[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.: **4/5/2018**
45 Day Lock Exp.: **4/20/2018**
60 Day Lock Exp.: **5/7/2018**

W. Rate Sheet Dated: **3/6/2018** **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	96.935	96.785	96.635	3.250	96.438	96.288	96.138	1.875	N/A	N/A	N/A	3.125	100.144	99.994	99.844
3.375	97.388	97.238	97.088	3.375	96.855	96.705	96.555	2.000	N/A	N/A	N/A	3.250	100.852	100.702	100.552
3.500	97.841	97.691	97.541	3.500	97.272	97.122	96.972	2.125	N/A	N/A	N/A	3.375	101.264	101.114	100.964
3.625	98.244	98.094	97.944	3.625	97.640	97.490	97.340	2.250	93.960	93.810	93.660	3.500	101.675	101.525	101.375
3.750	99.676	99.526	99.370	3.750	99.229	99.079	98.923	2.375	94.365	94.215	94.065	3.625	102.078	101.928	101.778
3.875	100.125	99.975	99.819	3.875	99.643	99.493	99.336	2.500	93.447	93.297	93.147	Margin = 2.250		Index = 2.060	
4.000	100.570	100.420	100.263	4.000	100.051	99.901	99.745	2.625	94.397	94.247	94.097				
4.125	100.956	100.806	100.649	4.125	100.401	100.251	100.095	2.750	97.182	97.032	96.882				
4.250	102.027	101.902	101.746	4.250	101.330	101.205	101.048	2.875	97.576	97.426	97.276				
4.375	102.426	102.301	102.145	4.375	101.693	101.568	101.412	3.000	97.969	97.819	97.669				
4.500	102.791	102.666	102.509	4.500	102.022	101.897	101.741	3.125	98.313	98.163	98.013				
4.625	103.081	102.956	102.800	4.625	102.277	102.152	101.996	3.250	99.103	98.953	98.803				
4.750	103.190	103.090	102.949	4.750	102.693	102.593	102.452	3.375	99.492	99.342	99.192				
4.875	103.619	103.519	103.379	4.875	102.986	102.886	102.746	3.500	99.877	99.727	99.577				
5.000	104.113	104.013	103.872	5.000	103.244	103.144	103.004	3.625	100.204	100.054	99.904				
5.125	104.340	104.240	104.100	5.125	103.436	103.336	103.196	3.750	100.797	100.641	100.484				
5.250	104.478	104.353	104.103	5.250	103.439	103.314	103.064	3.875	101.137	100.981	100.824				
5.375	104.752	104.627	104.377	5.375	103.795	103.670	103.420	4.000	101.442	101.286	101.130				
5.500	104.872	104.747	104.497	5.500	104.053	103.928	103.678	4.125	101.673	101.517	101.361				

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	95.735	95.585	95.435	3.250	95.438	95.288	95.138	1.875	N/A	N/A	N/A	3.125	99.144	98.994	98.844
3.375	96.188	96.038	95.888	3.375	95.855	95.705	95.555	2.000	N/A	N/A	N/A	3.250	99.852	99.702	99.552
3.500	96.641	96.491	96.341	3.500	96.272	96.122	95.972	2.125	N/A	N/A	N/A	3.375	100.264	100.114	99.964
3.625	97.044	96.894	96.744	3.625	96.640	96.490	96.340	2.250	92.960	92.810	92.660	3.500	100.675	100.525	100.375
3.750	98.476	98.326	98.170	3.750	98.229	98.079	97.923	2.375	93.365	93.215	93.065	3.625	101.078	100.928	100.778
3.875	98.925	98.775	98.619	3.875	98.643	98.493	98.336	2.500	92.447	92.297	92.147	Margin = 2.250		Index = 2.060	
4.000	99.370	99.220	99.063	4.000	99.051	98.901	98.745	2.625	93.397	93.247	93.097	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	99.756	99.606	99.449	4.125	99.401	99.251	99.095	2.750	96.182	96.032	95.882	Rate	30 Day	45 Day	60 Day
4.250	100.827	100.702	100.546	4.250	100.330	100.205	100.048	2.875	96.576	96.426	96.276	4.250	99.507	99.257	99.007
4.375	101.226	101.101	100.945	4.375	100.693	100.568	100.412	3.000	96.969	96.819	96.669	4.375	99.906	99.656	99.406
4.500	101.591	101.466	101.309	4.500	101.022	100.897	100.741	3.125	97.313	97.163	97.013	4.500	100.271	100.021	99.771
4.625	101.881	101.756	101.600	4.625	101.277	101.152	100.996	3.250	98.103	97.953	97.803	4.625	100.561	100.311	100.061
4.750	102.240	102.140	101.999	4.750	101.693	101.593	101.452	3.375	98.492	98.342	98.192	4.750	100.870	100.620	100.370
4.875	102.669	102.569	102.429	4.875	101.986	101.886	101.746	3.500	98.877	98.727	98.577	4.875	101.199	100.949	100.699
5.000	102.963	102.863	102.722	5.000	102.244	102.144	102.004	3.625	99.204	99.054	98.904	5.000	101.493	101.243	100.993
5.125	103.190	103.090	102.950	5.125	102.436	102.336	102.196	3.750	99.797	99.641	99.484	5.125	101.720	101.470	101.220
5.250	103.328	103.203	102.953	5.250	102.439	102.314	102.064	3.875	100.137	99.981	99.824	5.250	101.527	101.277	101.027
5.375	103.602	103.477	103.227	5.375	102.795	102.670	102.420	4.000	100.442	100.286	100.130	5.375	101.928	101.678	101.428
5.500	103.722	103.597	103.347	5.500	103.053	102.928	102.678	4.125	100.673	100.517	100.361	5.500	102.722	102.472	102.222

