[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.: **4/2/2018**
45 Day Lock Exp.: **4/16/2018**
60 Day Lock Exp.: **5/1/2018**

W. Rate Sheet Dated: **3/2/2018** **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	97.193	97.043	96.893	3.250	96.749	96.599	96.449	1.875	N/A	N/A	N/A	3.125	100.144	99.994	99.844
3.375	97.748	97.598	97.448	3.375	97.215	97.065	96.915	2.000	N/A	N/A	N/A	3.250	100.813	100.663	100.513
3.500	98.201	98.051	97.901	3.500	97.632	97.482	97.332	2.125	N/A	N/A	N/A	3.375	101.264	101.114	100.964
3.625	98.608	98.458	98.308	3.625	98.004	97.854	97.704	2.250	94.175	94.025	93.875	3.500	101.675	101.525	101.375
3.750	99.992	99.842	99.686	3.750	99.545	99.395	99.239	2.375	94.580	94.430	94.280	3.625	102.083	101.933	101.783
3.875	100.440	100.290	100.133	3.875	99.957	99.807	99.651	2.500	93.662	93.512	93.362	Margin = 2.250		Index = 2.020	
4.000	100.888	100.738	100.582	4.000	100.370	100.220	100.063	2.625	94.612	94.462	94.312				
4.125	101.285	101.135	100.979	4.125	100.731	100.581	100.425	2.750	97.378	97.228	97.078				
4.250	102.297	102.156	102.000	4.250	101.600	101.459	101.303	2.875	97.771	97.621	97.471				
4.375	102.732	102.592	102.435	4.375	101.999	101.859	101.702	3.000	98.165	98.015	97.865				
4.500	103.114	102.973	102.817	4.500	102.345	102.205	102.048	3.125	98.508	98.358	98.208				
4.625	103.420	103.280	103.124	4.625	102.616	102.476	102.319	3.250	99.282	99.132	98.982				
4.750	103.545	103.420	103.264	4.750	102.856	102.731	102.575	3.375	99.672	99.522	99.372				
4.875	103.800	103.675	103.519	4.875	103.167	103.042	102.886	3.500	100.057	99.907	99.757				
5.000	104.311	104.186	104.030	5.000	103.443	103.318	103.162	3.625	100.383	100.233	100.083				
5.125	104.554	104.429	104.273	5.125	103.650	103.525	103.369	3.750	100.805	100.655	100.505				
5.250	104.892	104.767	104.642	5.250	103.844	103.719	103.594	3.875	101.145	100.995	100.845				
5.375	105.042	104.917	104.792	5.375	104.085	103.960	103.835	4.000	101.450	101.300	101.150				
5.500	105.321	105.196	105.071	5.500	104.502	104.377	104.252	4.125	101.681	101.531	101.381				

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	95.993	95.843	95.693	3.250	95.749	95.599	95.449	1.875	N/A	N/A	N/A	3.125	99.144	98.994	98.844
3.375	96.548	96.398	96.248	3.375	96.215	96.065	95.915	2.000	N/A	N/A	N/A	3.250	99.813	99.663	99.513
3.500	97.001	96.851	96.701	3.500	96.632	96.482	96.332	2.125	N/A	N/A	N/A	3.375	100.264	100.114	99.964
3.625	97.408	97.258	97.108	3.625	97.004	96.854	96.704	2.250	93.175	93.025	92.875	3.500	100.675	100.525	100.375
3.750	98.792	98.642	98.486	3.750	98.545	98.395	98.239	2.375	93.580	93.430	93.280	3.625	101.083	100.933	100.783
3.875	99.240	99.090	98.933	3.875	98.957	98.807	98.651	2.500	92.662	92.512	92.362	Margin = 2.250		Index = 2.020	
4.000	99.688	99.538	99.382	4.000	99.370	99.220	99.063	2.625	93.612	93.462	93.312	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	100.085	99.935	99.779	4.125	99.731	99.581	99.425	2.750	96.378	96.228	96.078	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	101.097	100.956	100.800	4.250	100.600	100.459	100.303	2.875	96.771	96.621	96.471	4.250	99.777	99.527	99.277
4.375	101.532	101.392	101.235	4.375	100.999	100.859	100.702	3.000	97.165	97.015	96.865	4.375	100.212	99.962	99.712
4.500	101.914	101.773	101.617	4.500	101.345	101.205	101.048	3.125	97.508	97.358	97.208	4.500	100.594	100.344	100.094
4.625	102.220	102.080	101.924	4.625	101.616	101.476	101.319	3.250	98.282	98.132	97.982	4.625	100.900	100.650	100.400
4.750	102.403	102.278	102.122	4.750	101.856	101.731	101.575	3.375	98.672	98.522	98.372	4.750	101.033	100.783	100.533
4.875	102.850	102.725	102.569	4.875	102.167	102.042	101.886	3.500	99.057	98.907	98.757	4.875	101.380	101.130	100.880
5.000	103.161	103.036	102.880	5.000	102.443	102.318	102.162	3.625	99.383	99.233	99.083	5.000	101.691	101.441	101.191
5.125	103.404	103.279	103.123	5.125	102.650	102.525	102.369	3.750	99.805	99.655	99.505	5.125	101.934	101.684	101.434
5.250	103.742	103.617	103.492	5.250	102.844	102.719	102.594	3.875	100.145	99.995	99.845	5.250	101.941	101.691	101.441
5.375	103.892	103.767	103.642	5.375	103.085	102.960	102.835	4.000	100.450	100.300	100.150	5.375	102.218	101.968	101.718
5.500	104.171	104.046	103.921	5.500	103.502	103.377	103.252	4.125	100.681	100.531	100.381	5.500	103.171	102.921	102.671

