[AFR Loan Center](#)

Lockdesk e-mail:	Lockdesk@afrwholesale.com	
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.: **3/26/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.: **4/9/2018**
		60 Day Lock Exp.: **4/24/2018**

W. Rate Sheet Dated: **2/23/2018** **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	97.071	96.921	96.771	3.250	96.628	96.478	96.328	1.875	N/A	N/A	N/A	3.125	100.304	100.154	100.004
3.375	97.626	97.476	97.326	3.375	97.093	96.943	96.793	2.000	N/A	N/A	N/A	3.250	100.973	100.823	100.673
3.500	98.079	97.929	97.779	3.500	97.510	97.360	97.210	2.125	N/A	N/A	N/A	3.375	101.423	101.273	101.123
3.625	98.486	98.336	98.186	3.625	97.882	97.732	97.582	2.250	94.006	93.856	93.706	3.500	101.834	101.684	101.534
3.750	99.886	99.736	99.586	3.750	99.439	99.289	99.139	2.375	94.411	94.261	94.111	3.625	102.242	102.092	101.942
3.875	100.333	100.183	100.033	3.875	99.851	99.701	99.551	2.500	93.493	93.343	93.193	Margin =	2.250	Index =	1.970
4.000	100.782	100.632	100.482	4.000	100.263	100.113	99.963	2.625	94.443	94.293	94.143				
4.125	101.179	101.029	100.879	4.125	100.625	100.475	100.325	2.750	97.279	97.129	96.979				
4.250	102.206	102.106	101.950	4.250	101.509	101.409	101.253	2.875	97.673	97.523	97.373				
4.375	102.642	102.542	102.385	4.375	101.909	101.809	101.652	3.000	98.066	97.916	97.766				
4.500	103.023	102.923	102.767	4.500	102.255	102.155	101.998	3.125	98.410	98.260	98.110				
4.625	103.330	103.230	103.074	4.625	102.526	102.426	102.269	3.250	99.231	99.081	98.931				
4.750	103.455	103.355	103.183	4.750	102.750	102.650	102.478	3.375	99.621	99.471	99.321				
4.875	103.694	103.594	103.422	4.875	103.061	102.961	102.789	3.500	100.005	99.855	99.705				
5.000	104.005	103.905	103.733	5.000	103.337	103.237	103.065	3.625	100.332	100.182	100.032				
5.125	104.248	104.148	103.976	5.125	103.544	103.444	103.272	3.750	100.925	100.775	100.625				
5.250	104.539	104.398	104.211	5.250	103.691	103.550	103.363	3.875	101.265	101.115	100.965				
5.375	104.689	104.548	104.360	5.375	103.932	103.791	103.604	4.000	101.570	101.420	101.270				
5.500	104.967	104.827	104.639	5.500	104.349	104.208	104.021	4.125	101.801	101.651	101.501				

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	95.871	95.721	95.571	3.250	95.628	95.478	95.328	1.875	N/A	N/A	N/A	3.125	99.304	99.154	99.004
3.375	96.426	96.276	96.126	3.375	96.093	95.943	95.793	2.000	N/A	N/A	N/A	3.250	99.973	99.823	99.673
3.500	96.879	96.729	96.579	3.500	96.510	96.360	96.210	2.125	N/A	N/A	N/A	3.375	100.423	100.273	100.123
3.625	97.286	97.136	96.986	3.625	96.882	96.732	96.582	2.250	93.006	92.856	92.706	3.500	100.834	100.684	100.534
3.750	98.686	98.536	98.386	3.750	98.439	98.289	98.139	2.375	93.411	93.261	93.111	3.625	101.242	101.092	100.942
3.875	99.133	98.983	98.833	3.875	98.851	98.701	98.551	2.500	92.493	92.343	92.193	Margin =	2.250	Index =	1.970
4.000	99.582	99.432	99.282	4.000	99.263	99.113	98.963	2.625	93.443	93.293	93.143	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	99.979	99.829	99.679	4.125	99.625	99.475	99.325	2.750	96.279	96.129	95.979	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	101.006	100.906	100.750	4.250	100.509	100.409	100.253	2.875	96.673	96.523	96.373	4.250	99.436	99.186	98.936
4.375	101.442	101.342	101.185	4.375	100.909	100.809	100.652	3.000	97.066	96.916	96.766	4.375	99.872	99.622	99.372
4.500	101.823	101.723	101.567	4.500	101.255	101.155	100.998	3.125	97.410	97.260	97.110	4.500	100.253	100.003	99.753
4.625	102.130	102.030	101.874	4.625	101.526	101.426	101.269	3.250	98.231	98.081	97.931	4.625	100.560	100.310	100.060
4.750	102.297	102.197	102.025	4.750	101.750	101.650	101.478	3.375	98.621	98.471	98.321	4.750	100.677	100.427	100.177
4.875	102.744	102.644	102.472	4.875	102.061	101.961	101.789	3.500	99.005	98.855	98.705	4.875	101.024	100.774	100.524
5.000	103.055	102.955	102.783	5.000	102.337	102.237	102.065	3.625	99.332	99.182	99.032	5.000	101.335	101.085	100.835
5.125	103.298	103.198	103.026	5.125	102.544	102.444	102.272	3.750	99.925	99.775	99.625	5.125	101.578	101.328	101.078
5.250	103.589	103.448	103.261	5.250	102.691	102.550	102.363	3.875	100.265	100.115	99.965	5.250	101.418	101.168	100.918
5.375	103.739	103.598	103.410	5.375	102.932	102.791	102.604	4.000	100.570	100.420	100.270	5.375	101.695	101.445	101.195
5.500	104.017	103.877	103.689	5.500	103.349	103.208	103.021	4.125	100.801	100.651	100.501	5.500	102.647	102.397	102.147