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:	3/6/2018	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	100.980	100.730	100.480	5.000	100.504	100.254	100.004
5.125	101.393	101.143	100.893	5.125	100.696	100.446	100.196
5.250	101.889	101.639	101.389	5.250	101.227	100.977	100.727
5.500	102.703	102.453	102.203	5.500	101.313	101.063	100.813

Advantage Adjustment

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

Lock Desk Policy

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

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	**4/5/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**4/20/2018**
			60 Day Lock Exp.:	**5/7/2018**

W. Rate Sheet Dated: **3/6/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	96.279	96.129	95.979	3.250	95.781	95.631	95.481	1.875	N/A	N/A	N/A	3.125	98.46	98.307	98.157
3.375	96.732	96.582	96.432	3.375	96.199	96.049	95.899	2.000	N/A	N/A	N/A	3.250	100.20	100.046	99.896
3.500	97.185	97.035	96.885	3.500	96.616	96.466	96.316	2.125	N/A	N/A	N/A	3.375	100.61	100.457	100.307
3.625	97.588	97.438	97.288	3.625	96.984	96.834	96.684	2.250	91.960	91.810	91.660	3.500	101.02	100.869	100.719
3.750	99.161	99.011	98.855	3.750	98.714	98.564	98.407	2.375	92.365	92.215	92.065	3.625	101.42	101.272	101.122
3.875	99.610	99.460	99.304	3.875	99.127	98.977	98.821	2.500	91.447	91.297	91.147	Margin = 2.250		Index = 2.060	
4.000	100.054	99.904	99.748	4.000	99.536	99.386	99.229	2.625	92.397	92.247	92.097				
4.125	100.440	100.290	100.134	4.125	99.886	99.736	99.580	2.750	95.495	95.345	95.195				
4.250	101.449	101.324	101.167	4.250	100.751	100.626	100.470	2.875	95.889	95.739	95.589				
4.375	101.848	101.723	101.567	4.375	101.115	100.990	100.834	3.000	96.282	96.132	95.982				
4.500	102.213	102.088	101.931	4.500	101.444	101.319	101.163	3.125	96.626	96.476	96.326				
4.625	102.503	102.378	102.222	4.625	101.699	101.574	101.418	3.250	98.447	98.297	98.147				
4.750	101.846	101.746	101.606	4.750	101.349	101.249	101.108	3.375	98.836	98.686	98.536				
4.875	102.275	102.175	102.035	4.875	101.643	101.543	101.402	3.500	99.221	99.071	98.921				
5.000	102.769	102.669	102.528	5.000	101.900	101.800	101.660	3.625	99.547	99.397	99.247				
5.125	102.997	102.897	102.756	5.125	102.092	101.992	101.852	3.750	100.281	100.125	99.969				
5.250	101.665	101.540	101.290	5.250	100.627	100.502	100.252	3.875	100.621	100.465	100.309				
5.375	101.940	101.815	101.565	5.375	100.983	100.858	100.608	4.000	100.926	100.770	100.614				
5.500	102.059	101.934	101.684	5.500	101.241	101.116	100.866	4.125	101.157	101.001	100.845				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	95.079	94.929	94.779	3.250	94.781	94.631	94.481	1.875	N/A	N/A	N/A	3.125	97.457	97.307	97.157
