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.: **4/4/2018**
45 Day Lock Exp.: **4/19/2018**
60 Day Lock Exp.: **5/4/2018**

W. Rate Sheet Dated: **3/5/2018** **Release Time:** **1:30 pm ET** Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT

30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	96.872	96.722	96.572	3.250	96.375	96.225	96.075	1.875	N/A	N/A	N/A	3.125	100.144	99.994	99.844
3.375	97.326	97.176	97.026	3.375	96.793	96.643	96.493	2.000	N/A	N/A	N/A	3.250	100.852	100.702	100.552
3.500	97.778	97.628	97.478	3.500	97.210	97.060	96.910	2.125	N/A	N/A	N/A	3.375	101.264	101.114	100.964
3.625	98.181	98.031	97.881	3.625	97.577	97.427	97.277	2.250	93.878	93.728	93.578	3.500	101.675	101.525	101.375
3.750	99.598	99.448	99.292	3.750	99.151	99.001	98.845	2.375	94.283	94.133	93.983	3.625	102.078	101.928	101.778
3.875	100.047	99.897	99.741	3.875	99.564	99.414	99.258	2.500	93.365	93.215	93.065	Margin =	2.250	Index =	2.020
4.000	100.492	100.342	100.185	4.000	99.973	99.823	99.667	2.625	94.315	94.165	94.015				
4.125	100.877	100.727	100.571	4.125	100.323	100.173	100.017	2.750	97.108	96.958	96.808				
4.250	101.964	101.824	101.683	4.250	101.267	101.126	100.986	2.875	97.502	97.352	97.202				
4.375	102.364	102.223	102.082	4.375	101.631	101.490	101.350	3.000	97.895	97.745	97.595				
4.500	102.728	102.588	102.447	4.500	101.960	101.819	101.678	3.125	98.239	98.089	97.939				
4.625	103.019	102.878	102.737	4.625	102.214	102.074	101.933	3.250	99.040	98.890	98.740				
4.750	103.081	102.971	102.815	4.750	102.583	102.474	102.318	3.375	99.430	99.280	99.130				
4.875	103.510	103.400	103.244	4.875	102.877	102.768	102.611	3.500	99.815	99.665	99.515				
5.000	104.003	103.894	103.738	5.000	103.135	103.025	102.869	3.625	100.141	99.991	99.841				
5.125	104.231	104.122	103.965	5.125	103.327	103.217	103.061	3.750	100.738	100.586	100.434				
5.250	104.775	104.634	104.478	5.250	103.726	103.586	103.429	3.875	101.078	100.926	100.774				
5.375	105.049	104.909	104.752	5.375	104.092	103.952	103.795	4.000	101.383	101.231	101.079				
5.500	105.169	105.028	104.872	5.500	104.350	104.210	104.053	4.125	101.614	101.462	101.310				

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	95.672	95.522	95.372	3.250	95.375	95.225	95.075	1.875	N/A	N/A	N/A	3.125	99.144	98.994	98.844
3.375	96.126	95.976	95.826	3.375	95.793	95.643	95.493	2.000	N/A	N/A	N/A	3.250	99.852	99.702	99.552
3.500	96.578	96.428	96.278	3.500	96.210	96.060	95.910	2.125	N/A	N/A	N/A	3.375	100.264	100.114	99.964
3.625	96.981	96.831	96.681	3.625	96.577	96.427	96.277	2.250	92.878	92.728	92.578	3.500	100.675	100.525	100.375
3.750	98.398	98.248	98.092	3.750	98.151	98.001	97.845	2.375	93.283	93.133	92.983	3.625	101.078	100.928	100.778
3.875	98.847	98.697	98.541	3.875	98.564	98.414	98.258	2.500	92.365	92.215	92.065	Margin =	2.250	Index =	2.020
4.000	99.292	99.142	98.985	4.000	98.973	98.823	98.667	2.625	93.315	93.165	93.015	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	99.677	99.527	99.371	4.125	99.323	99.173	99.017	2.750	96.108	95.958	95.808	Rate	30 Day	45 Day	60 Day
4.250	100.764	100.624	100.483	4.250	100.267	100.126	99.986	2.875	96.502	96.352	96.202	4.250	99.444	99.194	98.944
4.375	101.164	101.023	100.882	4.375	100.631	100.490	100.350	3.000	96.895	96.745	96.595	4.375	99.844	99.594	99.344
4.500	101.528	101.388	101.247	4.500	100.960	100.819	100.678	3.125	97.239	97.089	96.939	4.500	100.208	99.958	99.708
4.625	101.819	101.678	101.537	4.625	101.214	101.074	100.933	3.250	98.040	97.890	97.740	4.625	100.499	100.249	99.999
4.750	102.131	102.021	101.865	4.750	101.583	101.474	101.318	3.375	98.430	98.280	98.130	4.750	100.761	100.511	100.261
4.875	102.560	102.450	102.294	4.875	101.877	101.768	101.611	3.500	98.815	98.665	98.515	4.875	101.090	100.840	100.590
5.000	102.853	102.744	102.588	5.000	102.135	102.025	101.869	3.625	99.141	98.991	98.841	5.000	101.383	101.133	100.883
5.125	103.081	102.972	102.815	5.125	102.327	102.217	102.061	3.750	99.738	99.586	99.434	5.125	101.611	101.361	101.111
5.250	103.625	103.484	103.328	5.250	102.726	102.586	102.429	3.875	100.078	99.926	99.774	5.250	101.824	101.574	101.324
5.375	103.899	103.759	103.602	5.375	103.092	102.952	102.795	4.000	100.383	100.231	100.079	5.375	102.225	101.975	101.725
5.500	104.019	103.878	103.722	5.500	103.350	103.210	103.053	4.125	100.614	100.462	100.310	5.500	103.019	102.769	102.519

