[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.: **4/6/2018**
45 Day Lock Exp.: **4/23/2018**
60 Day Lock Exp.: **5/7/2018**

W. Rate Sheet Dated: **3/7/2018** **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	96.974	96.824	96.674	3.250	96.531	96.381	96.231	1.875	N/A	N/A	N/A	3.125	100.144	99.994	99.844
3.375	97.529	97.379	97.229	3.375	96.996	96.846	96.696	2.000	N/A	N/A	N/A	3.250	100.813	100.663	100.513
3.500	97.982	97.832	97.682	3.500	97.413	97.263	97.113	2.125	N/A	N/A	N/A	3.375	101.264	101.114	100.964
3.625	98.389	98.239	98.089	3.625	97.785	97.635	97.485	2.250	94.065	93.915	93.765	3.500	101.675	101.525	101.375
3.750	99.711	99.555	99.399	3.750	99.264	99.108	98.951	2.375	94.471	94.321	94.171	3.625	102.083	101.933	101.783
3.875	100.158	100.002	99.846	3.875	99.676	99.519	99.363	2.500	93.552	93.402	93.252	Margin =	2.250	Index =	2.060
4.000	100.607	100.451	100.294	4.000	100.088	99.932	99.776	2.625	94.502	94.352	94.202				
4.125	101.004	100.847	100.691	4.125	100.450	100.293	100.137	2.750	97.268	97.118	96.968				
4.250	102.047	101.906	101.766	4.250	101.350	101.209	101.068	2.875	97.662	97.512	97.362				
4.375	102.482	102.342	102.201	4.375	101.749	101.609	101.468	3.000	98.055	97.905	97.755				
4.500	102.864	102.723	102.582	4.500	102.095	101.955	101.814	3.125	98.399	98.249	98.099				
4.625	103.170	103.030	102.889	4.625	102.366	102.226	102.085	3.250	99.165	99.015	98.865				
4.750	103.295	103.186	103.030	4.750	102.637	102.528	102.372	3.375	99.555	99.405	99.255				
4.875	103.581	103.472	103.316	4.875	102.948	102.839	102.683	3.500	99.940	99.790	99.640				
5.000	104.093	103.983	103.827	5.000	103.224	103.115	102.959	3.625	100.266	100.116	99.966				
5.125	104.335	104.226	104.069	5.125	103.431	103.322	103.165	3.750	100.902	100.742	100.582				
5.250	104.814	104.673	104.486	5.250	103.776	103.635	103.448	3.875	101.242	101.082	100.922				
5.375	104.964	104.823	104.635	5.375	104.007	103.866	103.679	4.000	101.547	101.387	101.227				
5.500	105.242	105.102	104.914	5.500	104.424	104.283	104.096	4.125	101.778	101.618	101.458				

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	95.774	95.624	95.474	3.250	95.531	95.381	95.231	1.875	N/A	N/A	N/A	3.125	99.144	98.994	98.844
3.375	96.329	96.179	96.029	3.375	95.996	95.846	95.696	2.000	N/A	N/A	N/A	3.250	99.813	99.663	99.513
3.500	96.782	96.632	96.482	3.500	96.413	96.263	96.113	2.125	N/A	N/A	N/A	3.375	100.264	100.114	99.964
3.625	97.189	97.039	96.889	3.625	96.785	96.635	96.485	2.250	93.065	92.915	92.765	3.500	100.675	100.525	100.375
3.750	98.511	98.355	98.199	3.750	98.264	98.108	97.951	2.375	93.471	93.321	93.171	3.625	101.083	100.933	100.783
3.875	98.958	98.802	98.646	3.875	98.676	98.519	98.363	2.500	92.552	92.402	92.252	Margin =	2.250	Index =	2.060
4.000	99.407	99.251	99.094	4.000	99.088	98.932	98.776	2.625	93.502	93.352	93.202	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	99.804	99.647	99.491	4.125	99.450	99.293	99.137	2.750	96.268	96.118	95.968	Rate	30 Day	45 Day	60 Day
4.250	100.847	100.706	100.566	4.250	100.350	100.209	100.068	2.875	96.662	96.512	96.362	4.250	99.527	99.277	99.027
4.375	101.282	101.142	101.001	4.375	100.749	100.609	100.468	3.000	97.055	96.905	96.755	4.375	99.962	99.712	99.462
4.500	101.664	101.523	101.382	4.500	101.095	100.955	100.814	3.125	97.399	97.249	97.099	4.500	100.344	100.094	99.844
4.625	101.970	101.830	101.689	4.625	101.366	101.226	101.085	3.250	98.165	98.015	97.865	4.625	100.650	100.400	100.150
4.750	102.184	102.075	101.919	4.750	101.637	101.528	101.372	3.375	98.555	98.405	98.255	4.750	100.814	100.564	100.314
4.875	102.631	102.522	102.366	4.875	101.948	101.839	101.683	3.500	98.940	98.790	98.640	4.875	101.161	100.911	100.661
5.000	102.943	102.833	102.677	5.000	102.224	102.115	101.959	3.625	99.266	99.116	98.966	5.000	101.473	101.223	100.973
5.125	103.185	103.076	102.919	5.125	102.431	102.322	102.165	3.750	99.902	99.742	99.582	5.125	101.715	101.465	101.215
5.250	103.664	103.523	103.336	5.250	102.776	102.635	102.448	3.875	100.242	100.082	99.922	5.250	101.863	101.613	101.363
5.375	103.814	103.673	103.485	5.375	103.007	102.866	102.679	4.000	100.547	100.387	100.227	5.375	102.140	101.890	101.640
5.500	104.092	103.952	103.764	5.500	103.424	103.283	103.096	4.125	100.778	100.618	100.458	5.500	103.092	102.842	102.592