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:	2/23/2018	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	100.592	100.342	100.092	5.000	100.237	99.987	99.737
5.125	101.021	100.771	100.521	5.125	100.444	100.194	99.944
5.250	101.881	101.631	101.381	5.250	101.159	100.909	100.659
5.500	102.738	102.488	102.238	5.500	101.249	100.999	100.749

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.:	**3/26/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**4/9/2018**
		60 Day Lock Exp.:	**4/24/2018**

W. Rate Sheet Dated: 2/23/2018 **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	96.508	96.358	96.208	3.250	96.065	95.915	95.765	1.875	N/A	N/A	N/A	3.125	98.62	98.466	98.316
3.375	97.063	96.913	96.763	3.375	96.530	96.380	96.230	2.000	N/A	N/A	N/A	3.250	100.41	100.260	100.110
3.500	97.516	97.366	97.216	3.500	96.948	96.798	96.648	2.125	N/A	N/A	N/A	3.375	100.86	100.710	100.560
3.625	97.924	97.774	97.624	3.625	97.319	97.169	97.019	2.250	92.006	91.856	91.706	3.500	101.27	101.122	100.972
3.750	99.136	98.986	98.836	3.750	98.689	98.539	98.389	2.375	92.411	92.261	92.111	3.625	101.68	101.529	101.379
3.875	99.583	99.433	99.283	3.875	99.101	98.951	98.801	2.500	91.493	91.343	91.193	Margin = 2.250		Index = 1.970	
4.000	100.032	99.882	99.732	4.000	99.513	99.363	99.213	2.625	92.443	92.293	92.143				
4.125	100.429	100.279	100.129	4.125	99.875	99.725	99.575	2.750	95.592	95.442	95.292				
4.250	101.269	101.169	101.012	4.250	100.571	100.471	100.315	2.875	95.986	95.836	95.686				
4.375	101.704	101.604	101.448	4.375	100.971	100.871	100.715	3.000	96.379	96.229	96.079				
4.500	102.085	101.985	101.829	4.500	101.317	101.217	101.061	3.125	96.723	96.573	96.423				
4.625	102.392	102.292	102.136	4.625	101.588	101.488	101.332	3.250	98.668	98.518	98.368				
4.750	102.111	102.011	101.839	4.750	101.406	101.306	101.134	3.375	99.058	98.908	98.758				
4.875	102.350	102.250	102.078	4.875	101.717	101.617	101.445	3.500	99.443	99.293	99.143				
5.000	102.661	102.561	102.390	5.000	101.993	101.893	101.721	3.625	99.769	99.619	99.469				
5.125	102.904	102.804	102.632	5.125	102.200	102.100	101.928	3.750	100.175	100.025	99.875				
5.250	101.726	101.586	101.398	5.250	100.878	100.738	100.550	3.875	100.515	100.365	100.215				
5.375	101.876	101.735	101.548	5.375	101.119	100.979	100.791	4.000	100.820	100.670	100.520				
5.500	102.155	102.014	101.827	5.500	101.536	101.396	101.208	4.125	101.051	100.901	100.751				