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:	3/5/2018	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	100.510	100.260	100.010	5.000	100.035	99.785	99.535
5.125	100.924	100.674	100.424	5.125	100.227	99.977	99.727
5.250	101.826	101.576	101.326	5.250	101.163	100.913	100.663
5.500	102.640	102.390	102.140	5.500	101.250	101.000	100.750

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.:	**4/4/2018**
Lockdesk Phone:	1-877-588-2706	45 Day Lock Exp.:	**4/19/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	60 Day Lock Exp.:	**5/4/2018**

W. Rate Sheet Dated: **3/5/2018** **Release Time:** **1:30 pm ET** Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT

30/25 Year				20 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	96.216	96.066	95.916	3.250	95.719	95.569	95.419
3.375	96.669	96.519	96.369	3.375	96.137	95.987	95.837
3.500	97.122	96.972	96.822	3.500	96.554	96.404	96.254
3.625	97.525	97.375	97.225	3.625	96.921	96.771	96.621
3.750	99.083	98.933	98.776	3.750	98.636	98.486	98.329
3.875	99.532	99.382	99.225	3.875	99.049	98.899	98.743
4.000	99.976	99.826	99.670	4.000	99.457	99.307	99.151
4.125	100.362	100.212	100.056	4.125	99.808	99.658	99.501
4.250	101.386	101.246	101.105	4.250	100.689	100.548	100.408
4.375	101.786	101.645	101.504	4.375	101.053	100.912	100.771
4.500	102.150	102.009	101.869	4.500	101.382	101.241	101.100
4.625	102.440	102.300	102.159	4.625	101.636	101.496	101.355
4.750	101.737	101.628	101.471	4.750	101.240	101.130	100.974
4.875	102.166	102.057	101.900	4.875	101.533	101.424	101.268
5.000	102.660	102.550	102.394	5.000	101.791	101.682	101.525
5.125	102.887	102.778	102.622	5.125	101.983	101.874	101.717
5.250	101.962	101.821	101.665	5.250	100.914	100.773	100.617
5.375	102.237	102.096	101.940	5.375	101.280	101.139	100.983
5.500	102.356	102.216	102.059	5.500	101.538	101.397	101.241

15/10 Year				5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
1.875	N/A	N/A	N/A	3.125	98.46	98.307	98.157
2.000	N/A	N/A	N/A	3.250	100.20	100.046	99.896
2.125	N/A	N/A	N/A	3.375	100.61	100.457	100.307
2.250	91.878	91.728	91.578	3.500	101.02	100.869	100.719
2.375	92.283	92.133	91.983	3.625	101.42	101.272	101.122
2.500	91.365	91.215	91.065	Margin = 2.250		Index = 2.020	
2.625	92.315	92.165	92.015				
2.750	95.421	95.271	95.121				
2.875	95.814	95.664	95.514				
3.000	96.208	96.058	95.908				
3.125	96.551	96.401	96.251				
3.250	98.384	98.234	98.084				
3.375	98.774	98.624	98.474				
3.500	99.158	99.008	98.858				
3.625	99.485	99.335	99.185				
3.750	100.223	100.070	99.918				
3.875	100.563	100.410	100.258				
4.000	100.868	100.715	100.563				
4.125	101.099	100.946	100.794				

