577	104.421	5.500	104.115	103.959	103.803	4.125	101.774	101.624	101.474				

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	95.609	95.459	95.309	3.250	95.312	95.162	95.012	1.875	N/A	N/A	N/A	3.125	99.394	99.244	99.094
3.375	96.063	95.913	95.763	3.375	95.730	95.580	95.430	2.000	N/A	N/A	N/A	3.250	100.101	99.951	99.801
3.500	96.515	96.365	96.215	3.500	96.147	95.997	95.847	2.125	N/A	N/A	N/A	3.375	100.513	100.363	100.213
3.625	96.918	96.768	96.618	3.625	96.514	96.364	96.214	2.250	92.889	92.739	92.589	3.500	100.924	100.774	100.624
3.750	98.413	98.263	98.107	3.750	98.166	98.016	97.860	2.375	93.294	93.144	92.994	3.625	101.327	101.177	101.027
3.875	98.862	98.712	98.556	3.875	98.579	98.429	98.273	2.500	92.376	92.226	92.076	Margin =	2.250	Index =	1.970
4.000	99.307	99.157	99.000	4.000	98.988	98.838	98.682	2.625	93.326	93.176	93.026	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	99.692	99.542	99.386	4.125	99.338	99.188	99.032	2.750	96.158	96.008	95.858	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.826	100.670	100.514	4.250	100.329	100.173	100.016	2.875	96.552	96.402	96.252	4.250	99.256	99.006	98.756
4.375	101.226	101.069	100.913	4.375	100.693	100.536	100.380	3.000	96.945	96.795	96.645	4.375	99.656	99.406	99.156
4.500	101.590	101.434	101.278	4.500	101.022	100.865	100.709	3.125	97.289	97.139	96.989	4.500	100.020	99.770	99.520
4.625	101.880	101.724	101.568	4.625	101.276	101.120	100.964	3.250	98.133	97.983	97.833	4.625	100.310	100.060	99.810
4.750	102.177	102.068	101.927	4.750	101.630	101.520	101.380	3.375	98.523	98.373	98.223	4.750	100.557	100.307	100.057
4.875	102.606	102.497	102.356	4.875	101.923	101.814	101.673	3.500	98.908	98.758	98.608	4.875	100.886	100.636	100.386
5.000	102.900	102.790	102.650	5.000	102.181	102.072	101.931	3.625	99.234	99.084	98.934	5.000	101.180	100.930	100.680
5.125	103.127	103.018	102.877	5.125	102.373	102.264	102.123	3.750	99.898	99.748	99.598	5.125	101.407	101.157	100.907
5.250	103.390	103.233	103.077	5.250	102.491	102.335	102.179	3.875	100.238	100.088	99.938	5.250	101.219	100.969	100.719
5.375	103.664	103.508	103.352	5.375	102.857	102.701	102.545	4.000	100.543	100.393	100.243	5.375	101.620	101.370	101.120
5.500	103.784	103.627	103.471	5.500	103.115	102.959	102.803	4.125	100.774	100.624	100.474	5.500	102.164	101.914	101.664

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:	2/21/2018	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	100.437	100.187	99.937	5.000	100.081	99.831	99.581
5.125	100.850	100.600	100.350	5.125	100.273	100.023	99.773
5.250	101.651	101.401	101.151	5.250	100.928	100.678	100.428
5.500	102.255	102.005	101.755	5.500	101.015	100.765	100.515