3.375	95.532	95.382	95.232	3.375	95.199	95.049	94.899	2.000	N/A	N/A	N/A	3.250	99.196	99.046	98.896
3.500	95.985	95.835	95.685	3.500	95.616	95.466	95.316	2.125	N/A	N/A	N/A	3.375	99.607	99.457	99.307
3.625	96.388	96.238	96.088	3.625	95.984	95.834	95.684	2.250	91.210	91.060	90.910	3.500	100.019	99.869	99.719
3.750	97.961	97.811	97.655	3.750	97.714	97.564	97.407	2.375	91.615	91.465	91.315	3.625	100.422	100.272	100.122
3.875	98.410	98.260	98.104	3.875	98.127	97.977	97.821	2.500	90.697	90.547	90.397	Margin = 2.250		Index = 2.060	
4.000	98.854	98.704	98.548	4.000	98.536	98.386	98.229	2.625	91.647	91.497	91.347	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	99.240	99.090	98.934	4.125	98.886	98.736	98.580	2.750	95.276	95.126	94.976	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.249	100.124	99.967	4.250	99.751	99.626	99.470	2.875	95.670	95.520	95.370	4.250	98.929	98.679	98.429
4.375	100.648	100.523	100.367	4.375	100.115	99.990	99.834	3.000	96.063	95.913	95.763	4.375	99.328	99.078	98.828
4.500	101.013	100.888	100.731	4.500	100.444	100.319	100.163	3.125	96.407	96.257	96.107	4.500	99.693	99.443	99.193
4.625	101.303	101.178	101.022	4.625	100.699	100.574	100.418	3.250	96.634	96.484	96.334	4.625	99.983	99.733	99.483
4.750	100.896	100.796	100.656	4.750	100.349	100.249	100.108	3.375	97.024	96.874	96.724	4.750	99.526	99.276	99.026
4.875	101.325	101.225	101.085	4.875	100.643	100.543	100.402	3.500	97.408	97.258	97.108	4.875	99.855	99.605	99.355
5.000	101.619	101.519	101.378	5.000	100.900	100.800	100.660	3.625	97.735	97.585	97.435	5.000	100.149	99.899	99.649
5.125	101.847	101.747	101.606	5.125	101.092	100.992	100.852	3.750	97.609	97.453	97.297	5.125	100.377	100.127	99.877
5.250	100.515	100.390	100.140	5.250	99.627	99.502	99.252	3.875	97.949	97.793	97.637	5.250	98.714	98.464	98.214
5.375	100.790	100.665	100.415	5.375	99.983	99.858	99.608	4.000	98.255	98.098	97.942	5.375	99.116	98.866	98.616
5.500	100.909	100.784	100.534	5.500	100.241	100.116	99.866	4.125	98.486	98.329	98.173	5.500	99.909	99.659	99.409

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:	3/6/2018	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	99.636	99.386	99.136	5.000	99.160	98.910	98.660
5.125	100.050	99.800	99.550	5.125	99.352	99.102	98.852
5.250	99.077	98.827	98.577	5.250	98.414	98.164	97.914
5.500	99.890	99.640	99.390	5.500	98.501	98.251	98.001

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

Lock Desk Policy	
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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
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Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **4/5/2018**
45 Day Lock Exp.: **4/20/2018**
60 Day Lock Exp.: **5/7/2018**