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:	3/2/2018	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	100.818	100.568	100.318	5.000	100.343	100.093	99.843
5.125	101.247	100.997	100.747	5.125	100.550	100.300	100.050
5.250	101.974	101.724	101.474	5.250	101.312	101.062	100.812
5.500	102.792	102.542	102.292	5.500	101.402	101.152	100.902

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	30 Day Lock Exp.:	**4/2/2018**
Lockdesk Phone:	1-877-588-2706	45 Day Lock Exp.:	**4/16/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	60 Day Lock Exp.:	**5/1/2018**

W. Rate Sheet Dated: **3/2/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT

30/25 Year

Rate	30 Day	45 Day	60 Day
3.250	96.536	96.386	96.236
3.375	97.091	96.941	96.791
3.500	97.544	97.394	97.244
3.625	97.952	97.802	97.652
3.750	99.477	99.327	99.171
3.875	99.924	99.774	99.618
4.000	100.372	100.222	100.066
4.125	100.769	100.619	100.463
4.250	101.719	101.578	101.422
4.375	102.154	102.013	101.857
4.500	102.535	102.395	102.239
4.625	102.842	102.702	102.545
4.750	102.202	102.077	101.920
4.875	102.456	102.331	102.175
5.000	102.968	102.843	102.686
5.125	103.210	103.085	102.929
5.250	102.080	101.955	101.830
5.375	102.229	102.104	101.979
5.500	102.508	102.383	102.258

20 Year

Rate	30 Day	45 Day	60 Day
3.250	96.093	95.943	95.793
3.375	96.558	96.408	96.258
3.500	96.976	96.826	96.676
3.625	97.348	97.198	97.048
3.750	99.030	98.880	98.723
3.875	99.441	99.291	99.135
4.000	99.854	99.704	99.548
4.125	100.215	100.065	99.909
4.250	101.021	100.881	100.725
4.375	101.421	101.281	101.124
4.500	101.767	101.626	101.470
4.625	102.038	101.898	101.741
4.750	101.512	101.387	101.231
4.875	101.823	101.698	101.542
5.000	102.099	101.974	101.818
5.125	102.306	102.181	102.025
5.250	101.031	100.906	100.781
5.375	101.272	101.147	101.022
5.500	101.690	101.565	101.440

15/10 Year

Rate	30 Day	45 Day	60 Day
1.875	N/A	N/A	N/A
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	92.175	92.025	91.875
2.375	92.580	92.430	92.280
2.500	91.662	91.512	91.362
2.625	92.612	92.462	92.312
2.750	95.690	95.540	95.390
2.875	96.084	95.934	95.784
3.000	96.477	96.327	96.177
3.125	96.821	96.671	96.521
3.250	98.626	98.476	98.326
3.375	99.016	98.866	98.716
3.500	99.401	99.251	99.101
3.625	99.727	99.577	99.427
3.750	100.289	100.139	99.989
3.875	100.629	100.479	100.329
4.000	100.934	100.784	100.634
4.125	101.165	101.015	100.865

5/1 Arm

Rate	30 Day	45 Day	60 Day
3.125	98.46	98.307	98.157
3.250	100.16	100.007	99.857
3.375	100.61	100.457	100.307
3.500	101.02	100.869	100.719
3.625	101.43	101.276	101.126
Margin = 2.250		Index = 2.020	