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

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

30 Day Lock Exp.: 3/23/2018

45 Day Lock Exp.: 4/9/2018

60 Day Lock Exp.: 4/23/2018

W. Rate Sheet Dated: 2/21/2018 **Release Time:** 4:00 pm ET Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT

30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	96.247	96.097	95.947	3.250	95.749	95.599	95.449	1.875	N/A	N/A	N/A	3.125	98.71	98.556	98.406
3.375	96.700	96.550	96.400	3.375	96.167	96.017	95.867	2.000	N/A	N/A	N/A	3.250	100.54	100.389	100.239
3.500	97.153	97.003	96.853	3.500	96.584	96.434	96.284	2.125	N/A	N/A	N/A	3.375	100.95	100.800	100.650
3.625	97.556	97.406	97.256	3.625	96.952	96.802	96.652	2.250	91.889	91.739	91.589	3.500	101.36	101.212	101.062
3.750	99.113	98.963	98.807	3.750	98.666	98.516	98.360	2.375	92.294	92.144	91.994	3.625	101.76	101.615	101.465
3.875	99.562	99.412	99.256	3.875	99.079	98.929	98.773	2.500	91.376	91.226	91.076	Margin = 2.250		Index = 1.970	
4.000	100.007	99.857	99.700	4.000	99.488	99.338	99.182	2.625	92.326	92.176	92.026				
4.125	100.392	100.242	100.086	4.125	99.838	99.688	99.532	2.750	95.471	95.321	95.171				
4.250	101.386	101.229	101.073	4.250	100.688	100.532	100.376	2.875	95.865	95.715	95.565				
4.375	101.785	101.629	101.472	4.375	101.052	100.896	100.740	3.000	96.258	96.108	95.958				
4.500	102.149	101.993	101.837	4.500	101.381	101.225	101.068	3.125	96.602	96.452	96.302				
4.625	102.440	102.284	102.127	4.625	101.636	101.479	101.323	3.250	98.571	98.421	98.271				
4.750	101.783	101.674	101.533	4.750	101.286	101.177	101.036	3.375	98.961	98.811	98.661				
4.875	102.212	102.103	101.962	4.875	101.579	101.470	101.329	3.500	99.345	99.195	99.045				
5.000	102.506	102.396	102.256	5.000	101.837	101.728	101.587	3.625	99.672	99.522	99.372				
5.125	102.733	102.624	102.483	5.125	102.029	101.920	101.779	3.750	100.398	100.248	100.098				
5.250	101.527	101.371	101.215	5.250	100.679	100.523	100.366	3.875	100.738	100.588	100.438				
5.375	101.802	101.645	101.489	5.375	101.045	100.889	100.732	4.000	101.043	100.893	100.743				
5.500	101.921	101.765	101.609	5.500	101.303	101.146	100.990	4.125	101.274	101.124	100.974				

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	95.047	94.897	94.747	3.250	94.749	94.599	94.449	1.875	N/A	N/A	N/A	3.125	97.706	97.556	97.406
3.375	95.500	95.350	95.200	3.375	95.167	95.017	94.867	2.000	N/A	N/A	N/A	3.250	99.539	99.389	99.239
3.500	95.953	95.803	95.653	3.500	95.584	95.434	95.284	2.125	N/A	N/A	N/A	3.375	99.950	99.800	99.650
3.625	96.356	96.206	96.056	3.625	95.952	95.802	95.652	2.250	91.139	90.989	90.839	3.500	100.362	100.212	100.062
3.750	97.913	97.763	97.607	3.750	97.666	97.516	97.360	2.375	91.544	91.394	91.244	3.625	100.765	100.615	100.465
3.875	98.362	98.212	98.056	3.875	98.079	97.929	97.773	2.500	90.626	90.476	90.326	Margin = 2.250		Index = 1.970	
4.000	98.807	98.657	98.500	4.000	98.488	98.338	98.182	2.625	91.576	91.426	91.276	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	99.192	99.042	98.886	4.125	98.838	98.688	98.532	2.750	95.252	95.102	94.952	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.186	100.029	99.873	4.250	99.688	99.532	99.376	2.875	95.646	95.496	95.346	4.250	98.616	98.366	98.116
4.375	100.585	100.429	100.272	4.375	100.052	99.896	99.740	3.000	96.039	95.889	95.739	4.375	99.015	98.765	98.515
4.500	100.949	100.793	100.637	4.500	100.381	100.225	100.068	3.125	96.383	96.233	96.083	4.500	99.379	99.129	98.879
4.625	101.240	101.084	100.927	4.625	100.636	100.479	100.323	3.250	96.665	96.515	96.365	4.625	99.670	99.420	99.170
4.750	100.833	100.724	100.583	4.750	100.286	100.177	100.036	3.375	97.054	96.904	96.754	4.750	99.213	98.963	98.713
4.875	101.262	101.153	101.012	4.875	100.579	100.470	100.329	3.500	97.439	97.289	97.139	4.875	99.542	99.292	99.042
5.000	101.556	101.446	101.306	5.000	100.837	100.728	100.587	3.625	97.766	97.616	97.466	5.000	99.836	99.586	99.336
5.125	101.783	101.674	101.533	5.125	101.029	100.920	100.779	3.750	97.710	97.560	97.410	5.125	100.063	99.813	99.563
5.250	100.577	100.421	100.265	5.250	99.679	99.523	99.366	3.875	98.050	97.900	97.750	5.250	98.406	98.156	97.906
5.375	100.852	100.695	100.539	5.375	100.045	99.889	99.732	4.000	98.355	98.205	98.055	5.375	98.808	98.558	98.308
5.500	100.971	100.815	100.659	5.500	100.303	100.146	99.990	4.125	98.586	98.436	98.286	5.500	99.351	99.101	98.851