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	95.308	95.158	95.008	3.250	95.065	94.915	94.765	1.875	N/A	N/A	N/A	3.125	97.616	97.466	97.316
3.375	95.863	95.713	95.563	3.375	95.530	95.380	95.230	2.000	N/A	N/A	N/A	3.250	99.410	99.260	99.110
3.500	96.316	96.166	96.016	3.500	95.948	95.798	95.648	2.125	N/A	N/A	N/A	3.375	99.860	99.710	99.560
3.625	96.724	96.574	96.424	3.625	96.319	96.169	96.019	2.250	91.256	91.106	90.956	3.500	100.272	100.122	99.972
3.750	97.936	97.786	97.636	3.750	97.689	97.539	97.389	2.375	91.661	91.511	91.361	3.625	100.679	100.529	100.379
3.875	98.383	98.233	98.083	3.875	98.101	97.951	97.801	2.500	90.743	90.593	90.443	Margin = 2.250		Index = 1.970	
4.000	98.832	98.682	98.532	4.000	98.513	98.363	98.213	2.625	91.693	91.543	91.393	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	99.229	99.079	98.929	4.125	98.875	98.725	98.575	2.750	95.373	95.223	95.073	Rate	30 Day	45 Day	60 Day
4.250	100.069	99.969	99.812	4.250	99.571	99.471	99.315	2.875	95.767	95.617	95.467	4.250	98.499	98.249	97.999
4.375	100.504	100.404	100.248	4.375	99.971	99.871	99.715	3.000	96.160	96.010	95.860	4.375	98.934	98.684	98.434
4.500	100.885	100.785	100.629	4.500	100.317	100.217	100.061	3.125	96.504	96.354	96.204	4.500	99.315	99.065	98.815
4.625	101.192	101.092	100.936	4.625	100.588	100.488	100.332	3.250	96.762	96.612	96.462	4.625	99.622	99.372	99.122
4.750	100.953	100.853	100.681	4.750	100.406	100.306	100.134	3.375	97.152	97.002	96.852	4.750	99.333	99.083	98.833
4.875	101.400	101.300	101.128	4.875	100.717	100.617	100.445	3.500	97.537	97.387	97.237	4.875	99.680	99.430	99.180
5.000	101.711	101.611	101.440	5.000	100.993	100.893	100.721	3.625	97.863	97.713	97.563	5.000	99.991	99.741	99.491
5.125	101.954	101.854	101.682	5.125	101.200	101.100	100.928	3.750	97.738	97.588	97.438	5.125	100.234	99.984	99.734
5.250	100.776	100.636	100.448	5.250	99.878	99.738	99.550	3.875	98.077	97.927	97.777	5.250	98.605	98.355	98.105
5.375	100.926	100.785	100.598	5.375	100.119	99.979	99.791	4.000	98.383	98.233	98.083	5.375	98.882	98.632	98.382
5.500	101.205	101.064	100.877	5.500	100.536	100.396	100.208	4.125	98.614	98.464	98.314	5.500	99.835	99.585	99.335

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:	2/23/2018	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	99.248	98.998	98.748	5.000	98.893	98.643	98.393
5.125	99.677	99.427	99.177	5.125	99.100	98.850	98.600
5.250	99.069	98.819	98.569	5.250	98.346	98.096	97.846
5.500	99.926	99.676	99.426	5.500	98.436	98.186	97.936

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.: 3/26/2018
45 Day Lock Exp.: 4/9/2018
60 Day Lock Exp.: 4/24/2018