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

30/25 Year

Rate	30 Day	45 Day	60 Day
3.250	95.336	95.186	95.036
3.375	95.891	95.741	95.591
3.500	96.344	96.194	96.044
3.625	96.752	96.602	96.452
3.750	98.277	98.127	97.971
3.875	98.724	98.574	98.418
4.000	99.172	99.022	98.866
4.125	99.569	99.419	99.263
4.250	100.519	100.378	100.222
4.375	100.954	100.813	100.657
4.500	101.335	101.195	101.039
4.625	101.642	101.502	101.345
4.750	101.059	100.934	100.778
4.875	101.506	101.381	101.225
5.000	101.818	101.693	101.536
5.125	102.060	101.935	101.779
5.250	100.930	100.805	100.680
5.375	101.079	100.954	100.829
5.500	101.358	101.233	101.108

20 Year

Rate	30 Day	45 Day	60 Day
3.250	95.093	94.943	94.793
3.375	95.558	95.408	95.258
3.500	95.976	95.826	95.676
3.625	96.348	96.198	96.048
3.750	98.030	97.880	97.723
3.875	98.441	98.291	98.135
4.000	98.854	98.704	98.548
4.125	99.215	99.065	98.909
4.250	100.021	99.881	99.725
4.375	100.421	100.281	100.124
4.500	100.767	100.626	100.470
4.625	101.038	100.898	100.741
4.750	100.512	100.387	100.231
4.875	100.823	100.698	100.542
5.000	101.099	100.974	100.818
5.125	101.306	101.181	101.025
5.250	100.031	99.906	99.781
5.375	100.272	100.147	100.022
5.500	100.690	100.565	100.440

15/10 Year

Rate	30 Day	45 Day	60 Day
1.875	N/A	N/A	N/A
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	91.425	91.275	91.125
2.375	91.830	91.680	91.530
2.500	90.912	90.762	90.612
2.625	91.862	91.712	91.562
2.750	95.471	95.321	95.171
2.875	95.865	95.715	95.565
3.000	96.259	96.109	95.959
3.125	96.602	96.452	96.302
3.250	96.814	96.664	96.514
3.375	97.203	97.053	96.903
3.500	97.588	97.438	97.288
3.625	97.915	97.765	97.615
3.750	97.617	97.467	97.317
3.875	97.957	97.807	97.657
4.000	98.262	98.112	97.962
4.125	98.493	98.343	98.193

5/1 Arm

Rate	30 Day	45 Day	60 Day
3.125	97.457	97.307	97.157
3.250	99.157	99.007	98.857
3.375	99.607	99.457	99.307
3.500	100.019	99.869	99.719
3.625	100.426	100.276	100.126
Margin = 2.250		Index = 2.020	

30 Year OTC "Borrower Paid Only for USDA"

Rate	30 Day	45 Day	60 Day
4.250	99.199	98.949	98.699
4.375	99.634	99.384	99.134
4.500	100.015	99.765	99.515
4.625	100.322	100.072	99.822
4.750	99.689	99.439	99.189
4.875	100.036	99.786	99.536
5.000	100.348	100.098	99.848
5.125	100.590	100.340	100.090
5.250	99.129	98.879	98.629
5.375	99.405	99.155	98.905
5.500	100.358	100.108	99.858

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:	3/2/2018	5.250%

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

30/25 Year

Rate	30 Day	45 Day	60 Day
5.000	99.475	99.225	98.975
5.125	99.903	99.653	99.403
5.250	99.162	98.912	98.662
5.500	99.979	99.729	99.479

20 Year

Rate	30 Day	45 Day	60 Day
5.000	98.999	98.749	98.499
5.125	99.206	98.956	98.706
5.250	98.499	98.249	97.999
5.500	98.590	98.340	98.090

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.: **4/2/2018**
45 Day Lock Exp.: **4/16/2018**
60 Day Lock Exp.: **5/1/2018**