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:	2/21/2018	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	99.093	98.843	98.593	5.000	98.737	98.487	98.237
5.125	99.506	99.256	99.006	5.125	98.929	98.679	98.429
5.250	98.838	98.588	98.338	5.250	98.116	97.866	97.616
5.500	99.442	99.192	98.942	5.500	98.203	97.953	97.703

Advantage Adjustment

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

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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.:	3/23/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	4/9/2018
			60 Day Lock Exp.:	4/23/2018

W. Rate Sheet Dated: 2/21/2018 **Release Time:** 4:00 pm ET Prices are subject to change without notice.

Conforming FNMA

30/25 Year				20 Year				15 Year				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	99.381	99.281	99.181	4.250	101.322	101.222	101.122	3.000	97.441	97.341	97.241	3.000	97.684	97.584	97.484
4.125	99.971	99.871	99.771	4.375	101.730	101.630	101.530	3.125	97.920	97.820	97.720	3.125	98.023	97.923	97.823
4.250	100.687	100.587	100.487	4.500	102.351	102.251	102.151	3.250	98.523	98.423	98.323	3.250	98.938	98.838	98.738
4.375	101.286	101.186	101.086	4.625	102.843	102.743	102.643	3.375	99.119	99.019	98.919	3.375	99.266	99.166	99.066
4.500	101.936	101.836	101.736	4.750	103.267	103.167	103.067	3.500	99.545	99.445	99.345	3.500	99.580	99.480	99.380
4.625	102.483	102.383	102.283	4.875	103.700	103.600	103.500	3.625	99.959	99.859	99.759	3.625	99.873	99.773	99.673
4.750	103.012	102.912	102.812	4.990	103.955	103.855	103.755	3.750	100.532	100.432	100.332	3.750	100.808	100.708	100.608
4.875	103.498	103.398	103.298	5.000	104.055	103.955	103.855	3.875	100.963	100.863	100.763	3.875	101.140	101.040	100.940
4.990	103.575	103.475	103.375	5.125	104.577	104.477	104.377	3.990	101.423	101.323	101.223	3.990	101.391	101.291	101.191
5.000	103.675	103.575	103.475	5.250	105.094	104.994	104.894	4.000	101.523	101.423	101.323	4.000	101.491	101.391	101.291
5.125	104.319	104.219	104.119	5.375	105.433	105.333	105.233	4.125	101.924	101.824	101.724	4.125	101.762	101.662	101.562
5.250	105.002	104.902	104.802	5.500	105.749	105.649	105.549	4.250	102.273	102.173	102.073	4.250	101.964	101.864	101.764
5.375	105.423	105.323	105.223	5.625	106.027	105.927	105.827	4.375	102.592	102.492	102.392	4.375	102.158	102.058	101.958
5.500	105.862	105.762	105.662	5.750	106.106	106.004	105.887	4.500	102.764	102.664	102.564	4.500	102.257	102.157	102.057
5.625	106.226	106.126	106.026	5.875	106.455	106.354	106.236	4.625	102.718	102.618	102.518	4.625	102.344	102.244	102.132
5.750	106.675	106.574	106.457	5.990	106.686	106.584	106.467	4.750	103.012	102.912	102.812	4.750	102.543	102.443	102.331
5.875	107.133	107.031	106.914	6.000	106.786	106.684	106.567	4.875	103.286	103.186	103.086	4.875	102.735	102.635	102.523
5.990	107.488	107.386	107.269	6.125	106.998	106.897	106.780	4.990	103.457	103.357	103.257	4.990	102.807	102.707	102.595
6.000	107.588	107.486	107.369	6.250	107.315	107.215	107.112	5.000	103.557	103.457	103.357	5.000	102.907	102.807	102.695