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:	3/7/2018	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	100.960	100.710	100.460	5.000	100.484	100.234	99.984
5.125	101.388	101.138	100.888	5.125	100.691	100.441	100.191
5.250	102.026	101.776	101.526	5.250	101.594	101.344	101.094
5.500	102.843	102.593	102.343	5.500	101.684	101.434	101.184

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.:	**4/6/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**4/23/2018**
			60 Day Lock Exp.:	**5/7/2018**

W. Rate Sheet Dated: **3/7/2018** **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	96.318	96.168	96.018	3.250	95.874	95.724	95.574	1.875	N/A	N/A	N/A	3.125	98.46	98.307	98.157
3.375	96.873	96.723	96.573	3.375	96.340	96.190	96.040	2.000	N/A	N/A	N/A	3.250	100.16	100.007	99.857
3.500	97.326	97.176	97.026	3.500	96.757	96.607	96.457	2.125	N/A	N/A	N/A	3.375	100.61	100.457	100.307
3.625	97.733	97.583	97.433	3.625	97.129	96.979	96.829	2.250	92.065	91.915	91.765	3.500	101.02	100.869	100.719
3.750	99.196	99.039	98.883	3.750	98.748	98.592	98.436	2.375	92.471	92.321	92.171	3.625	101.43	101.276	101.126
3.875	99.643	99.487	99.330	3.875	99.160	99.004	98.848	2.500	91.552	91.402	91.252	Margin = 2.250		Index = 2.060	
4.000	100.091	99.935	99.779	4.000	99.573	99.416	99.260	2.625	92.502	92.352	92.202				
4.125	100.488	100.332	100.175	4.125	99.934	99.778	99.621	2.750	95.581	95.431	95.281				
4.250	101.469	101.328	101.187	4.250	100.771	100.631	100.490	2.875	95.975	95.825	95.675				
4.375	101.904	101.763	101.623	4.375	101.171	101.031	100.890	3.000	96.368	96.218	96.068				
4.500	102.285	102.145	102.004	4.500	101.517	101.376	101.236	3.125	96.712	96.562	96.412				
4.625	102.592	102.452	102.311	4.625	101.788	101.648	101.507	3.250	98.509	98.359	98.209				
4.750	101.952	101.842	101.686	4.750	101.294	101.184	101.028	3.375	98.899	98.749	98.599				
4.875	102.237	102.128	101.972	4.875	101.605	101.495	101.339	3.500	99.283	99.133	98.983				
5.000	102.749	102.640	102.483	5.000	101.880	101.771	101.615	3.625	99.610	99.460	99.310				
5.125	102.991	102.882	102.726	5.125	102.087	101.978	101.822	3.750	100.387	100.227	100.066				
5.250	102.001	101.861	101.673	5.250	100.963	100.823	100.635	3.875	100.727	100.567	100.406				
5.375	102.151	102.010	101.823	5.375	101.194	101.054	100.866	4.000	101.032	100.872	100.712				
5.500	102.430	102.289	102.102	5.500	101.611	101.471	101.283	4.125	101.263	101.103	100.943				