W. Rate Sheet Dated: **3/2/2018** **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
4.250	100.548	100.448	100.348	4.250	101.506	101.405	101.302	3.000	97.357	97.257	97.157	3.000	97.820	97.720	97.620
4.375	101.147	101.047	100.947	4.375	101.900	101.799	101.696	3.125	97.835	97.735	97.635	3.125	98.150	98.050	97.950
4.500	101.797	101.697	101.597	4.500	102.514	102.413	102.310	3.250	98.438	98.338	98.238	3.250	99.106	99.006	98.906
4.625	102.344	102.244	102.144	4.625	103.023	102.922	102.819	3.375	98.972	98.872	98.772	3.375	99.427	99.327	99.227
4.750	102.873	102.773	102.673	4.750	103.442	103.341	103.238	3.500	99.399	99.299	99.199	3.500	99.749	99.649	99.549
4.875	103.359	103.259	103.159	4.875	103.836	103.734	103.632	3.625	99.812	99.712	99.612	3.625	100.036	99.936	99.836
4.990	103.601	103.501	103.401	4.990	104.022	103.922	103.822	3.750	100.386	100.286	100.186	3.750	100.597	100.497	100.397
5.000	103.701	103.601	103.501	5.000	104.122	104.022	103.922	3.875	100.816	100.716	100.616	3.875	100.922	100.822	100.722
5.125	104.339	104.239	104.139	5.125	104.643	104.543	104.443	3.990	101.213	101.113	101.013	3.990	101.168	101.068	100.968
5.250	105.014	104.914	104.814	5.250	105.124	105.024	104.924	4.000	101.313	101.213	101.113	4.000	101.268	101.168	101.068
5.375	105.429	105.329	105.229	5.375	105.460	105.360	105.260	4.125	101.741	101.641	101.541	4.125	101.557	101.457	101.357
5.500	105.866	105.766	105.666	5.500	105.775	105.675	105.575	4.250	102.084	101.984	101.884	4.250	101.754	101.654	101.554
5.625	106.227	106.127	106.027	5.625	106.047	105.947	105.847	4.375	102.396	102.296	102.196	4.375	101.942	101.842	101.742
5.750	106.697	106.582	106.465	5.750	106.147	106.032	105.915	4.500	102.562	102.462	102.362	4.500	102.040	101.940	101.840
5.875	107.151	107.036	106.919	5.875	106.493	106.377	106.260	4.625	102.534	102.434	102.331	4.625	102.211	102.108	101.983
5.990	107.502	107.387	107.270	5.990	106.720	106.605	106.487	4.750	102.823	102.723	102.620	4.750	102.376	102.273	102.148
6.000	107.602	107.487	107.370	6.000	106.820	106.705	106.587	4.875	103.095	102.995	102.892	4.875	102.567	102.463	102.338
6.125	107.632	107.532	107.432	6.125	107.037	106.922	106.805	4.990	103.267	103.167	103.064	4.990	102.637	102.533	102.408
6.250	107.628	107.514	107.397	6.250	107.105	106.991	106.874	5.000	103.367	103.267	103.164	5.000	102.737	102.633	102.508

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	101.434	101.333	101.230	3.000	96.708	96.608	96.508
4.750	102.103	102.001	101.899	3.125	97.144	97.044	96.944
4.875	102.609	102.508	102.405	3.250	97.400	97.300	97.200
4.990	102.974	102.873	102.770	3.375	97.852	97.752	97.652
5.000	103.074	102.973	102.870	3.500	98.301	98.201	98.101
5.125	103.298	103.197	103.094	3.625	98.718	98.618	98.518
5.250	102.486	102.378	102.268	3.750	99.017	98.917	98.817
5.375	102.968	102.860	102.750	3.875	99.392	99.292	99.192
5.500	103.454	103.346	103.236	3.990	99.794	99.694	99.594
5.625	103.707	103.599	103.489	4.000	99.894	99.794	99.694
5.750	103.109	102.980	102.848	4.125	100.279	100.179	100.079
5.875	103.627	103.499	103.367	4.250	100.513	100.413	100.313
5.990	104.032	103.903	103.772	4.375	100.721	100.621	100.521
6.000	104.132	104.003	103.872	4.500	100.828	100.728	100.628
6.125	104.372	104.244	104.112	4.625	100.765	100.665	100.561
6.250	104.073	103.972	103.870	4.750	100.956	100.856	100.753
6.375	104.579	104.479	104.376	4.875	101.133	101.033	100.929
6.500	105.025	104.925	104.822	4.990	101.217	101.117	101.014
6.625	105.222	105.122	105.019	5.000	101.317	101.217	101.114

All Loan Type Adjustments

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

Cash-Out Refinance

FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125
80.01-85.00% Only available with DU v. 9.1				

Applicable for all mortgages with greater than 15 year terms

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

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

Mortgages with Subordinate Financing *

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

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

Product Features

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

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

HomeReady LLPA Caps*

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

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

Additional LPMI Premium Adjustments

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

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

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

Lock Desk Policy

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	4/2/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	4/16/2018
		60 Day Lock Exp.:	5/1/2018