W. Rate Sheet Dated: 3/6/2018 **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	100.517	100.417	100.317	4.375	101.548	101.446	101.344	3.000	97.482	97.382	97.282	3.000	97.586	97.486	97.386
4.375	101.116	101.016	100.916	4.500	102.165	102.063	101.961	3.125	97.960	97.860	97.760	3.125	97.919	97.819	97.719
4.500	101.766	101.666	101.566	4.625	102.681	102.579	102.477	3.250	98.563	98.463	98.363	3.250	98.881	98.781	98.681
4.625	102.313	102.213	102.113	4.750	103.105	103.003	102.901	3.375	99.066	98.966	98.866	3.375	99.202	99.102	99.002
4.750	102.841	102.741	102.641	4.875	103.504	103.401	103.300	3.500	99.492	99.392	99.292	3.500	99.528	99.428	99.328
4.875	103.328	103.228	103.128	4.990	103.770	103.670	103.570	3.625	99.906	99.806	99.706	3.625	99.819	99.719	99.619
4.990	103.386	103.286	103.186	5.000	103.870	103.770	103.670	3.750	100.479	100.379	100.279	3.750	100.489	100.389	100.289
5.000	103.486	103.386	103.286	5.125	104.396	104.296	104.196	3.875	100.910	100.810	100.710	3.875	100.818	100.718	100.618
5.125	104.129	104.029	103.929	5.250	104.882	104.782	104.682	3.990	101.276	101.176	101.076	3.990	101.068	100.968	100.868
5.250	104.811	104.711	104.611	5.375	105.223	105.123	105.023	4.000	101.376	101.276	101.176	4.000	101.168	101.068	100.968
5.375	105.244	105.144	105.044	5.500	105.543	105.443	105.343	4.125	101.665	101.565	101.465	4.125	101.460	101.360	101.260
5.500	105.658	105.558	105.458	5.625	105.819	105.719	105.619	4.250	102.013	101.913	101.813	4.250	101.660	101.560	101.460
5.625	106.021	105.921	105.821	5.750	105.887	105.777	105.666	4.375	102.347	102.247	102.147	4.375	101.851	101.751	101.651
5.750	106.456	106.346	106.235	5.875	106.237	106.127	106.017	4.500	102.517	102.417	102.317	4.500	101.951	101.851	101.751
5.875	106.914	106.804	106.694	5.990	106.466	106.356	106.246	4.625	102.478	102.374	102.264	4.625	102.114	101.997	101.872
5.990	107.268	107.158	107.048	6.000	106.566	106.456	106.346	4.750	102.772	102.668	102.559	4.750	102.284	102.166	102.041
6.000	107.368	107.258	107.148	6.125	106.782	106.673	106.562	4.875	103.059	102.955	102.845	4.875	102.475	102.357	102.232
6.125	107.398	107.288	107.177	6.250	106.844	106.727	106.609	4.990	103.206	103.101	102.992	4.990	102.551	102.433	102.308
6.250	107.386	107.269	107.152	6.375	107.166	107.049	106.932	5.000	103.306	103.201	103.092	5.000	102.651	102.533	102.408

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	101.123	101.021	100.919	3.000	96.485	96.385	96.285
4.750	101.800	101.698	101.596	3.125	96.913	96.813	96.713
4.875	102.333	102.230	102.129	3.250	97.183	97.083	96.983
4.990	102.704	102.601	102.500	3.375	97.629	97.529	97.429
5.000	102.804	102.701	102.600	3.500	98.091	97.991	97.891
5.125	103.034	102.932	102.830	3.625	98.500	98.400	98.300
5.250	102.280	102.170	102.062	3.750	98.815	98.715	98.615
5.375	102.780	102.670	102.562	3.875	99.298	99.198	99.098
5.500	103.245	103.136	103.027	3.990	99.714	99.614	99.514
5.625	103.503	103.393	103.285	4.000	99.814	99.714	99.614
5.750	102.864	102.740	102.616	4.125	100.203	100.103	100.003
5.875	103.389	103.265	103.141	4.250	100.441	100.341	100.241
5.990	103.795	103.670	103.546	4.375	100.669	100.569	100.469
6.000	103.895	103.770	103.646	4.500	100.779	100.679	100.579
6.125	104.137	104.012	103.888	4.625	100.708	100.604	100.495
6.250	103.833	103.731	103.627	4.750	100.904	100.799	100.690
6.375	104.342	104.240	104.136	4.875	101.094	100.990	100.880
6.500	104.791	104.688	104.585	4.990	101.152	101.047	100.938
6.625	104.992	104.890	104.786	5.000	101.252	101.147	101.038

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

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

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.:	4/5/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	4/20/2018
		60 Day Lock Exp.:	5/7/2018