W. Rate Sheet Dated: 2/23/2018 **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
4.000	99.028	98.928	98.828	4.125	100.566	100.466	100.366	3.000	97.297	97.197	97.097	3.000	97.753	97.653	97.553
4.125	99.705	99.605	99.505	4.250	101.387	101.287	101.187	3.125	97.776	97.676	97.576	3.125	98.083	97.983	97.883
4.250	100.441	100.341	100.241	4.375	101.795	101.695	101.595	3.250	98.379	98.279	98.179	3.250	99.004	98.904	98.804
4.375	101.044	100.944	100.844	4.500	102.422	102.322	102.222	3.375	98.944	98.844	98.744	3.375	99.320	99.220	99.120
4.500	101.641	101.541	101.441	4.625	102.936	102.836	102.736	3.500	99.370	99.270	99.170	3.500	99.648	99.548	99.448
4.625	102.251	102.151	102.051	4.750	103.363	103.263	103.163	3.625	99.784	99.684	99.584	3.625	99.943	99.843	99.743
4.750	102.768	102.668	102.568	4.875	103.767	103.667	103.567	3.750	100.398	100.298	100.198	3.750	100.690	100.590	100.490
4.875	103.283	103.183	103.083	4.990	104.001	103.901	103.801	3.875	100.921	100.821	100.721	3.875	101.025	100.925	100.825
4.990	103.574	103.474	103.374	5.000	104.101	104.001	103.901	3.990	101.366	101.266	101.166	3.990	101.279	101.179	101.079
5.000	103.674	103.574	103.474	5.125	104.633	104.533	104.433	4.000	101.466	101.366	101.266	4.000	101.379	101.279	101.179
5.125	104.325	104.225	104.125	5.250	105.123	105.023	104.923	4.125	101.920	101.820	101.720	4.125	101.672	101.572	101.472
5.250	105.011	104.911	104.811	5.375	105.463	105.363	105.263	4.250	102.270	102.170	102.070	4.250	101.875	101.775	101.675
5.375	105.434	105.334	105.234	5.500	105.783	105.683	105.583	4.375	102.589	102.489	102.389	4.375	102.067	101.967	101.867
5.500	105.876	105.776	105.676	5.625	106.059	105.959	105.859	4.500	102.766	102.666	102.566	4.500	102.170	102.070	101.970
5.625	106.241	106.141	106.041	5.750	106.133	106.029	105.912	4.625	102.712	102.612	102.509	4.625	102.389	102.289	102.168
5.750	106.683	106.578	106.461	5.875	106.484	106.379	106.262	4.750	103.008	102.908	102.804	4.750	102.559	102.459	102.338
5.875	107.141	107.037	106.919	5.990	106.713	106.608	106.491	4.875	103.283	103.183	103.080	4.875	102.752	102.652	102.531
5.990	107.497	107.393	107.275	6.000	106.813	106.708	106.591	4.990	103.456	103.356	103.253	4.990	102.825	102.725	102.604
6.000	107.597	107.493	107.375	6.125	107.118	107.018	106.908	5.000	103.556	103.456	103.353	5.000	102.925	102.825	102.704

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	101.325	101.225	101.125	3.000	96.641	96.541	96.441
4.750	102.006	101.906	101.806	3.125	97.077	96.977	96.877
4.875	102.525	102.425	102.325	3.250	97.359	97.259	97.159
4.990	102.902	102.802	102.702	3.375	97.810	97.710	97.610
5.000	103.002	102.902	102.802	3.500	98.264	98.164	98.064
5.125	103.233	103.133	103.033	3.625	98.687	98.587	98.487
5.250	102.483	102.383	102.276	3.750	99.058	98.958	98.858
5.375	102.974	102.874	102.767	3.875	99.560	99.460	99.360
5.500	103.466	103.366	103.259	3.990	99.968	99.868	99.768
5.625	103.722	103.622	103.515	4.000	100.068	99.968	99.868
5.750	103.094	102.983	102.851	4.125	100.457	100.357	100.257
5.875	103.619	103.508	103.376	4.250	100.698	100.598	100.498
5.990	104.027	103.916	103.784	4.375	100.909	100.809	100.709
6.000	104.127	104.016	103.884	4.500	101.020	100.920	100.820
6.125	104.367	104.255	104.123	4.625	100.943	100.843	100.739
6.250	104.249	104.149	104.049	4.750	101.139	101.039	100.936
6.375	104.757	104.657	104.557	4.875	101.318	101.218	101.115
6.500	N/A	N/A	N/A	4.990	101.406	101.306	101.202
6.625	N/A	N/A	N/A	5.000	101.506	101.406	101.302

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.