W. Rate Sheet Dated: 3/2/2018 **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
4.250	98.966	98.866	98.766	3.750	94.280	94.180	94.080	4.250	100.056	99.955	99.852	4.250	98.237	98.137	98.037
4.375	99.546	99.446	99.346	3.875	94.947	94.847	94.747	4.375	100.450	100.349	100.246	4.375	98.778	98.678	98.578
4.500	100.158	100.058	99.958	3.990	95.845	95.745	95.645	4.500	101.064	100.963	100.860	4.500	99.271	99.171	99.071
4.625	100.766	100.666	100.566	4.000	95.945	95.845	95.745	4.625	101.573	101.472	101.369	4.625	100.040	99.940	99.840
4.750	101.340	101.240	101.140	4.125	96.858	96.758	96.658	4.750	101.992	101.891	101.788	4.750	100.742	100.642	100.542
4.875	101.843	101.743	101.643	4.250	98.028	97.928	97.828	4.875	102.386	102.284	102.182	4.875	101.295	101.195	101.095
4.990	102.151	102.051	101.951	4.375	98.818	98.718	98.618	4.990	102.572	102.472	102.372	4.990	101.588	101.488	101.388
5.000	102.251	102.151	102.051	4.500	99.650	99.550	99.450	5.000	102.672	102.572	102.472	5.000	101.688	101.588	101.488
5.125	102.889	102.789	102.689	4.625	100.475	100.375	100.275	5.125	103.193	103.093	102.993	5.125	102.077	101.977	101.877
5.250	103.564	103.464	103.364	4.750	101.244	101.144	101.044	5.250	103.674	103.574	103.474	5.250	102.719	102.619	102.519
5.375	103.979	103.879	103.779	4.875	101.801	101.701	101.601	5.375	104.010	103.910	103.810	5.375	103.205	103.105	103.005
5.500	104.416	104.316	104.216	4.990	102.132	102.032	101.932	5.500	104.325	104.225	104.125	5.500	103.663	103.563	103.463
5.625	104.777	104.677	104.577	5.000	102.232	102.132	102.032	5.625	104.597	104.497	104.397	5.625	104.061	103.961	103.861
5.750	105.247	105.132	105.015	5.125	102.865	102.765	102.665	5.750	104.697	104.582	104.465	5.750	104.397	104.281	104.164
5.875	105.701	105.586	105.469	5.250	103.780	103.680	103.580	5.875	105.043	104.927	104.810	5.875	104.897	104.782	104.665
5.990	106.052	105.937	105.820	5.375	104.242	104.142	104.042	5.990	105.270	105.155	105.037	5.990	105.272	105.157	105.040
6.000	106.152	106.037	105.920	5.500	104.724	104.624	104.524	6.000	105.370	105.255	105.137	6.000	105.372	105.257	105.140
6.125	106.182	106.082	105.982	5.625	105.122	105.022	104.922	6.125	105.587	105.472	105.355	6.125	105.688	105.573	105.455
6.250	106.178	106.064	105.947	5.750	105.745	105.630	105.512	6.250	105.655	105.541	105.424	6.250	105.352	105.238	105.121