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	101.274	101.174	101.074	3.000	96.581	96.481	96.381
4.750	101.951	101.851	101.751	3.125	97.017	96.917	96.817
4.875	102.466	102.366	102.266	3.250	97.334	97.234	97.134
4.990	102.845	102.745	102.645	3.375	97.784	97.684	97.584
5.000	102.945	102.845	102.745	3.500	98.237	98.137	98.037
5.125	103.171	103.071	102.971	3.625	98.659	98.559	98.459
5.250	102.475	102.375	102.275	3.750	99.071	98.971	98.871
5.375	102.963	102.863	102.763	3.875	99.568	99.468	99.368
5.500	103.452	103.352	103.252	3.990	99.975	99.875	99.775
5.625	103.708	103.608	103.508	4.000	100.075	99.975	99.875
5.750	103.087	102.980	102.849	4.125	100.462	100.362	100.262
5.875	103.611	103.504	103.372	4.250	100.700	100.600	100.500
5.990	104.018	103.911	103.779	4.375	100.912	100.812	100.712
6.000	104.118	104.011	103.879	4.500	101.022	100.922	100.822
6.125	104.356	104.250	104.118	4.625	100.948	100.848	100.748
6.250	103.989	103.889	103.789	4.750	101.143	101.043	100.943
6.375	104.497	104.397	104.297	4.875	101.320	101.220	101.120
6.500	N/A	N/A	N/A	4.990	101.407	101.307	101.207
6.625	N/A	N/A	N/A	5.000	101.507	101.407	101.307

All Loan Type Adjustments

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

Applicable for all mortgages with greater than 15 year terms

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

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

Cash-Out Refinance

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

80.01-85.00% Only available with DU v. 9.1

Product Features

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

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

Mortgages with Subordinate Financing *

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

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

HomeReady LLPA Caps*

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

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

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

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

30 Day Lock Exp.:	3/23/2018
45 Day Lock Exp.:	4/9/2018
60 Day Lock Exp.:	4/23/2018

W. Rate Sheet Dated: **2/21/2018** **Release Time:** **4:00 pm ET** Prices are subject to change without notice.

FNMA DU Refi Plus															
30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	97.175	97.075	96.975	3.875	94.668	94.568	94.468	4.250	99.872	99.772	99.672	4.250	98.016	97.916	97.816
4.125	97.865	97.765	97.665	3.990	95.613	95.513	95.413	4.375	100.280	100.180	100.080	4.375	98.564	98.464	98.364
4.250	98.904	98.804	98.704	4.000	95.713	95.613	95.513	4.500	100.901	100.801	100.701	4.500	99.066	98.966	98.866
4.375	99.500	99.400	99.300	4.125	96.642	96.542	96.442	4.625	101.393	101.293	101.193	4.625	99.873	99.773	99.673
4.500	100.121	100.021	99.921	4.250	97.862	97.762	97.662	4.750	101.817	101.717	101.617	4.750	100.583	100.483	100.383
4.625	100.733	100.633	100.533	4.375	98.671	98.571	98.471	4.875	102.219	102.119	102.019	4.875	101.149	101.049	100.949
4.750	101.313	101.213	101.113	4.500	99.514	99.414	99.314	4.990	102.505	102.405	102.305	4.990	101.452	101.352	101.252
4.875	101.826	101.726	101.626	4.625	100.346	100.246	100.146	5.000	102.605	102.505	102.405	5.000	101.552	101.452	101.352
4.990	102.125	102.025	101.925	4.750	101.124	101.024	100.924	5.125	103.127	103.027	102.927	5.125	101.933	101.833	101.733
5.000	102.225	102.125	102.025	4.875	101.692	101.592	101.492	5.250	103.644	103.544	103.444	5.250	102.690	102.590	102.490
5.125	102.869	102.769	102.669	4.990	102.034	101.934	101.834	5.375	103.983	103.883	103.783	5.375	103.181	103.081	102.981
5.250	103.552	103.452	103.352	5.000	102.134	102.034	101.934	5.500	104.299	104.199	104.099	5.500	103.642	103.542	103.442
5.375	103.973	103.873	103.773	5.125	102.843	102.743	102.643	5.625	104.577	104.477	104.377	5.625	104.045	103.945	103.845
5.500	104.412	104.312	104.212	5.250	103.769	103.669	103.569	5.750	104.656	104.554	104.437	5.750	104.356	104.254	104.137
5.625	104.776	104.676	104.576	5.375	104.236	104.136	104.036	5.875	105.005	104.904	104.786	5.875	104.861	104.760	104.643
5.750	105.225	105.124	105.007	5.500	104.723	104.623	104.523	5.990	105.236	105.134	105.017	5.990	105.238	105.137	105.020
5.875	105.683	105.581	105.464	5.625	105.124	105.024	104.924	6.000	105.336	105.234	105.117	6.000	105.338	105.237	105.120
5.990	106.038	105.936	105.819	5.750	105.723	105.621	105.504	6.125	105.548	105.447	105.330	6.125	105.653	105.552	105.434
6.000	106.138	106.036	105.919	5.875	106.228	106.126	106.009	6.250	105.865	105.765	105.662	6.250	105.562	105.462	105.359