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.: 3/26/2018
45 Day Lock Exp.: 4/9/2018
60 Day Lock Exp.: 4/24/2018

W. Rate Sheet Dated: 2/23/2018 **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
4.000	97.287	97.187	97.087	3.875	94.868	94.768	94.668	4.125	99.116	99.016	98.916	4.125	97.357	97.257	97.157
4.125	97.980	97.880	97.780	3.990	95.722	95.622	95.522	4.250	99.937	99.837	99.737	4.250	98.156	98.056	97.956
4.250	98.882	98.782	98.682	4.000	95.822	95.722	95.622	4.375	100.345	100.245	100.145	4.375	98.708	98.608	98.508
4.375	99.482	99.382	99.282	4.125	96.756	96.656	96.556	4.500	100.972	100.872	100.772	4.500	99.206	99.106	99.006
4.500	100.108	100.008	99.908	4.250	97.903	97.803	97.703	4.625	101.486	101.386	101.286	4.625	99.965	99.865	99.765
4.625	100.723	100.623	100.523	4.375	98.712	98.612	98.512	4.750	101.913	101.813	101.713	4.750	100.680	100.580	100.480
4.750	101.306	101.206	101.106	4.500	99.562	99.462	99.362	4.875	102.317	102.217	102.117	4.875	101.247	101.147	101.047
4.875	101.821	101.721	101.621	4.625	100.398	100.298	100.198	4.990	102.551	102.451	102.351	4.990	101.553	101.453	101.353
4.990	102.124	102.024	101.924	4.750	101.179	101.079	100.979	5.000	102.651	102.551	102.451	5.000	101.653	101.553	101.453
5.000	102.224	102.124	102.024	4.875	101.749	101.649	101.549	5.125	103.183	103.083	102.983	5.125	102.046	101.946	101.846
5.125	102.875	102.775	102.675	4.990	102.094	101.994	101.894	5.250	103.673	103.573	103.473	5.250	102.719	102.619	102.519
5.250	103.561	103.461	103.361	5.000	102.194	102.094	101.994	5.375	104.013	103.913	103.813	5.375	103.213	103.113	103.013
5.375	103.984	103.884	103.784	5.125	102.849	102.749	102.649	5.500	104.333	104.233	104.133	5.500	103.673	103.573	103.473
5.500	104.426	104.326	104.226	5.250	103.777	103.677	103.577	5.625	104.609	104.509	104.409	5.625	104.077	103.977	103.877
5.625	104.791	104.691	104.591	5.375	104.247	104.147	104.047	5.750	104.683	104.579	104.462	5.750	104.383	104.279	104.162
5.750	105.233	105.128	105.011	5.500	104.734	104.634	104.534	5.875	105.034	104.929	104.812	5.875	104.890	104.786	104.668
5.875	105.691	105.587	105.469	5.625	105.136	105.036	104.936	5.990	105.263	105.158	105.041	5.990	105.268	105.164	105.047
5.990	106.047	105.943	105.825	5.750	105.730	105.625	105.508	6.000	105.363	105.258	105.141	6.000	105.368	105.264	105.147
6.000	106.147	106.043	105.925	5.875	106.236	106.132	106.014	6.125	105.668	105.568	105.458	6.125	105.684	105.579	105.462

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	96.641	96.541	96.441	3.000	94.156	94.056	93.956	3.000	96.253	96.153	96.053	3.000	93.896	93.796	93.696
3.125	97.077	96.977	96.877	3.125	94.797	94.697	94.597	3.125	96.583	96.483	96.383	3.125	94.526	94.426	94.326
3.250	97.359	97.259	97.159	3.250	95.300	95.200	95.100	3.250	97.504	97.404	97.304	3.250	95.040	94.940	94.840
3.375	97.810	97.710	97.610	3.375	95.933	95.833	95.733	3.375	97.820	97.720	97.620	3.375	95.663	95.563	95.463
3.500	98.264	98.164	98.064	3.500	96.555	96.455	96.355	3.500	98.148	98.048	97.948	3.500	96.294	96.194	96.094
3.625	98.687	98.587	98.487	3.625	97.125	97.025	96.925	3.625	98.443	98.343	98.243	3.625	96.855	96.755	96.655
3.750	99.058	98.958	98.858	3.750	97.635	97.535	97.435	3.750	99.190	99.090	98.990	3.750	97.364	97.264	97.164
3.875	99.560	99.460	99.360	3.875	98.308	98.208	98.108	3.875	99.525	99.425	99.325	3.875	98.027	97.927	97.827
3.990	99.968	99.868	99.768	3.990	98.908	98.808	98.708	3.990	99.779	99.679	99.579	3.990	98.627	98.527	98.427
4.000	100.068	99.968	99.868	4.000	99.008	98.908	98.808	4.000	99.879	99.779	99.679	4.000	98.727	98.627	98.527
4.125	100.457	100.357	100.257	4.125	99.578	99.478	99.378	4.125	100.172	100.072	99.972	4.125	99.298	99.198	99.098
4.250	100.698	100.598	100.498	4.250	99.965	99.865	99.765	4.250	100.375	100.275	100.175	4.250	99.665	99.565	99.465
4.375	100.909	100.809	100.709	4.375	100.321	100.221	100.121	4.375	100.567	100.467	100.367	4.375	100.020	99.920	99.820
4.500	101.020	100.920	100.820	4.500	100.516	100.416	100.316	4.500	100.670	100.570	100.470	4.500	100.216	100.116	100.016
4.625	100.943	100.843	100.739	4.625	100.806	100.706	100.603	4.625	100.889	100.789	100.668	4.625	100.506	100.406	100.303
4.750	101.139	101.039	100.936	4.750	101.136	101.036	100.932	4.750	101.059	100.959	100.838	4.750	100.825	100.725	100.622
4.875	101.318	101.218	101.115	4.875	101.441	101.341	101.238	4.875	101.252	101.152	101.031	4.875	101.161	101.061	100.958
4.990	101.406	101.306	101.202	4.990	101.647	101.547	101.444	4.990	101.325	101.225	101.104	4.990	101.367	101.267	101.164
5.000	101.506	101.406	101.302	5.000	101.747	101.647	101.544	5.000	101.425	101.325	101.204	5.000	101.467	101.367	101.264