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	96.708	96.608	96.508	3.000	94.223	94.123	94.023	3.000	96.320	96.220	96.120	3.000	93.962	93.862	93.762
3.125	97.144	97.044	96.944	3.125	94.864	94.764	94.664	3.125	96.650	96.550	96.450	3.125	94.593	94.493	94.393
3.250	97.400	97.300	97.200	3.250	95.351	95.251	95.151	3.250	97.606	97.506	97.406	3.250	95.090	94.990	94.890
3.375	97.852	97.752	97.652	3.375	95.984	95.884	95.784	3.375	97.927	97.827	97.727	3.375	95.714	95.614	95.514
3.500	98.301	98.201	98.101	3.500	96.597	96.497	96.397	3.500	98.249	98.149	98.049	3.500	96.337	96.237	96.137
3.625	98.718	98.618	98.518	3.625	97.156	97.056	96.956	3.625	98.536	98.436	98.336	3.625	96.885	96.785	96.685
3.750	99.017	98.917	98.817	3.750	97.630	97.530	97.430	3.750	99.097	98.997	98.897	3.750	97.360	97.260	97.160
3.875	99.392	99.292	99.192	3.875	98.149	98.049	97.949	3.875	99.422	99.322	99.222	3.875	97.868	97.768	97.668
3.990	99.794	99.694	99.594	3.990	98.738	98.638	98.538	3.990	99.668	99.568	99.468	3.990	98.457	98.357	98.257
4.000	99.894	99.794	99.694	4.000	98.838	98.738	98.638	4.000	99.768	99.668	99.568	4.000	98.557	98.457	98.357
4.125	100.279	100.179	100.079	4.125	99.399	99.299	99.199	4.125	100.057	99.957	99.857	4.125	99.119	99.019	98.919
4.250	100.513	100.413	100.313	4.250	99.778	99.678	99.578	4.250	100.254	100.154	100.054	4.250	99.477	99.377	99.277
4.375	100.721	100.621	100.521	4.375	100.122	100.022	99.922	4.375	100.442	100.342	100.242	4.375	99.821	99.721	99.621
4.500	100.828	100.728	100.628	4.500	100.312	100.212	100.112	4.500	100.540	100.440	100.340	4.500	100.012	99.912	99.812
4.625	100.765	100.665	100.561	4.625	100.628	100.528	100.425	4.625	100.711	100.608	100.483	4.625	100.328	100.228	100.124
4.750	100.956	100.856	100.753	4.750	100.950	100.850	100.746	4.750	100.876	100.773	100.648	4.750	100.639	100.539	100.436
4.875	101.133	101.033	100.929	4.875	101.254	101.154	101.050	4.875	101.067	100.963	100.838	4.875	100.973	100.873	100.770
4.990	101.217	101.117	101.014	4.990	101.455	101.355	101.252	4.990	101.137	101.033	100.908	4.990	101.174	101.074	100.971
5.000	101.317	101.217	101.114	5.000	101.555	101.455	101.352	5.000	101.237	101.133	101.008	5.000	101.274	101.174	101.071

Applicable for all mortgages with greater than 15 year terms

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

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

LLPA Cap

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

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

Product Features

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

*Not applicable to detached condominiums or site condominiums

All Loan Type Adjustments

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

Loan Size Adjuster

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

Mortgages with Subordinate Financing *

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

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

Lock Desk Policy

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

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

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

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

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

30 Day Lock Exp.: **4/2/2018**
45 Day Lock Exp.: **4/16/2018**
60 Day Lock Exp.: **5/1/2018**

W. Rate Sheet Dated: **3/2/2018** **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	97.907	97.807	97.707	3.750	98.747	98.622	98.547	2.750	96.086	95.986	95.886
3.875	98.575	98.475	98.375	3.875	99.521	99.397	99.321	2.875	96.758	96.658	96.558
3.990	99.205	99.105	99.005	3.990	100.086	99.959	99.886	2.990	97.257	97.157	97.057
4.000	99.305	99.205	99.105	4.000	100.186	100.059	99.986	3.000	97.357	97.257	97.157
4.125	99.895	99.795	99.695	4.125	100.755	100.625	100.555	3.125	97.930	97.830	97.730
4.250	100.705	100.605	100.505	4.250	101.411	101.277	101.211	3.250	98.601	98.501	98.401
4.375	101.346	101.246	101.146	4.375	102.030	101.893	101.827	3.375	99.152	99.052	98.952
4.500	101.906	101.806	101.706	4.500	102.635	102.495	102.429	3.500	99.412	99.312	99.212
4.625	102.383	102.283	102.183	4.625	103.102	102.971	102.886	3.625	99.942	99.842	99.742
4.750	102.946	102.846	102.746	4.750	103.686	103.552	103.467	3.750	100.502	100.402	100.302
4.875	103.481	103.381	103.281	4.875	104.243	104.106	104.021	3.875	101.052	100.952	100.852
4.990	103.867	103.767	103.667	4.990	104.675	104.537	104.452	3.990	101.318	101.218	101.118
5.000	103.967	103.867	103.767	5.000	104.775	104.637	104.552	4.000	101.418	101.318	101.218
5.125	104.499	104.374	104.269	5.125	104.554	104.368	104.263	4.125	101.949	101.849	101.749
5.250	105.007	104.885	104.780	5.250	105.101	104.914	104.809	4.250	102.379	102.279	102.179
5.375	105.418	105.299	105.194	5.375	105.606	105.418	105.313	4.375	102.817	102.717	102.617
5.500	105.802	105.689	105.584	5.500	106.066	105.877	105.772	4.500	103.430	103.330	103.230
5.625	106.498	106.398	106.298	5.625	106.710	106.610	106.510	4.625	103.899	103.799	103.699
5.750	106.951	106.851	106.751	5.750	107.207	107.107	107.007	4.750	103.842	103.742	103.642