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

30/25 Year				20 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	95.016	94.866	94.716	3.250	94.719	94.569	94.419
3.375	95.469	95.319	95.169	3.375	95.137	94.987	94.837
3.500	95.922	95.772	95.622	3.500	95.554	95.404	95.254
3.625	96.325	96.175	96.025	3.625	95.921	95.771	95.621
3.750	97.883	97.733	97.576	3.750	97.636	97.486	97.329
3.875	98.332	98.182	98.025	3.875	98.049	97.899	97.743
4.000	98.776	98.626	98.470	4.000	98.457	98.307	98.151
4.125	99.162	99.012	98.856	4.125	98.808	98.658	98.501
4.250	100.186	100.046	99.905	4.250	99.689	99.548	99.408
4.375	100.586	100.445	100.304	4.375	100.053	99.912	99.771
4.500	100.950	100.809	100.669	4.500	100.382	100.241	100.100
4.625	101.240	101.100	100.959	4.625	100.636	100.496	100.355
4.750	100.787	100.678	100.521	4.750	100.240	100.130	99.974
4.875	101.216	101.107	100.950	4.875	100.533	100.424	100.268
5.000	101.510	101.400	101.244	5.000	100.791	100.682	100.525
5.125	101.737	101.628	101.472	5.125	100.983	100.874	100.717
5.250	100.812	100.671	100.515	5.250	99.914	99.773	99.617
5.375	101.087	100.946	100.790	5.375	100.280	100.139	99.983
5.500	101.206	101.066	100.909	5.500	100.538	100.397	100.241

15/10 Year				5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
1.875	N/A	N/A	N/A	3.125	97.457	97.307	97.157
2.000	N/A	N/A	N/A	3.250	99.196	99.046	98.896
2.125	N/A	N/A	N/A	3.375	99.607	99.457	99.307
2.250	91.128	90.978	90.828	3.500	100.019	99.869	99.719
2.375	91.533	91.383	91.233	3.625	100.422	100.272	100.122
2.500	90.615	90.465	90.315	Margin = 2.250		Index = 2.020	
2.625	91.565	91.415	91.265	**30 Year OTC** "Borrower Paid Only for USDA"			
2.750	95.202	95.052	94.902	**Rate**	**30 Day**	**45 Day**	**60 Day**
2.875	95.596	95.446	95.296	4.250	98.866	98.616	98.366
3.000	95.989	95.839	95.689	4.375	99.266	99.016	98.766
3.125	96.333	96.183	96.033	4.500	99.630	99.380	99.130
3.250	96.572	96.422	96.272	4.625	99.920	99.670	99.420
3.375	96.961	96.811	96.661	4.750	99.417	99.167	98.917
3.500	97.346	97.196	97.046	4.875	99.746	99.496	99.246
3.625	97.672	97.522	97.372	5.000	100.040	99.790	99.540
3.750	97.551	97.398	97.246	5.125	100.267	100.017	99.767
3.875	97.891	97.738	97.586	5.250	99.011	98.761	98.511
4.000	98.196	98.044	97.891	5.375	99.413	99.163	98.913
4.125	98.427	98.275	98.122	5.500	100.206	99.956	99.706

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:	3/5/2018	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	99.167	98.917	98.667	5.000	98.691	98.441	98.191
5.125	99.580	99.330	99.080	5.125	98.883	98.633	98.383
5.250	99.013	98.763	98.513	5.250	98.351	98.101	97.851
5.500	99.827	99.577	99.327	5.500	98.438	98.188	97.938

Advantage Adjustment

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

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Flood Certification = $10.00 *UW Fee with option to buy out = $895 / $495 for streamline †IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

For use by mortgage professionals only and should not be distributed to borrowers. Tax Service Fee = $80.00 "FHA only" (IA & ME exempt)