W. Rate Sheet Dated: **3/6/2018** **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	98.626	98.526	98.426	3.875	94.607	94.507	94.407	4.375	100.098	99.996	99.894	4.375	98.439	98.339	98.239
4.375	99.218	99.118	99.018	3.990	95.490	95.390	95.290	4.500	100.715	100.613	100.511	4.500	98.939	98.839	98.739
4.500	99.846	99.746	99.646	4.000	95.590	95.490	95.390	4.625	101.231	101.129	101.027	4.625	99.714	99.614	99.514
4.625	100.460	100.360	100.260	4.125	96.501	96.401	96.301	4.750	101.655	101.553	101.451	4.750	100.424	100.324	100.224
4.750	101.040	100.940	100.840	4.250	97.683	97.583	97.483	4.875	102.054	101.951	101.850	4.875	100.985	100.885	100.785
4.875	101.569	101.469	101.369	4.375	98.479	98.379	98.279	4.990	102.320	102.220	102.120	4.990	101.282	101.182	101.082
4.990	101.936	101.836	101.736	4.500	99.330	99.230	99.130	5.000	102.420	102.320	102.220	5.000	101.382	101.282	101.182
5.000	102.036	101.936	101.836	4.625	100.167	100.067	99.967	5.125	102.946	102.846	102.746	5.125	101.776	101.676	101.576
5.125	102.679	102.579	102.479	4.750	100.945	100.845	100.745	5.250	103.432	103.332	103.232	5.250	102.478	102.378	102.278
5.250	103.361	103.261	103.161	4.875	101.528	101.428	101.328	5.375	103.773	103.673	103.573	5.375	102.971	102.871	102.771
5.375	103.794	103.694	103.594	4.990	101.865	101.765	101.665	5.500	104.093	103.993	103.893	5.500	103.436	103.336	103.236
5.500	104.208	104.108	104.008	5.000	101.965	101.865	101.765	5.625	104.369	104.269	104.169	5.625	103.840	103.740	103.640
5.625	104.571	104.471	104.371	5.125	102.655	102.555	102.455	5.750	104.437	104.327	104.216	5.750	104.137	104.027	103.916
5.750	105.006	104.896	104.785	5.250	103.577	103.477	103.377	5.875	104.787	104.677	104.567	5.875	104.643	104.533	104.423
5.875	105.464	105.354	105.244	5.375	104.056	103.956	103.856	5.990	105.016	104.906	104.796	5.990	105.019	104.909	104.798
5.990	105.818	105.708	105.598	5.500	104.516	104.416	104.316	6.000	105.116	105.006	104.896	6.000	105.119	105.009	104.898
6.000	105.918	105.808	105.698	5.625	104.920	104.820	104.720	6.125	105.332	105.223	105.112	6.125	105.437	105.327	105.217
6.125	106.211	106.101	105.990	5.750	105.503	105.393	105.283	6.250	105.394	105.277	105.159	6.250	105.091	104.974	104.857
6.250	105.936	105.819	105.702	5.875	106.009	105.899	105.789	6.375	105.716	105.599	105.482	6.375	105.559	105.442	105.325