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								

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

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

30 Day Lock Exp.: **4/2/2018**
45 Day Lock Exp.: **4/16/2018**
60 Day Lock Exp.: **5/1/2018**

W. Rate Sheet Dated: **3/2/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

FHLMC Open Access

30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.750	96.112	96.012	95.912	3.750	96.012	95.912	95.812	3.750	97.297	97.172	97.097	3.750	97.197	97.072	96.997
3.875	96.927	96.827	96.727	3.875	96.827	96.727	96.627	3.875	98.071	97.947	97.871	3.875	97.971	97.847	97.771
3.990	97.568	97.468	97.368	3.990	97.468	97.368	97.268	3.990	98.636	98.509	98.436	3.990	98.536	98.409	98.336
4.000	97.668	97.568	97.468	4.000	97.568	97.468	97.368	4.000	98.736	98.609	98.536	4.000	98.636	98.509	98.436
4.125	98.390	98.290	98.190	4.125	98.290	98.190	98.090	4.125	99.305	99.175	99.105	4.125	99.205	99.075	99.005
4.250	99.255	99.155	99.055	4.250	99.155	99.055	98.955	4.250	99.961	99.827	99.761	4.250	99.861	99.727	99.661
4.375	99.896	99.796	99.696	4.375	99.796	99.696	99.596	4.375	100.580	100.443	100.377	4.375	100.480	100.343	100.277
4.500	100.456	100.356	100.256	4.500	100.356	100.256	100.156	4.500	101.185	101.045	100.979	4.500	101.085	100.945	100.879
4.625	100.933	100.833	100.733	4.625	100.833	100.733	100.633	4.625	101.652	101.521	101.436	4.625	101.552	101.421	101.336
4.750	101.496	101.396	101.296	4.750	101.396	101.296	101.196	4.750	102.236	102.102	102.017	4.750	102.136	102.002	101.917
4.875	102.031	101.931	101.831	4.875	101.931	101.831	101.731	4.875	102.793	102.656	102.571	4.875	102.693	102.556	102.471
4.990	102.417	102.317	102.217	4.990	102.317	102.217	102.117	4.990	103.225	103.087	103.002	4.990	103.125	102.987	102.902
5.000	102.517	102.417	102.317	5.000	102.417	102.317	102.217	5.000	103.325	103.187	103.102	5.000	103.225	103.087	103.002
5.125	103.049	102.924	102.819	5.125	102.949	102.824	102.719	5.125	103.104	102.918	102.813	5.125	103.004	102.818	102.713
5.250	103.557	103.435	103.330	5.250	103.457	103.335	103.230	5.250	103.651	103.464	103.359	5.250	103.551	103.364	103.259
5.375	103.968	103.849	103.744	5.375	103.868	103.749	103.644	5.375	104.156	103.968	103.863	5.375	104.056	103.868	103.763
5.500	104.352	104.239	104.134	5.500	104.252	104.139	104.034	5.500	104.616	104.427	104.322	5.500	104.516	104.327	104.222
5.625	105.048	104.948	104.848	5.625	104.948	104.848	104.748	5.625	105.260	105.160	105.060	5.625	105.160	105.060	104.960
5.750	105.501	105.401	105.301	5.750	105.401	105.301	105.201	5.750	105.757	105.657	105.557	5.750	105.657	105.557	105.457

15 Year

≤ 105% LTV				> 105% LTV			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
2.750	94.586	94.486	94.386	2.750	94.486	94.386	94.286
2.875	95.206	95.106	95.006	2.875	95.106	95.006	94.906
2.990	95.722	95.622	95.522	2.990	95.622	95.522	95.422
3.000	95.822	95.722	95.622	3.000	95.722	95.622	95.522
3.125	96.430	96.330	96.230	3.125	96.330	96.230	96.130
3.250	97.101	97.001	96.901	3.250	97.001	96.901	96.801
3.375	97.652	97.552	97.452	3.375	97.552	97.452	97.352
3.500	97.912	97.812	97.712	3.500	97.812	97.712	97.612
3.625	98.442	98.342	98.242	3.625	98.342	98.242	98.142
3.750	99.002	98.902	98.802	3.750	98.902	98.802	98.702
3.875	99.552	99.452	99.352	3.875	99.452	99.352	99.252
3.990	99.818	99.718	99.618	3.990	99.718	99.618	99.518
4.000	99.918	99.818	99.718	4.000	99.818	99.718	99.618
4.125	100.449	100.349	100.249	4.125	100.349	100.249	100.149
4.250	100.879	100.779	100.679	4.250	100.779	100.679	100.579
4.375	101.317	101.217	101.117	4.375	101.217	101.117	101.017
4.500	101.930	101.830	101.730	4.500	101.830	101.730	101.630
4.625	102.399	102.299	102.199	4.625	102.299	102.199	102.099
4.750	102.342	102.242	102.142	4.750	102.242	102.142	102.042