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	96.581	96.481	96.381	#REF!	#REF!	#REF!	#REF!	3.000	96.184	96.084	95.984	#REF!	#REF!	#REF!	#REF!
3.125	97.017	96.917	96.817	#REF!	#REF!	#REF!	#REF!	3.125	96.523	96.423	96.323	#REF!	#REF!	#REF!	#REF!
3.250	97.334	97.234	97.134	#REF!	#REF!	#REF!	#REF!	3.250	97.438	97.338	97.238	#REF!	#REF!	#REF!	#REF!
3.375	97.784	97.684	97.584	#REF!	#REF!	#REF!	#REF!	3.375	97.766	97.666	97.566	#REF!	#REF!	#REF!	#REF!
3.500	98.237	98.137	98.037	#REF!	#REF!	#REF!	#REF!	3.500	98.080	97.980	97.880	#REF!	#REF!	#REF!	#REF!
3.625	98.659	98.559	98.459	#REF!	#REF!	#REF!	#REF!	3.625	98.373	98.273	98.173	#REF!	#REF!	#REF!	#REF!
3.750	99.071	98.971	98.871	#REF!	#REF!	#REF!	#REF!	3.750	99.308	99.208	99.108	#REF!	#REF!	#REF!	#REF!
3.875	99.568	99.468	99.368	#REF!	#REF!	#REF!	#REF!	3.875	99.640	99.540	99.440	#REF!	#REF!	#REF!	#REF!
3.990	99.975	99.875	99.775	#REF!	#REF!	#REF!	#REF!	3.990	99.891	99.791	99.691	#REF!	#REF!	#REF!	#REF!
4.000	100.075	99.975	99.875	#REF!	#REF!	#REF!	#REF!	4.000	99.991	99.891	99.791	#REF!	#REF!	#REF!	#REF!
4.125	100.462	100.362	100.262	#REF!	#REF!	#REF!	#REF!	4.125	100.262	100.162	100.062	#REF!	#REF!	#REF!	#REF!
4.250	100.700	100.600	100.500	#REF!	#REF!	#REF!	#REF!	4.250	100.464	100.364	100.264	#REF!	#REF!	#REF!	#REF!
4.375	100.912	100.812	100.712	#REF!	#REF!	#REF!	#REF!	4.375	100.658	100.558	100.458	#REF!	#REF!	#REF!	#REF!
4.500	101.022	100.922	100.822	#REF!	#REF!	#REF!	#REF!	4.500	100.757	100.657	100.557	#REF!	#REF!	#REF!	#REF!
4.625	100.948	100.848	100.748	#REF!	#REF!	#REF!	#REF!	4.625	100.844	100.744	100.632	#REF!	#REF!	#REF!	#REF!
4.750	101.143	101.043	100.943	#REF!	#REF!	#REF!	#REF!	4.750	101.043	100.943	100.831	#REF!	#REF!	#REF!	#REF!
4.875	101.320	101.220	101.120	#REF!	#REF!	#REF!	#REF!	4.875	101.235	101.135	101.023	#REF!	#REF!	#REF!	#REF!
4.990	101.407	101.307	101.207	#REF!	#REF!	#REF!	#REF!	4.990	101.307	101.207	101.095	#REF!	#REF!	#REF!	#REF!
5.000	101.507	101.407	101.307	#REF!	#REF!	#REF!	#REF!	5.000	101.407	101.307	101.195	#REF!	#REF!	#REF!	#REF!