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	96.485	96.385	96.285	3.000	93.998	93.898	93.798	3.000	96.086	95.986	95.886	3.000	93.727	93.627	93.527
3.125	96.913	96.813	96.713	3.125	94.632	94.532	94.432	3.125	96.419	96.319	96.219	3.125	94.362	94.262	94.162
3.250	97.183	97.083	96.983	3.250	95.128	95.028	94.928	3.250	97.381	97.281	97.181	3.250	94.858	94.758	94.658
3.375	97.629	97.529	97.429	3.375	95.757	95.657	95.557	3.375	97.702	97.602	97.502	3.375	95.486	95.386	95.286
3.500	98.091	97.991	97.891	3.500	96.385	96.285	96.185	3.500	98.028	97.928	97.828	3.500	96.115	96.015	95.915
3.625	98.500	98.400	98.300	3.625	96.939	96.839	96.739	3.625	98.319	98.219	98.119	3.625	96.668	96.568	96.468
3.750	98.815	98.715	98.615	3.750	97.430	97.330	97.230	3.750	98.989	98.889	98.789	3.750	97.149	97.049	96.949
3.875	99.298	99.198	99.098	3.875	98.048	97.948	97.848	3.875	99.318	99.218	99.118	3.875	97.758	97.658	97.558
3.990	99.714	99.614	99.514	3.990	98.655	98.555	98.455	3.990	99.568	99.468	99.368	3.990	98.354	98.254	98.154
4.000	99.814	99.714	99.614	4.000	98.755	98.655	98.555	4.000	99.668	99.568	99.468	4.000	98.454	98.354	98.254
4.125	100.203	100.103	100.003	4.125	99.324	99.224	99.124	4.125	99.960	99.860	99.760	4.125	99.023	98.923	98.823
4.250	100.441	100.341	100.241	4.250	99.707	99.607	99.507	4.250	100.160	100.060	99.960	4.250	99.386	99.286	99.186
4.375	100.669	100.569	100.469	4.375	100.076	99.976	99.876	4.375	100.351	100.251	100.151	4.375	99.735	99.635	99.535
4.500	100.779	100.679	100.579	4.500	100.267	100.167	100.067	4.500	100.451	100.351	100.251	4.500	99.926	99.826	99.726
4.625	100.708	100.604	100.495	4.625	100.572	100.468	100.358	4.625	100.614	100.497	100.372	4.625	100.231	100.127	100.018
4.750	100.904	100.799	100.690	4.750	100.899	100.794	100.685	4.750	100.784	100.666	100.541	4.750	100.548	100.444	100.335
4.875	101.094	100.990	100.880	4.875	101.217	101.113	101.004	4.875	100.975	100.857	100.732	4.875	100.887	100.783	100.673
4.990	101.152	101.047	100.938	4.990	101.393	101.289	101.180	4.990	101.051	100.933	100.808	4.990	101.093	100.989	100.879
5.000	101.252	101.147	101.038	5.000	101.493	101.389	101.280	5.000	101.151	101.033	100.908	5.000	101.193	101.089	100.979

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.:	4/5/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	4/20/2018
		60 Day Lock Exp.:	5/7/2018

W. Rate Sheet Dated: 3/6/2018 **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	98.669	98.541	98.469	2.750	96.135	96.035	95.935
3.875	98.575	98.475	98.375	3.875	99.240	99.128	99.040	2.875	96.883	96.783	96.683
3.990	99.205	99.105	99.005	3.990	99.748	99.632	99.548	2.990	97.382	97.281	97.182
4.000	99.305	99.205	99.105	4.000	99.848	99.732	99.648	3.000	97.482	97.381	97.282
4.125	99.895	99.795	99.695	4.125	100.393	100.274	100.193	3.125	97.960	97.858	97.760
4.250	100.517	100.417	100.317	4.250	101.056	100.934	100.856	3.250	98.563	98.463	98.363
4.375	101.116	101.016	100.916	4.375	101.684	101.558	101.482	3.375	99.066	98.966	98.866
4.500	101.766	101.666	101.566	4.500	102.298	102.168	102.092	3.500	99.492	99.392	99.292
4.625	102.313	102.213	102.113	4.625	102.720	102.599	102.502	3.625	99.906	99.806	99.706
4.750	102.841	102.741	102.641	4.750	103.313	103.189	103.092	3.750	100.479	100.379	100.279
4.875	103.328	103.228	103.128	4.875	103.880	103.753	103.656	3.875	100.910	100.810	100.710
4.990	103.613	103.513	103.394	4.990	104.323	104.194	104.097	3.990	101.276	101.176	101.076
5.000	103.713	103.613	103.494	5.000	104.423	104.294	104.197	4.000	101.376	101.276	101.176
5.125	104.246	104.146	104.028	5.125	104.265	104.104	103.985	4.125	101.839	101.739	101.639
5.250	104.773	104.673	104.555	5.250	104.823	104.660	104.541	4.250	102.274	102.174	102.074
5.375	105.213	105.113	104.998	5.375	105.341	105.176	105.057	4.375	102.737	102.637	102.537
5.500	105.585	105.485	105.375	5.500	105.813	105.649	105.530	4.500	102.611	102.511	102.411
5.625	106.440	106.340	106.236	5.625	106.635	106.535	106.432	4.625	103.126	103.026	102.926
5.750	106.911	106.811	106.710	5.750	107.145	107.045	106.942	4.750	103.599	103.499	103.399

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	**≤ 60.00%**	**60.01 - 70.00%**	**70.01 - 75.00%**	**75.01 - 80.00%**	**80.01 - 85.00%**	**85.01 - 90.00%**	**90.01 - 95.00%**	**95.01 - 97%**
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