AFR Loan Center

Lockdesk e-mail: Lockdesk@afrwholesale.com

Lockdesk Phone: 1-877-588-2706

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

30 Day Lock Exp.: 4/4/2018

45 Day Lock Exp.: 4/19/2018

60 Day Lock Exp.: 5/4/2018

W. Rate Sheet Dated: 3/5/2018 **Release Time:** 1:30 pm ET Prices are subject to change without notice.

Conforming FNMA

30/25 Year				20 Year				15 Year				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	100.517	100.417	100.317	4.500	102.176	102.074	101.971	3.000	97.482	97.382	97.282	3.000	97.591	97.491	97.391
4.375	101.116	101.016	100.916	4.625	102.689	102.586	102.484	3.125	97.960	97.860	97.760	3.125	97.922	97.822	97.722
4.500	101.766	101.666	101.566	4.750	103.111	103.009	102.906	3.250	98.563	98.463	98.363	3.250	98.888	98.788	98.688
4.625	102.313	102.213	102.113	4.875	103.507	103.405	103.302	3.375	99.066	98.966	98.866	3.375	99.208	99.108	99.008
4.750	102.841	102.741	102.641	4.990	103.700	103.600	103.500	3.500	99.492	99.392	99.292	3.500	99.533	99.433	99.333
4.875	103.328	103.228	103.128	5.000	103.800	103.700	103.600	3.625	99.906	99.806	99.706	3.625	99.822	99.722	99.622
4.990	103.320	103.220	103.120	5.125	104.326	104.226	104.126	3.750	100.479	100.379	100.279	3.750	100.498	100.398	100.298
5.000	103.420	103.320	103.220	5.250	104.810	104.710	104.610	3.875	100.910	100.810	100.710	3.875	100.825	100.725	100.625
5.125	104.060	103.960	103.860	5.375	105.148	105.048	104.948	3.990	101.276	101.176	101.076	3.990	101.074	100.974	100.874
5.250	104.739	104.639	104.539	5.500	105.468	105.368	105.268	4.000	101.376	101.276	101.176	4.000	101.174	101.074	100.974
5.375	105.169	105.069	104.969	5.625	105.744	105.644	105.544	4.125	101.670	101.570	101.470	4.125	101.465	101.365	101.265
5.500	105.581	105.481	105.381	5.750	105.815	105.705	105.596	4.250	102.015	101.915	101.815	4.250	101.664	101.564	101.464
5.625	105.942	105.842	105.742	5.875	106.163	106.053	105.943	4.375	102.349	102.249	102.149	4.375	101.855	101.755	101.655
5.750	106.385	106.275	106.165	5.990	106.393	106.283	106.173	4.500	102.517	102.417	102.317	4.500	101.952	101.852	101.752
5.875	106.841	106.731	106.621	6.000	106.493	106.383	106.273	4.625	102.482	102.381	102.271	4.625	102.119	102.005	101.880
5.990	107.194	107.084	106.975	6.125	106.708	106.598	106.488	4.750	102.775	102.674	102.564	4.750	102.287	102.173	102.048
6.000	107.294	107.184	107.075	6.250	106.773	106.656	106.539	4.875	103.058	102.957	102.847	4.875	102.477	102.363	102.238
6.125	107.324	107.214	107.105	6.375	107.094	106.977	106.860	4.990	103.207	103.105	102.996	4.990	102.552	102.438	102.313
6.250	107.316	107.198	107.081	6.500	N/A	N/A	N/A	5.000	103.307	103.205	103.096	5.000	102.652	102.538	102.413

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	101.133	101.031	100.928	3.000	96.488	96.388	96.288
4.750	101.807	101.704	101.602	3.125	96.916	96.816	96.716
4.875	102.337	102.234	102.132	3.250	97.191	97.091	96.991
4.990	102.706	102.603	102.500	3.375	97.635	97.535	97.435
5.000	102.806	102.703	102.600	3.500	98.096	97.996	97.896
5.125	103.035	102.932	102.829	3.625	98.504	98.404	98.304
5.250	102.209	102.099	101.989	3.750	98.818	98.718	98.618
5.375	102.706	102.596	102.486	3.875	99.305	99.205	99.105
5.500	103.169	103.060	102.950	3.990	99.720	99.620	99.520
5.625	103.426	103.316	103.206	4.000	99.820	99.720	99.620
5.750	102.794	102.670	102.545	4.125	100.207	100.107	100.007
5.875	103.317	103.192	103.068	4.250	100.444	100.344	100.244
5.990	103.722	103.598	103.473	4.375	100.671	100.571	100.471
6.000	103.822	103.698	103.573	4.500	100.780	100.680	100.580
6.125	104.064	103.939	103.815	4.625	100.713	100.611	100.502
6.250	103.762	103.659	103.557	4.750	100.907	100.805	100.696
6.375	104.270	104.167	104.065	4.875	101.096	100.994	100.885
6.500	104.717	104.615	104.512	4.990	101.152	101.051	100.941
6.625	104.918	104.815	104.713	5.000	101.252	101.151	101.041

All Loan Type Adjustments

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

Cash-Out Refinance

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

Applicable for all mortgages with greater than 15 year terms

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

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

Mortgages with Subordinate Financing *

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

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

Product Features

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

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

HomeReady LLPA Caps*

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

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

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

AFR Loan Center			
Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	4/4/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	4/19/2018
		60 Day Lock Exp.:	5/4/2018