Applicable for all mortgages with greater than 15 year terms

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

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

LLPA Cap

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

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

Product Features

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

*Not applicable to detached condominiums or site condominiums

All Loan Type Adjustments

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

Loan Size Adjuster

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

Mortgages with Subordinate Financing *

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

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

Lock Desk Policy

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

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

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

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.: **3/26/2018**
45 Day Lock Exp.: **4/9/2018**
60 Day Lock Exp.: **4/24/2018**

W. Rate Sheet Dated: **2/23/2018** **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	97.555	97.455	97.355	3.750	98.758	98.658	98.558	2.750	96.053	95.953	95.853
3.875	98.366	98.266	98.166	3.875	99.468	99.368	99.268	2.875	96.698	96.598	96.498
3.990	98.977	98.877	98.777	3.990	100.051	99.951	99.850	2.990	97.197	97.097	96.997
4.000	99.077	98.977	98.877	4.000	100.151	100.051	99.950	3.000	97.297	97.197	97.097
4.125	99.745	99.645	99.545	4.125	100.761	100.661	100.557	3.125	97.894	97.794	97.694
4.250	100.551	100.451	100.351	4.250	101.429	101.329	101.223	3.250	98.577	98.477	98.377
4.375	101.213	101.113	101.013	4.375	102.061	101.961	101.851	3.375	99.070	98.970	98.870
4.500	101.794	101.694	101.594	4.500	102.678	102.578	102.465	3.500	99.389	99.289	99.189
4.625	102.292	102.192	102.092	4.625	102.961	102.861	102.745	3.625	99.921	99.821	99.721
4.750	102.877	102.777	102.677	4.750	103.557	103.457	103.339	3.750	100.485	100.385	100.285
4.875	103.434	103.334	103.234	4.875	104.128	104.028	103.907	3.875	101.052	100.952	100.852
4.990	103.836	103.732	103.623	4.990	104.573	104.473	104.351	3.990	101.407	101.307	101.207
5.000	103.936	103.832	103.723	5.000	104.673	104.573	104.451	4.000	101.507	101.407	101.307
5.125	104.472	104.369	104.260	5.125	104.531	104.428	104.257	4.125	102.047	101.947	101.847
5.250	105.001	104.897	104.789	5.250	105.091	104.988	104.816	4.250	102.484	102.384	102.284
5.375	105.432	105.328	105.224	5.375	105.610	105.507	105.334	4.375	102.929	102.829	102.729
5.500	105.834	105.730	105.631	5.500	106.084	105.981	105.808	4.500	103.549	103.449	103.349
5.625	106.684	106.563	106.484	5.625	106.914	106.793	106.714	4.625	104.026	103.926	103.826
5.750	107.154	107.033	106.954	5.750	107.425	107.304	107.225	4.750	104.238	104.138	104.038

Applicable for all mortgages with greater than 15 year terms

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

All Loan Type Adjustments

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

Program Feataures

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

Mortgages with Subordinate Financing

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

Cash-Out Refinance

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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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

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AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
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30 Day Lock Exp.: 3/26/2018
45 Day Lock Exp.: 4/9/2018
60 Day Lock Exp.: 4/24/2018