Applicable for all mortgages with greater than 15 year terms										
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	>105.00%
≥ 740	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.250	-0.250	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-0.750	-0.750	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	-0.500	-0.500	-0.500
660 - 679	0.000	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1.250	-1.250	-1.250
640 - 659	-0.500	-1.250	-2.000	-2.250	-2.250	-2.250	-2.250	-1.750	-1.750	-1.750
620 - 639	-0.500	-1.500	-2.500	-2.750	-2.750	-2.750	-2.750	-2.500	-2.500	-2.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

* A minimum required credit score of 580 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2

LLPA Cap		
Characteristic	30/25 yr	20 - 10 yr
Owner Occupied LTV < 80%	2.000	2.000
Owner Occupied LTV ≥ 80%	0.750	0.000
Investment & 2nd Home LTV ≤ 105%	2.000	2.000
Investment & 2nd Home LTV > 105%	2.000	1.500

Exclude the following from the LLPA cap: State; Loan Size; UW Buy Out; escrow waiver; -1.500 HB LLPA

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105.00%	> 105%
High-LTV <= 30 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.000
High-LTV <= 20 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500
High-LTV <= 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-0.500
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750

*Not applicable to detached condominiums or site condominiums

All Loan Type Adjustments			
Adjusters	All Terms	Adjusters	All Terms
NY	-0.250	High Balance	-1.500
TX	0.150	Escrow Waiver	0.000
All Subordinate Financing	-0.375		

Loan Size Adjuster	
$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	-0.500
$125,001 - $175,000	-0.375
$175,001 - $275,000	0.000
$275,001 up to HB	0.125

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
65.01% – 75.00%	90.01% – 95.00%	-0.500	-0.250
75.01% – 95.00%	90.01% – 95.00%	-0.500	-0.250
75.01% – 90.00%	76.01% – 90.00%	-0.250	0.000
Any	>95.00%	-1.500	-1.500

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

Lock Desk Policy

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

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

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

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

[AFR Loan Center](#)

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	3/23/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	4/9/2018
		60 Day Lock Exp.:	4/23/2018

W. Rate Sheet Dated: 2/21/2018 **Release Time:** 4:00 pm ET Prices are subject to change without notice.

Conforming FHLMC											
30/25 Year				20 Year				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.983	97.883	97.783	3.750	98.792	98.692	98.592	2.750	96.094	95.994	95.894
3.875	98.651	98.551	98.451	3.875	99.389	99.289	99.189	2.875	96.842	96.742	96.642
3.990	99.281	99.181	99.081	3.990	99.952	99.852	99.750	2.990	97.341	97.241	97.141
4.000	99.381	99.281	99.181	4.000	100.052	99.952	99.850	3.000	97.441	97.341	97.241
4.125	99.971	99.871	99.771	4.125	100.688	100.588	100.483	3.125	97.920	97.820	97.720
4.250	100.687	100.583	100.487	4.250	101.344	101.244	101.135	3.250	98.578	98.478	98.378
4.375	101.286	101.182	101.086	4.375	101.973	101.873	101.761	3.375	99.119	99.019	98.919
4.500	101.936	101.832	101.736	4.500	102.588	102.488	102.373	3.500	99.545	99.445	99.345
4.625	102.483	102.379	102.283	4.625	102.944	102.841	102.716	3.625	99.959	99.859	99.759
4.750	103.012	102.908	102.812	4.750	103.538	103.435	103.307	3.750	100.532	100.432	100.332
4.875	103.498	103.395	103.298	4.875	104.105	104.002	103.872	3.875	101.047	100.947	100.847
4.990	103.840	103.736	103.640	4.990	104.549	104.446	104.314	3.990	101.590	101.490	101.390
5.000	103.940	103.836	103.740	5.000	104.649	104.546	104.414	4.000	101.690	101.590	101.490
5.125	104.503	104.378	104.292	5.125	104.512	104.387	104.239	4.125	102.228	102.128	102.028
5.250	105.029	104.903	104.819	5.250	105.100	104.975	104.825	4.250	102.664	102.564	102.464
5.375	105.458	105.332	105.251	5.375	105.616	105.491	105.341	4.375	103.108	103.008	102.908
5.500	105.859	105.733	105.656	5.500	106.089	105.963	105.813	4.500	103.726	103.626	103.526
5.625	106.504	106.357	106.304	5.625	106.698	106.551	106.498	4.625	104.201	104.101	104.001
5.750	106.973	106.825	106.773	5.750	107.207	107.060	107.007	4.750	104.546	104.444	104.346

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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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.	
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AFR Loan Center			
Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	3/23/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	4/9/2018
		60 Day Lock Exp.:	4/23/2018