W. Rate Sheet Dated: 3/5/2018 **Release Time:** 1:30 pm ET Prices are subject to change without notice.

FNMA DU Refi Plus

30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	98.642	98.542	98.442	3.875	94.642	94.542	94.442	4.500	100.726	100.624	100.521	4.375	98.472	98.372	98.272
4.375	99.231	99.131	99.031	3.990	95.531	95.431	95.331	4.625	101.239	101.136	101.034	4.500	98.970	98.870	98.770
4.500	99.856	99.756	99.656	4.000	95.631	95.531	95.431	4.750	101.661	101.559	101.456	4.625	99.722	99.622	99.522
4.625	100.468	100.368	100.268	4.125	96.540	96.440	96.340	4.875	102.057	101.955	101.852	4.750	100.429	100.329	100.229
4.750	101.046	100.946	100.846	4.250	97.699	97.599	97.499	4.990	102.250	102.150	102.050	4.875	100.988	100.888	100.788
4.875	101.574	101.474	101.374	4.375	98.496	98.396	98.296	5.000	102.350	102.250	102.150	4.990	101.285	101.185	101.085
4.990	101.870	101.770	101.670	4.500	99.343	99.243	99.143	5.125	102.876	102.776	102.676	5.000	101.385	101.285	101.185
5.000	101.970	101.870	101.770	4.625	100.176	100.076	99.976	5.250	103.360	103.260	103.160	5.125	101.774	101.674	101.574
5.125	102.610	102.510	102.410	4.750	100.950	100.850	100.750	5.375	103.698	103.598	103.498	5.250	102.405	102.305	102.205
5.250	103.289	103.189	103.089	4.875	101.532	101.432	101.332	5.500	104.018	103.918	103.818	5.375	102.896	102.796	102.696
5.375	103.719	103.619	103.519	4.990	101.868	101.768	101.668	5.625	104.294	104.194	104.094	5.500	103.359	103.259	103.159
5.500	104.131	104.031	103.931	5.000	101.968	101.868	101.768	5.750	104.365	104.255	104.146	5.625	103.761	103.661	103.561
5.625	104.492	104.392	104.292	5.125	102.585	102.485	102.385	5.875	104.713	104.603	104.493	5.750	104.065	103.955	103.846
5.750	104.935	104.825	104.715	5.250	103.505	103.405	103.305	5.990	104.943	104.833	104.723	5.875	104.569	104.459	104.349
5.875	105.391	105.281	105.171	5.375	103.982	103.882	103.782	6.000	105.043	104.933	104.823	5.990	104.945	104.835	104.725
5.990	105.744	105.634	105.525	5.500	104.439	104.339	104.239	6.125	105.258	105.148	105.038	6.000	105.045	104.935	104.825
6.000	105.844	105.734	105.625	5.625	104.841	104.741	104.641	6.250	105.323	105.206	105.089	6.125	105.362	105.253	105.143
6.125	105.874	105.764	105.655	5.750	105.432	105.322	105.213	6.375	105.644	105.527	105.410	6.250	105.020	104.903	104.786
6.250	105.866	105.748	105.631	5.875	105.936	105.826	105.716	6.500	N/A	N/A	N/A	6.375	105.487	105.370	105.253

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	96.488	96.388	96.288	#REF!	#REF!	#REF!	#REF!	3.000	96.091	95.991	95.891	#REF!	#REF!	#REF!	#REF!
3.125	96.916	96.816	96.716	#REF!	#REF!	#REF!	#REF!	3.125	96.422	96.322	96.222	#REF!	#REF!	#REF!	#REF!
3.250	97.191	97.091	96.991	#REF!	#REF!	#REF!	#REF!	3.250	97.388	97.288	97.188	#REF!	#REF!	#REF!	#REF!
3.375	97.635	97.535	97.435	#REF!	#REF!	#REF!	#REF!	3.375	97.708	97.608	97.508	#REF!	#REF!	#REF!	#REF!
3.500	98.096	97.996	97.896	#REF!	#REF!	#REF!	#REF!	3.500	98.033	97.933	97.833	#REF!	#REF!	#REF!	#REF!
3.625	98.504	98.404	98.304	#REF!	#REF!	#REF!	#REF!	3.625	98.322	98.222	98.122	#REF!	#REF!	#REF!	#REF!
3.750	98.818	98.718	98.618	#REF!	#REF!	#REF!	#REF!	3.750	98.998	98.898	98.798	#REF!	#REF!	#REF!	#REF!
3.875	99.305	99.205	99.105	#REF!	#REF!	#REF!	#REF!	3.875	99.325	99.225	99.125	#REF!	#REF!	#REF!	#REF!
3.990	99.720	99.620	99.520	#REF!	#REF!	#REF!	#REF!	3.990	99.574	99.474	99.374	#REF!	#REF!	#REF!	#REF!
4.000	99.820	99.720	99.620	#REF!	#REF!	#REF!	#REF!	4.000	99.674	99.574	99.474	#REF!	#REF!	#REF!	#REF!
4.125	100.207	100.107	100.007	#REF!	#REF!	#REF!	#REF!	4.125	99.965	99.865	99.765	#REF!	#REF!	#REF!	#REF!
4.250	100.444	100.344	100.244	#REF!	#REF!	#REF!	#REF!	4.250	100.164	100.064	99.964	#REF!	#REF!	#REF!	#REF!
4.375	100.671	100.571	100.471	#REF!	#REF!	#REF!	#REF!	4.375	100.355	100.255	100.155	#REF!	#REF!	#REF!	#REF!
4.500	100.780	100.680	100.580	#REF!	#REF!	#REF!	#REF!	4.500	100.452	100.352	100.252	#REF!	#REF!	#REF!	#REF!
4.625	100.713	100.611	100.502	#REF!	#REF!	#REF!	#REF!	4.625	100.619	100.505	100.380	#REF!	#REF!	#REF!	#REF!
4.750	100.907	100.805	100.696	#REF!	#REF!	#REF!	#REF!	4.750	100.787	100.673	100.548	#REF!	#REF!	#REF!	#REF!
4.875	101.096	100.994	100.885	#REF!	#REF!	#REF!	#REF!	4.875	100.977	100.863	100.738	#REF!	#REF!	#REF!	#REF!
4.990	101.152	101.051	100.941	#REF!	#REF!	#REF!	#REF!	4.990	101.052	100.938	100.813	#REF!	#REF!	#REF!	#REF!
5.000	101.252	101.151	101.041	#REF!	#REF!	#REF!	#REF!	5.000	101.152	101.038	100.913	#REF!	#REF!	#REF!	#REF!