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

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

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

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

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

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

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Flood Certification = $10.00 UW Fee with option to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
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AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**4/5/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**4/20/2018**
		60 Day Lock Exp.:	**5/7/2018**

W. Rate Sheet Dated: **3/6/2018** **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	95.732	95.632	95.532	3.750	95.632	95.532	95.432	3.750	96.944	96.816	96.744	3.750	96.844	96.716	96.644
3.875	96.562	96.462	96.362	3.875	96.462	96.362	96.262	3.875	97.684	97.572	97.484	3.875	97.584	97.472	97.384
3.990	97.225	97.125	97.025	3.990	97.125	97.025	96.925	3.990	98.259	98.143	98.059	3.990	98.159	98.043	97.959
4.000	97.325	97.225	97.125	4.000	97.225	97.125	97.025	4.000	98.359	98.243	98.159	4.000	98.259	98.143	98.059
4.125	97.982	97.882	97.782	4.125	97.882	97.782	97.682	4.125	98.943	98.824	98.743	4.125	98.843	98.724	98.643
4.250	98.851	98.751	98.651	4.250	98.751	98.651	98.551	4.250	99.606	99.484	99.406	4.250	99.506	99.384	99.306
4.375	99.505	99.405	99.305	4.375	99.405	99.305	99.205	4.375	100.234	100.108	100.032	4.375	100.134	100.008	99.932
4.500	100.089	99.989	99.889	4.500	99.989	99.889	99.789	4.500	100.848	100.718	100.642	4.500	100.748	100.618	100.542
4.625	100.582	100.482	100.382	4.625	100.482	100.382	100.282	4.625	101.270	101.149	101.052	4.625	101.170	101.049	100.952
4.750	101.163	101.063	100.963	4.750	101.063	100.963	100.863	4.750	101.863	101.739	101.642	4.750	101.763	101.639	101.542
4.875	101.736	101.636	101.536	4.875	101.636	101.536	101.436	4.875	102.430	102.303	102.206	4.875	102.330	102.203	102.106
4.990	102.163	102.063	101.944	4.990	102.063	101.963	101.844	4.990	102.873	102.744	102.647	4.990	102.773	102.644	102.547
5.000	102.263	102.163	102.044	5.000	102.163	102.063	101.944	5.000	102.973	102.844	102.747	5.000	102.873	102.744	102.647
5.125	102.796	102.696	102.578	5.125	102.696	102.596	102.478	5.125	102.815	102.654	102.535	5.125	102.715	102.554	102.435
5.250	103.323	103.223	103.105	5.250	103.223	103.123	103.005	5.250	103.373	103.210	103.091	5.250	103.273	103.110	102.991
5.375	103.763	103.663	103.548	5.375	103.663	103.563	103.448	5.375	103.891	103.726	103.607	5.375	103.791	103.626	103.507
5.500	104.135	104.035	103.925	5.500	104.035	103.935	103.825	5.500	104.363	104.199	104.080	5.500	104.263	104.099	103.980
5.625	104.990	104.890	104.786	5.625	104.890	104.790	104.686	5.625	105.185	105.085	104.982	5.625	105.085	104.985	104.882
5.750	105.461	105.361	105.260	5.750	105.361	105.261	105.160	5.750	105.695	105.595	105.492	5.750	105.595	105.495	105.392

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	94.381	94.281	94.181	2.750	94.281	94.181	94.081
2.875	95.004	94.904	94.804	2.875	94.904	94.804	94.704
2.990	95.515	95.414	95.315	2.990	95.415	95.314	95.215
3.000	95.615	95.514	95.415	3.000	95.515	95.414	95.315
3.125	96.217	96.115	96.017	3.125	96.117	96.015	95.917
3.250	96.876	96.776	96.676	3.250	96.776	96.676	96.576
3.375	97.375	97.275	97.175	3.375	97.275	97.175	97.075
3.500	97.699	97.599	97.499	3.500	97.599	97.499	97.399
3.625	98.228	98.128	98.028	3.625	98.128	98.028	97.928
3.750	98.804	98.704	98.604	3.750	98.704	98.604	98.504
3.875	99.357	99.257	99.157	3.875	99.257	99.157	99.057
3.990	99.702	99.602	99.502	3.990	99.602	99.502	99.402
4.000	99.802	99.702	99.602	4.000	99.702	99.602	99.502
4.125	100.339	100.239	100.139	4.125	100.239	100.139	100.039
4.250	100.774	100.674	100.574	4.250	100.674	100.574	100.474
4.375	101.237	101.137	101.037	4.375	101.137	101.037	100.937
4.500	101.111	101.011	100.911	4.500	101.011	100.911	100.811
4.625	101.626	101.526	101.426	4.625	101.526	101.426	101.326
4.750	102.099	101.999	101.899	4.750	101.999	101.899	101.799