W. Rate Sheet Dated: 2/21/2018 **Release Time:** 4:00 pm ET Prices are subject to change without notice.

FHLMC Open Access

30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	95.858	95.758	95.658	3.750	95.758	95.658	95.558	3.750	97.147	97.047	96.947	3.750	97.047	96.947	96.847
3.875	96.696	96.596	96.496	3.875	96.596	96.496	96.396	3.875	97.939	97.839	97.739	3.875	97.839	97.739	97.639
3.990	97.352	97.252	97.152	3.990	97.252	97.152	97.052	3.990	98.502	98.402	98.300	3.990	98.402	98.302	98.200
4.000	97.452	97.352	97.252	4.000	97.352	97.252	97.152	4.000	98.602	98.502	98.400	4.000	98.502	98.402	98.300
4.125	98.198	98.098	97.998	4.125	98.098	97.998	97.898	4.125	99.238	99.138	99.033	4.125	99.138	99.038	98.933
4.250	99.128	99.024	98.928	4.250	99.028	98.924	98.828	4.250	99.894	99.794	99.685	4.250	99.794	99.694	99.585
4.375	99.784	99.680	99.584	4.375	99.684	99.580	99.484	4.375	100.523	100.423	100.311	4.375	100.423	100.323	100.211
4.500	100.360	100.256	100.160	4.500	100.260	100.156	100.060	4.500	101.138	101.038	100.923	4.500	101.038	100.938	100.823
4.625	100.854	100.750	100.654	4.625	100.754	100.650	100.554	4.625	101.494	101.391	101.266	4.625	101.394	101.291	101.166
4.750	101.435	101.331	101.235	4.750	101.335	101.231	101.135	4.750	102.088	101.985	101.857	4.750	101.988	101.885	101.757
4.875	101.988	101.885	101.788	4.875	101.888	101.785	101.688	4.875	102.655	102.552	102.422	4.875	102.555	102.452	102.322
4.990	102.390	102.286	102.190	4.990	102.290	102.186	102.090	4.990	103.099	102.996	102.864	4.990	102.999	102.896	102.764
5.000	102.490	102.386	102.290	5.000	102.390	102.286	102.190	5.000	103.199	103.096	102.964	5.000	103.099	102.996	102.864
5.125	103.053	102.928	102.842	5.125	102.953	102.828	102.742	5.125	103.062	102.937	102.789	5.125	102.962	102.837	102.689
5.250	103.579	103.453	103.369	5.250	103.479	103.353	103.269	5.250	103.650	103.525	103.375	5.250	103.550	103.425	103.275
5.375	104.008	103.882	103.801	5.375	103.908	103.782	103.701	5.375	104.166	104.041	103.891	5.375	104.066	103.941	103.791
5.500	104.409	104.283	104.206	5.500	104.309	104.183	104.106	5.500	104.639	104.513	104.363	5.500	104.539	104.413	104.263
5.625	105.054	104.907	104.854	5.625	104.954	104.807	104.754	5.625	105.248	105.101	105.048	5.625	105.148	105.001	104.948
5.750	105.523	105.375	105.323	5.750	105.423	105.275	105.223	5.750	105.757	105.610	105.557	5.750	105.657	105.510	105.457

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	94.512	94.412	94.312	2.750	94.412	94.312	94.212
2.875	95.129	95.029	94.929	2.875	95.029	94.929	94.829
2.990	95.644	95.544	95.444	2.990	95.544	95.444	95.344
3.000	95.744	95.644	95.544	3.000	95.644	95.544	95.444
3.125	96.349	96.249	96.149	3.125	96.249	96.149	96.049
3.250	97.078	96.978	96.878	3.250	96.978	96.878	96.778
3.375	97.527	97.427	97.327	3.375	97.427	97.327	97.227
3.500	97.889	97.789	97.689	3.500	97.789	97.689	97.589
3.625	98.419	98.319	98.219	3.625	98.319	98.219	98.119
3.750	98.982	98.882	98.782	3.750	98.882	98.782	98.682
3.875	99.547	99.447	99.347	3.875	99.447	99.347	99.247
3.990	100.090	99.990	99.890	3.990	99.990	99.890	99.790
4.000	100.190	100.090	99.990	4.000	100.090	99.990	99.890
4.125	100.728	100.628	100.528	4.125	100.628	100.528	100.428
4.250	101.164	101.064	100.964	4.250	101.064	100.964	100.864
4.375	101.608	101.508	101.408	4.375	101.508	101.408	101.308
4.500	102.226	102.126	102.026	4.500	102.126	102.026	101.926
4.625	102.701	102.601	102.501	4.625	102.601	102.501	102.401
4.750	103.046	102.944	102.846	4.750	102.946	102.844	102.746