Applicable for all mortgages with greater than 15 year terms

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

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

LLPA Cap

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

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

Product Features

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

*Not applicable to detached condominiums or site condominiums

All Loan Type Adjustments

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

Loan Size Adjuster

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

Mortgages with Subordinate Financing *

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

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

Lock Desk Policy

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

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	4/4/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	4/19/2018
		60 Day Lock Exp.:	5/4/2018

W. Rate Sheet Dated: 3/5/2018 **Release Time:** 1:30 pm ET Prices are subject to change without notice.

Conforming FHLMC

30/25 Year				20 Year				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	97.907	97.807	97.707	3.750	98.686	98.558	98.486	2.750	96.135	96.035	95.935
3.875	98.575	98.475	98.375	3.875	99.379	99.266	99.179	2.875	96.883	96.783	96.683
3.990	99.205	99.105	99.005	3.990	99.949	99.833	99.749	2.990	97.382	97.281	97.182
4.000	99.305	99.205	99.105	4.000	100.049	99.933	99.849	3.000	97.482	97.381	97.282
4.125	99.895	99.795	99.695	4.125	100.648	100.529	100.448	3.125	97.960	97.858	97.760
4.250	100.549	100.449	100.349	4.250	101.307	101.184	101.107	3.250	98.563	98.463	98.363
4.375	101.194	101.094	100.994	4.375	101.930	101.804	101.730	3.375	99.066	98.966	98.866
4.500	101.770	101.670	101.570	4.500	102.537	102.408	102.337	3.500	99.492	99.392	99.292
4.625	102.313	102.213	102.113	4.625	102.930	102.809	102.724	3.625	99.906	99.806	99.706
4.750	102.841	102.741	102.641	4.750	103.517	103.393	103.308	3.750	100.479	100.379	100.279
4.875	103.385	103.285	103.185	4.875	104.077	103.951	103.865	3.875	101.007	100.907	100.807
4.990	103.777	103.677	103.577	4.990	104.514	104.385	104.299	3.990	101.301	101.180	101.101
5.000	103.877	103.777	103.677	5.000	104.614	104.485	104.399	4.000	101.401	101.280	101.201
5.125	104.413	104.313	104.208	5.125	104.415	104.253	104.148	4.125	101.935	101.813	101.735
5.250	104.928	104.828	104.725	5.250	104.966	104.802	104.697	4.250	102.366	102.243	102.166
5.375	105.356	105.256	105.156	5.375	105.475	105.310	105.205	4.375	102.827	102.701	102.627
5.500	105.717	105.617	105.517	5.500	105.939	105.775	105.670	4.500	103.441	103.314	103.241
5.625	106.593	106.493	106.393	5.625	106.786	106.686	106.586	4.625	103.912	103.785	103.712
5.750	107.052	106.952	106.852	5.750	107.287	107.187	107.087	4.750	103.847	103.744	103.647