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Loan Size	
$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	-0.500
$125,001 - $175,000	-0.375
$175,001 - $275,000	0.000
$275,001 up to SC	0.125
Super Conforming	-1.500

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 80.00%	75.01 - 95.00%	-1.375	-1.125
80.01 - 90.00%	81.01 - 95.00%	-1.375	-0.875
90.01 - 95.00%	91.01 - 95.00%	-0.875	-0.625
ALL	> 95.00%	-1.875	-1.875

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

* A minimum required credit score of 580 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide

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

Relief Refinance Mortgage Delivery Fee Cap		
RRMDFC	30/25 YR Fixed	20/15 YR Fixed
Investment	-2.000	-2.000
Owner Occupied & 2nd Home ≤ 80%	-2.000	-2.000
Owner Occupied & 2nd Home > 80%	-0.750	0.000
Exclude the following from the LLPA cap: State; Loan Size; UW Buy Out; escrow waiver; -1.500 SC LLPA		

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		60 Day Lock Exp.:	**5/7/2018**

W. Rate Sheet Dated: **3/6/2018** **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	97.182	97.082	96.982	3.750	98.394	98.266	98.194	2.750	95.881	95.781	95.681
3.875	98.012	97.912	97.812	3.875	99.134	99.022	98.934	2.875	96.504	96.404	96.304
3.990	98.675	98.575	98.475	3.990	99.709	99.593	99.509	2.990	97.015	96.914	96.815
4.000	98.775	98.675	98.575	4.000	99.809	99.693	99.609	3.000	97.115	97.014	96.915
4.125	99.432	99.332	99.232	4.125	100.393	100.274	100.193	3.125	97.717	97.615	97.517
4.250	100.301	100.201	100.101	4.250	101.056	100.934	100.856	3.250	98.376	98.276	98.176
4.375	100.955	100.855	100.755	4.375	101.684	101.558	101.482	3.375	98.875	98.775	98.675
4.500	101.539	101.439	101.339	4.500	102.298	102.168	102.092	3.500	99.199	99.099	98.999
4.625	102.032	101.932	101.832	4.625	102.720	102.599	102.502	3.625	99.728	99.628	99.528
4.750	102.613	102.513	102.413	4.750	103.313	103.189	103.092	3.750	100.304	100.204	100.104
4.875	103.186	103.086	102.986	4.875	103.880	103.753	103.656	3.875	100.857	100.757	100.657
4.990	103.613	103.513	103.394	4.990	104.323	104.194	104.097	3.990	101.202	101.102	101.002
5.000	103.713	103.613	103.494	5.000	104.423	104.294	104.197	4.000	101.302	101.202	101.102
5.125	104.246	104.146	104.028	5.125	104.265	104.104	103.985	4.125	101.839	101.739	101.639
5.250	104.773	104.673	104.555	5.250	104.823	104.660	104.541	4.250	102.274	102.174	102.074
5.375	105.213	105.113	104.998	5.375	105.341	105.176	105.057	4.375	102.737	102.637	102.537
5.500	105.585	105.485	105.375	5.500	105.813	105.649	105.530	4.500	102.611	102.511	102.411
5.625	106.440	106.340	106.236	5.625	106.635	106.535	106.432	4.625	103.126	103.026	102.926
5.750	106.911	106.811	106.710	5.750	107.145	107.045	106.942	4.750	103.599	103.499	103.399

Applicable for all mortgages with greater than 15 year terms

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

Mortgages with Subordinate Financing

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

HP & HPA LLPA Cap

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

Product Features

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

All Loan Type Adjustments

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

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com	30 Day Lock Exp.:	**4/5/2018**
Lockdesk Phone:	1-877-588-2706	45 Day Lock Exp.:	**4/20/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	60 Day Lock Exp.:	**5/7/2018**

W. Rate Sheet Dated: **3/6/2018** **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	96.347	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 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)