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		

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AFR Loan Center
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Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **3/23/2018**
45 Day Lock Exp.: **4/9/2018**
60 Day Lock Exp.: **4/23/2018**

W. Rate Sheet Dated: **2/21/2018** **Release Time:** **4:00 pm ET** Prices are subject to change without notice.

Home Possible & Home Possible Advantage											
30/25 Year				20 Year				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.308	97.208	97.108	3.750	98.597	98.497	98.397	2.750	96.012	95.912	95.812
3.875	98.146	98.046	97.946	3.875	99.389	99.289	99.189	2.875	96.629	96.529	96.429
3.990	98.802	98.702	98.602	3.990	99.952	99.852	99.750	2.990	97.144	97.044	96.944
4.000	98.902	98.802	98.702	4.000	100.052	99.952	99.850	3.000	97.244	97.144	97.044
4.125	99.648	99.548	99.448	4.125	100.688	100.588	100.483	3.125	97.849	97.749	97.649
4.250	100.578	100.474	100.378	4.250	101.344	101.244	101.135	3.250	98.578	98.478	98.378
4.375	101.234	101.130	101.034	4.375	101.973	101.873	101.761	3.375	99.027	98.927	98.827
4.500	101.810	101.706	101.610	4.500	102.588	102.488	102.373	3.500	99.389	99.289	99.189
4.625	102.304	102.200	102.104	4.625	102.944	102.841	102.716	3.625	99.919	99.819	99.719
4.750	102.885	102.781	102.685	4.750	103.538	103.435	103.307	3.750	100.482	100.382	100.282
4.875	103.438	103.335	103.238	4.875	104.105	104.002	103.872	3.875	101.047	100.947	100.847
4.990	103.840	103.736	103.640	4.990	104.549	104.446	104.314	3.990	101.590	101.490	101.390
5.000	103.940	103.836	103.740	5.000	104.649	104.546	104.414	4.000	101.690	101.590	101.490
5.125	104.503	104.378	104.292	5.125	104.512	104.387	104.239	4.125	102.228	102.128	102.028
5.250	105.029	104.903	104.819	5.250	105.100	104.975	104.825	4.250	102.664	102.564	102.464
5.375	105.458	105.332	105.251	5.375	105.616	105.491	105.341	4.375	103.108	103.008	102.908
5.500	105.859	105.733	105.656	5.500	106.089	105.963	105.813	4.500	103.726	103.626	103.526
5.625	106.504	106.357	106.304	5.625	106.698	106.551	106.498	4.625	104.201	104.101	104.001
5.750	106.973	106.825	106.773	5.750	107.207	107.060	107.007	4.750	104.546	104.444	104.346

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.: **3/23/2018**
45 Day Lock Exp.: **4/9/2018**
60 Day Lock Exp.: **4/23/2018**

W. Rate Sheet Dated: **2/21/2018** **Release Time:** **4:00 pm ET** Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed

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

Rate	30 Day	45 Day	60 Day
3.750	96.283	96.232	96.055
3.875	96.905	96.852	96.670
4.000	97.587	97.532	97.344
4.125	98.435	98.379	98.186
4.250	99.143	99.084	98.887
4.375	99.786	99.725	99.522
4.500	100.321	100.259	100.051
4.625	100.732	100.668	100.455
4.750	101.298	101.232	101.013
4.875	101.768	101.701	101.477
5.000	102.103	102.033	101.804
5.125	102.373	102.302	102.068
5.250	102.581	102.508	102.269

15 Yr. Fixed

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

Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	96.971	96.923	96.757
3.625	97.464	97.415	97.243
3.750	97.916	97.865	97.688
3.875	98.536	98.483	98.301
4.000	98.903	98.849	98.661
4.125	99.178	99.121	98.928
4.250	99.480	99.422	99.224
4.375	99.754	99.694	99.491
4.500	100.023	99.961	99.753
4.625	100.268	100.204	99.990
4.750	100.537	100.472	100.253

7/1 Hybrid ARMs

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	96.846	96.803	96.646
3.375	97.363	97.318	97.156
3.500	97.853	97.806	97.639
3.625	98.303	98.254	98.082
3.750	98.717	98.666	98.489
3.875	99.098	99.045	98.863
4.000	99.447	99.392	99.204
4.125	99.819	99.763	99.570
4.250	100.174	100.116	99.918
4.375	100.485	100.425	100.222
4.500	100.797	100.735	100.527
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)