Applicable for all mortgages with greater than 15 year terms

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

All Loan Type Adjustments

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

Program Feataures

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

SC C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only

Mortgages with Subordinate Financing

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

Cash-Out Refinance

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

Additional LPMI Premium Adjustments

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

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

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

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

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AFR Loan Center

Lockdesk e-mail: Lockdesk@afrwholesale.com

Lockdesk Phone: 1-877-588-2706

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

30 Day Lock Exp.: **4/4/2018**

45 Day Lock Exp.: **4/19/2018**

60 Day Lock Exp.: **5/4/2018**

W. Rate Sheet Dated: **3/5/2018** **Release Time:** **1:30 pm ET** Prices are subject to change without notice.

FHLMC Open Access															
30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.027	95.927	95.827	3.750	95.927	95.827	95.727	3.750	97.236	97.108	97.036	3.750	97.136	97.008	96.936
3.875	96.834	96.734	96.634	3.875	96.734	96.634	96.534	3.875	97.929	97.816	97.729	3.875	97.829	97.716	97.629
3.990	97.489	97.389	97.289	3.990	97.389	97.289	97.189	3.990	98.499	98.383	98.299	3.990	98.399	98.283	98.199
4.000	97.589	97.489	97.389	4.000	97.489	97.389	97.289	4.000	98.599	98.483	98.399	4.000	98.499	98.383	98.299
4.125	98.274	98.174	98.074	4.125	98.174	98.074	97.974	4.125	99.198	99.079	98.998	4.125	99.098	98.979	98.898
4.250	99.099	98.999	98.899	4.250	98.999	98.899	98.799	4.250	99.857	99.734	99.657	4.250	99.757	99.634	99.557
4.375	99.744	99.644	99.544	4.375	99.644	99.544	99.444	4.375	100.480	100.354	100.280	4.375	100.380	100.254	100.180
4.500	100.320	100.220	100.120	4.500	100.220	100.120	100.020	4.500	101.087	100.958	100.887	4.500	100.987	100.858	100.787
4.625	100.803	100.703	100.603	4.625	100.703	100.603	100.503	4.625	101.480	101.359	101.274	4.625	101.380	101.259	101.174
4.750	101.372	101.272	101.172	4.750	101.272	101.172	101.072	4.750	102.067	101.943	101.858	4.750	101.967	101.843	101.758
4.875	101.935	101.835	101.735	4.875	101.835	101.735	101.635	4.875	102.627	102.501	102.415	4.875	102.527	102.401	102.315
4.990	102.327	102.227	102.127	4.990	102.227	102.127	102.027	4.990	103.064	102.935	102.849	4.990	102.964	102.835	102.749
5.000	102.427	102.327	102.227	5.000	102.327	102.227	102.127	5.000	103.164	103.035	102.949	5.000	103.064	102.935	102.849
5.125	102.963	102.863	102.758	5.125	102.863	102.763	102.658	5.125	102.965	102.803	102.698	5.125	102.865	102.703	102.598
5.250	103.478	103.378	103.275	5.250	103.378	103.278	103.175	5.250	103.516	103.352	103.247	5.250	103.416	103.252	103.147
5.375	103.906	103.806	103.706	5.375	103.806	103.706	103.606	5.375	104.025	103.860	103.755	5.375	103.925	103.760	103.655
5.500	104.267	104.167	104.067	5.500	104.167	104.067	103.967	5.500	104.489	104.325	104.220	5.500	104.389	104.225	104.120
5.625	105.143	105.043	104.943	5.625	105.043	104.943	104.843	5.625	105.336	105.236	105.136	5.625	105.236	105.136	105.036
5.750	105.602	105.502	105.402	5.750	105.502	105.402	105.302	5.750	105.837	105.737	105.637	5.750	105.737	105.637	105.537

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	94.526	94.426	94.326	2.750	94.426	94.326	94.226
2.875	95.148	95.048	94.948	2.875	95.048	94.948	94.848
2.990	95.658	95.557	95.458	2.990	95.558	95.457	95.358
3.000	95.758	95.657	95.558	3.000	95.658	95.557	95.458
3.125	96.358	96.256	96.158	3.125	96.258	96.156	96.058
3.250	97.043	96.943	96.843	3.250	96.943	96.843	96.743
3.375	97.541	97.441	97.341	3.375	97.441	97.341	97.241
3.500	97.860	97.760	97.660	3.500	97.760	97.660	97.560
3.625	98.384	98.284	98.184	3.625	98.284	98.184	98.084
3.750	98.956	98.856	98.756	3.750	98.856	98.756	98.656
3.875	99.507	99.407	99.307	3.875	99.407	99.307	99.207
3.990	99.801	99.680	99.601	3.990	99.701	99.580	99.501
4.000	99.901	99.780	99.701	4.000	99.801	99.680	99.601
4.125	100.435	100.313	100.235	4.125	100.335	100.213	100.135
4.250	100.866	100.743	100.666	4.250	100.766	100.643	100.566
4.375	101.327	101.201	101.127	4.375	101.227	101.101	101.027
4.500	101.941	101.814	101.741	4.500	101.841	101.714	101.641
4.625	102.412	102.285	102.212	4.625	102.312	102.185	102.112
4.750	102.347	102.244	102.147	4.750	102.247	102.144	102.047