W. Rate Sheet Dated: 2/23/2018 **Release Time: 10:00 am ET** Prices are subject to change without notice.

FHLMC Open Access

30/25 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.020	95.920	95.820	3.750	95.920	95.820	95.720
3.875	96.865	96.765	96.665	3.875	96.765	96.665	96.565
3.990	97.527	97.427	97.327	3.990	97.427	97.327	97.227
4.000	97.627	97.527	97.427	4.000	97.527	97.427	97.327
4.125	98.295	98.195	98.095	4.125	98.195	98.095	97.995
4.250	99.101	99.001	98.901	4.250	99.001	98.901	98.801
4.375	99.763	99.663	99.563	4.375	99.663	99.563	99.463
4.500	100.344	100.244	100.144	4.500	100.244	100.144	100.044
4.625	100.842	100.742	100.642	4.625	100.742	100.642	100.542
4.750	101.427	101.327	101.227	4.750	101.327	101.227	101.127
4.875	101.984	101.884	101.784	4.875	101.884	101.784	101.684
4.990	102.386	102.282	102.173	4.990	102.286	102.182	102.073
5.000	102.486	102.382	102.273	5.000	102.386	102.282	102.173
5.125	103.022	102.919	102.810	5.125	102.922	102.819	102.710
5.250	103.551	103.447	103.339	5.250	103.451	103.347	103.239
5.375	103.982	103.878	103.774	5.375	103.882	103.778	103.674
5.500	104.384	104.280	104.181	5.500	104.284	104.180	104.081
5.625	105.234	105.113	105.034	5.625	105.134	105.013	104.934
5.750	105.704	105.583	105.504	5.750	105.604	105.483	105.404

20 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.308	97.208	97.108	3.750	97.208	97.108	97.008
3.875	98.018	97.918	97.818	3.875	97.918	97.818	97.718
3.990	98.601	98.501	98.400	3.990	98.501	98.401	98.300
4.000	98.701	98.601	98.500	4.000	98.601	98.501	98.400
4.125	99.311	99.211	99.107	4.125	99.211	99.111	99.007
4.250	99.979	99.879	99.773	4.250	99.879	99.779	99.673
4.375	100.611	100.511	100.401	4.375	100.511	100.411	100.301
4.500	101.228	101.128	101.015	4.500	101.128	101.028	100.915
4.625	101.511	101.411	101.295	4.625	101.411	101.311	101.195
4.750	102.107	102.007	101.889	4.750	102.007	101.907	101.789
4.875	102.678	102.578	102.457	4.875	102.578	102.478	102.357
4.990	103.123	103.023	102.901	4.990	103.023	102.923	102.801
5.000	103.223	103.123	103.001	5.000	103.123	103.023	102.901
5.125	103.081	102.978	102.807	5.125	102.981	102.878	102.707
5.250	103.641	103.538	103.366	5.250	103.541	103.438	103.266
5.375	104.160	104.057	103.884	5.375	104.060	103.957	103.784
5.500	104.634	104.531	104.358	5.500	104.534	104.431	104.258
5.625	105.464	105.343	105.264	5.625	105.364	105.243	105.164
5.750	105.975	105.854	105.775	5.750	105.875	105.754	105.675

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	94.553	94.453	94.353	2.750	94.453	94.353	94.253
2.875	95.172	95.072	94.972	2.875	95.072	94.972	94.872
2.990	95.687	95.587	95.487	2.990	95.587	95.487	95.387
3.000	95.787	95.687	95.587	3.000	95.687	95.587	95.487
3.125	96.394	96.294	96.194	3.125	96.294	96.194	96.094
3.250	97.077	96.977	96.877	3.250	96.977	96.877	96.777
3.375	97.570	97.470	97.370	3.375	97.470	97.370	97.270
3.500	97.889	97.789	97.689	3.500	97.789	97.689	97.589
3.625	98.421	98.321	98.221	3.625	98.321	98.221	98.121
3.750	98.985	98.885	98.785	3.750	98.885	98.785	98.685
3.875	99.552	99.452	99.352	3.875	99.452	99.352	99.252
3.990	99.907	99.807	99.707	3.990	99.807	99.707	99.607
4.000	100.007	99.907	99.807	4.000	99.907	99.807	99.707
4.125	100.547	100.447	100.347	4.125	100.447	100.347	100.247
4.250	100.984	100.884	100.784	4.250	100.884	100.784	100.684
4.375	101.429	101.329	101.229	4.375	101.329	101.229	101.129
4.500	102.049	101.949	101.849	4.500	101.949	101.849	101.749
4.625	102.526	102.426	102.326	4.625	102.426	102.326	102.226
4.750	102.738	102.638	102.538	4.750	102.638	102.538	102.438