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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W. Rate Sheet Dated: 3/2/2018 **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	97.562	97.462	97.362	3.750	98.747	98.622	98.547	2.750	96.086	95.986	95.886
3.875	98.377	98.277	98.177	3.875	99.521	99.397	99.321	2.875	96.706	96.606	96.506
3.990	99.018	98.918	98.818	3.990	100.086	99.959	99.886	2.990	97.222	97.122	97.022
4.000	99.118	99.018	98.918	4.000	100.186	100.059	99.986	3.000	97.322	97.222	97.122
4.125	99.840	99.740	99.640	4.125	100.755	100.625	100.555	3.125	97.930	97.830	97.730
4.250	100.705	100.605	100.505	4.250	101.411	101.277	101.211	3.250	98.601	98.501	98.401
4.375	101.346	101.246	101.146	4.375	102.030	101.893	101.827	3.375	99.152	99.052	98.952
4.500	101.906	101.806	101.706	4.500	102.635	102.495	102.429	3.500	99.412	99.312	99.212
4.625	102.383	102.283	102.183	4.625	103.102	102.971	102.886	3.625	99.942	99.842	99.742
4.750	102.946	102.846	102.746	4.750	103.686	103.552	103.467	3.750	100.502	100.402	100.302
4.875	103.481	103.381	103.281	4.875	104.243	104.106	104.021	3.875	101.052	100.952	100.852
4.990	103.867	103.767	103.667	4.990	104.675	104.537	104.452	3.990	101.318	101.218	101.118
5.000	103.967	103.867	103.767	5.000	104.775	104.637	104.552	4.000	101.418	101.318	101.218
5.125	104.499	104.374	104.269	5.125	104.554	104.368	104.263	4.125	101.949	101.849	101.749
5.250	105.007	104.885	104.780	5.250	105.101	104.914	104.809	4.250	102.379	102.279	102.179
5.375	105.418	105.299	105.194	5.375	105.606	105.418	105.313	4.375	102.817	102.717	102.617
5.500	105.802	105.689	105.584	5.500	106.066	105.877	105.772	4.500	103.430	103.330	103.230
5.625	106.498	106.398	106.298	5.625	106.710	106.610	106.510	4.625	103.899	103.799	103.699
5.750	106.951	106.851	106.751	5.750	107.207	107.107	107.007	4.750	103.842	103.742	103.642

Applicable for all mortgages with greater than 15 year terms

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

Mortgages with Subordinate Financing

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

HP & HPA LLPA Cap

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

Product Features

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

All Loan Type Adjustments

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

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

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

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

30 Day Lock Exp.: **4/2/2018**
45 Day Lock Exp.: **4/16/2018**
60 Day Lock Exp.: **5/1/2018**

W. Rate Sheet Dated: **3/2/2018** **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	96.857	96.806	96.629
3.875	97.418	97.365	97.183
4.000	98.074	98.019	97.832
4.125	98.879	98.823	98.630
4.250	99.538	99.480	99.282
4.375	100.141	100.081	99.878
4.500	100.650	100.588	100.380
4.625	101.040	100.976	100.762
4.750	101.476	101.410	101.191
4.875	101.860	101.793	101.569
5.000	102.117	102.047	101.818
5.125	102.420	102.349	102.115
5.250	102.656	102.583	102.344

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	97.401	97.354	97.187
3.625	97.868	97.819	97.647
3.750	98.290	98.239	98.062
3.875	98.915	98.862	98.680
4.000	99.258	99.204	99.016
4.125	99.510	99.453	99.261
4.250	99.793	99.735	99.537
4.375	100.049	99.988	99.785
4.500	100.289	100.227	100.019
4.625	100.536	100.472	100.259
4.750	100.806	100.740	100.522

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	97.254	97.210	97.054
3.375	97.749	97.703	97.542
3.500	98.214	98.166	98.000
3.625	98.643	98.594	98.422
3.750	99.038	98.987	98.810
3.875	99.400	99.347	99.165
4.000	99.733	99.678	99.490
4.125	100.091	100.034	99.841
4.250	100.422	100.364	100.166
4.375	100.734	100.673	100.470
4.500	101.046	100.984	100.775
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)