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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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	97.477	97.377	97.277	3.750	98.686	98.558	98.486	2.750	96.026	95.926	95.826
3.875	98.284	98.184	98.084	3.875	99.379	99.266	99.179	2.875	96.648	96.548	96.448
3.990	98.939	98.839	98.739	3.990	99.949	99.833	99.749	2.990	97.158	97.057	96.958
4.000	99.039	98.939	98.839	4.000	100.049	99.933	99.849	3.000	97.258	97.157	97.058
4.125	99.724	99.624	99.524	4.125	100.648	100.529	100.448	3.125	97.858	97.756	97.658
4.250	100.549	100.449	100.349	4.250	101.307	101.184	101.107	3.250	98.543	98.443	98.343
4.375	101.194	101.094	100.994	4.375	101.930	101.804	101.730	3.375	99.041	98.941	98.841
4.500	101.770	101.670	101.570	4.500	102.537	102.408	102.337	3.500	99.360	99.260	99.160
4.625	102.253	102.153	102.053	4.625	102.930	102.809	102.724	3.625	99.884	99.784	99.684
4.750	102.822	102.722	102.622	4.750	103.517	103.393	103.308	3.750	100.456	100.356	100.256
4.875	103.385	103.285	103.185	4.875	104.077	103.951	103.865	3.875	101.007	100.907	100.807
4.990	103.777	103.677	103.577	4.990	104.514	104.385	104.299	3.990	101.301	101.180	101.101
5.000	103.877	103.777	103.677	5.000	104.614	104.485	104.399	4.000	101.401	101.280	101.201
5.125	104.413	104.313	104.208	5.125	104.415	104.253	104.148	4.125	101.935	101.813	101.735
5.250	104.928	104.828	104.725	5.250	104.966	104.802	104.697	4.250	102.366	102.243	102.166
5.375	105.356	105.256	105.156	5.375	105.475	105.310	105.205	4.375	102.827	102.701	102.627
5.500	105.717	105.617	105.517	5.500	105.939	105.775	105.670	4.500	103.441	103.314	103.241
5.625	106.593	106.493	106.393	5.625	106.786	106.686	106.586	4.625	103.912	103.785	103.712
5.750	107.052	106.952	106.852	5.750	107.287	107.187	107.087	4.750	103.847	103.744	103.647

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

	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.: **4/4/2018**
45 Day Lock Exp.: **4/19/2018**
60 Day Lock Exp.: **5/4/2018**

W. Rate Sheet Dated: 3/5/2018 **Release Time: 1:30 pm ET** Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed

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

Rate	30 Day	45 Day	60 Day
3.750	96.347	96.296	96.119
3.875	96.958	96.905	96.723
4.000	97.635	97.581	97.393
4.125	98.475	98.419	98.226
4.250	99.172	99.113	98.915
4.375	99.805	99.745	99.542
4.500	100.334	100.272	100.064
4.625	100.741	100.678	100.464
4.750	101.185	101.120	100.901
4.875	101.587	101.520	101.296
5.000	101.859	101.790	101.560
5.125	102.172	102.101	101.866
5.250	102.463	102.391	102.151

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	97.216	97.168	97.002
3.625	97.694	97.645	97.473
3.750	98.129	98.078	97.901
3.875	98.759	98.706	98.524
4.000	99.113	99.058	98.871
4.125	99.374	99.317	99.125
4.250	99.666	99.607	99.410
4.375	99.929	99.869	99.666
4.500	100.177	100.115	99.907
4.625	100.423	100.360	100.146
4.750	100.693	100.628	100.409

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	97.074	97.031	96.874
3.375	97.579	97.534	97.372
3.500	98.054	98.007	97.840
3.625	98.493	98.444	98.272
3.750	98.896	98.845	98.668
3.875	99.267	99.214	99.032
4.000	99.607	99.552	99.365
4.125	99.972	99.915	99.723
4.250	100.310	100.252	100.054
4.375	100.622	100.562	100.358
4.500	100.934	100.872	100.663
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 Only²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor¹	-1.000	-1.000	-1.500	-1.500	-2.000	n/a	n/a	n/a	n/a
> 80 LTV NO MI¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.500	-1.000	n/a

¹Full Am. ²ARMs 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)