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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60 Day Lock Exp.: 4/24/2018

W. Rate Sheet Dated: 2/23/2018 **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	97.470	97.370	97.270	3.750	98.758	98.658	98.558	2.750	96.053	95.953	95.853	
3.875	98.315	98.215	98.115	3.875	99.468	99.368	99.268	2.875	96.672	96.572	96.472	
3.990	98.977	98.877	98.777	3.990	100.051	99.951	99.850	2.990	97.187	97.087	96.987	
4.000	99.077	98.977	98.877	4.000	100.151	100.051	99.950	3.000	97.287	97.187	97.087	
4.125	99.745	99.645	99.545	4.125	100.761	100.661	100.557	3.125	97.894	97.794	97.694	
4.250	100.551	100.451	100.351	4.250	101.429	101.329	101.223	3.250	98.577	98.477	98.377	
4.375	101.213	101.113	101.013	4.375	102.061	101.961	101.851	3.375	99.070	98.970	98.870	
4.500	101.794	101.694	101.594	4.500	102.678	102.578	102.465	3.500	99.389	99.289	99.189	
4.625	102.292	102.192	102.092	4.625	102.961	102.861	102.745	3.625	99.921	99.821	99.721	
4.750	102.877	102.777	102.677	4.750	103.557	103.457	103.339	3.750	100.485	100.385	100.285	
4.875	103.434	103.334	103.234	4.875	104.128	104.028	103.907	3.875	101.052	100.952	100.852	
4.990	103.836	103.732	103.623	4.990	104.573	104.473	104.351	3.990	101.407	101.307	101.207	
5.000	103.936	103.832	103.723	5.000	104.673	104.573	104.451	4.000	101.507	101.407	101.307	
5.125	104.472	104.369	104.260	5.125	104.531	104.428	104.257	4.125	102.047	101.947	101.847	
5.250	105.001	104.897	104.789	5.250	105.091	104.988	104.816	4.250	102.484	102.384	102.284	
5.375	105.432	105.328	105.224	5.375	105.610	105.507	105.334	4.375	102.929	102.829	102.729	
5.500	105.834	105.730	105.631	5.500	106.084	105.981	105.808	4.500	103.549	103.449	103.349	
5.625	106.684	106.563	106.484	5.625	106.914	106.793	106.714	4.625	104.026	103.926	103.826	
5.750	107.154	107.033	106.954	5.750	107.425	107.304	107.225	4.750	104.238	104.138	104.038	

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	30 Day Lock Exp.: **3/26/2018**
Lockdesk Phone:	1-877-588-2706	45 Day Lock Exp.: **4/9/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	60 Day Lock Exp.: **4/24/2018**

W. Rate Sheet Dated: **2/23/2018** **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	96.459	96.408	96.231
3.875	97.069	97.016	96.833
4.000	97.744	97.690	97.502
4.125	98.585	98.528	98.335
4.250	99.283	99.225	99.027
4.375	99.917	99.857	99.654
4.500	100.423	100.361	100.153
4.625	100.828	100.765	100.551
4.750	101.386	101.320	101.102
4.875	101.848	101.780	101.556
5.000	102.174	102.105	101.876
5.125	102.440	102.369	102.135
5.250	102.629	102.556	102.316

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	97.175	97.128	96.961
3.625	97.654	97.605	97.433
3.750	98.095	98.044	97.867
3.875	98.706	98.653	98.471
4.000	99.063	99.009	98.821
4.125	99.329	99.272	99.080
4.250	99.624	99.565	99.368
4.375	99.890	99.830	99.627
4.500	100.150	100.088	99.879
4.625	100.394	100.331	100.117
4.750	100.664	100.599	100.380

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	97.041	96.997	96.841
3.375	97.548	97.503	97.341
3.500	98.029	97.982	97.815
3.625	98.471	98.422	98.250
3.750	98.877	98.826	98.648
3.875	99.250	99.197	99.015
4.000	99.592	99.537	99.349
4.125	99.957	99.901	99.708
4.250	100.305	100.247	100.049
4.375	100.616	100.556	100.353
4.500	100.928	100.866	100.658
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)