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	95.118	94.968	94.818	3.250	94.874	94.724	94.574	1.875	N/A	N/A	N/A	3.125	97.457	97.307	97.157
3.375	95.673	95.523	95.373	3.375	95.340	95.190	95.040	2.000	N/A	N/A	N/A	3.250	99.157	99.007	98.857
3.500	96.126	95.976	95.826	3.500	95.757	95.607	95.457	2.125	N/A	N/A	N/A	3.375	99.607	99.457	99.307
3.625	96.533	96.383	96.233	3.625	96.129	95.979	95.829	2.250	91.315	91.165	91.015	3.500	100.019	99.869	99.719
3.750	97.996	97.839	97.683	3.750	97.748	97.592	97.436	2.375	91.721	91.571	91.421	3.625	100.426	100.276	100.126
3.875	98.443	98.287	98.130	3.875	98.160	98.004	97.848	2.500	90.802	90.652	90.502	Margin = 2.250		Index = 2.060	
4.000	98.891	98.735	98.579	4.000	98.573	98.416	98.260	2.625	91.752	91.602	91.452	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	99.288	99.132	98.975	4.125	98.934	98.778	98.621	2.750	95.362	95.212	95.062	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.269	100.128	99.987	4.250	99.771	99.631	99.490	2.875	95.756	95.606	95.456	4.250	98.949	98.699	98.449
4.375	100.704	100.563	100.423	4.375	100.171	100.031	99.890	3.000	96.149	95.999	95.849	4.375	99.384	99.134	98.884
4.500	101.085	100.945	100.804	4.500	100.517	100.376	100.236	3.125	96.493	96.343	96.193	4.500	99.765	99.515	99.265
4.625	101.392	101.252	101.111	4.625	100.788	100.648	100.507	3.250	96.697	96.547	96.397	4.625	100.072	99.822	99.572
4.750	100.841	100.731	100.575	4.750	100.294	100.184	100.028	3.375	97.086	96.936	96.786	4.750	99.471	99.221	98.971
4.875	101.287	101.178	101.022	4.875	100.605	100.495	100.339	3.500	97.471	97.321	97.171	4.875	99.817	99.567	99.317
5.000	101.599	101.490	101.333	5.000	100.880	100.771	100.615	3.625	97.797	97.647	97.497	5.000	100.129	99.879	99.629
5.125	101.841	101.732	101.576	5.125	101.087	100.978	100.822	3.750	97.715	97.555	97.395	5.125	100.371	100.121	99.871
5.250	100.851	100.711	100.523	5.250	99.963	99.823	99.635	3.875	98.055	97.895	97.735	5.250	99.050	98.800	98.550
5.375	101.001	100.860	100.673	5.375	100.194	100.054	99.866	4.000	98.360	98.200	98.040	5.375	99.327	99.077	98.827
5.500	101.280	101.139	100.952	5.500	100.611	100.471	100.283	4.125	98.591	98.431	98.271	5.500	100.280	100.030	99.780

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:	3/7/2018	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	99.616	99.366	99.116	5.000	99.140	98.890	98.640
5.125	100.044	99.794	99.544	5.125	99.347	99.097	98.847
5.250	99.214	98.964	98.714	5.250	98.781	98.531	98.281
5.500	100.031	99.781	99.531	5.500	98.871	98.621	98.371

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

30 Day Lock Exp.: **4/6/2018**
45 Day Lock Exp.: **4/23/2018**
60 Day Lock Exp.: **5/7/2018**

W. Rate Sheet Dated: 3/7/2018 **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	100.196	100.096	99.996	4.375	101.624	101.521	101.421	3.000	97.138	97.038	96.938	3.000	97.661	97.561	97.461
4.375	100.799	100.699	100.599	4.500	102.241	102.138	102.038	3.125	97.617	97.517	97.417	3.125	98.003	97.903	97.803
4.500	101.396	101.296	101.196	4.625	102.757	102.654	102.554	3.250	98.220	98.120	98.020	3.250	98.943	98.843	98.743
4.625	102.006	101.906	101.806	4.750	103.201	103.098	102.998	3.375	98.754	98.654	98.554	3.375	99.273	99.173	99.073
4.750	102.547	102.447	102.347	4.875	103.598	103.495	103.395	3.500	99.180	99.080	98.980	3.500	99.588	99.488	99.388
4.875	103.074	102.974	102.874	4.990	103.868	103.768	103.668	3.625	99.619	99.519	99.419	3.625	99.888	99.788	99.688
4.990	103.447	103.347	103.247	5.000	103.968	103.868	103.768	3.750	100.253	100.153	100.053	3.750	100.605	100.505	100.405
5.000	103.547	103.447	103.347	5.125	104.493	104.393	104.293	3.875	100.769	100.669	100.569	3.875	100.943	100.843	100.743
5.125	104.187	104.087	103.987	5.250	104.988	104.888	104.788	3.990	101.218	101.118	101.018	3.990	101.193	101.093	100.993
5.250	104.867	104.767	104.667	5.375	105.299	105.199	105.099	4.000	101.318	101.218	101.118	4.000	101.293	101.193	101.093
5.375	105.298	105.198	105.098	5.500	105.622	105.522	105.422	4.125	101.770	101.670	101.570	4.125	101.585	101.485	101.385
5.500	105.714	105.614	105.514	5.625	105.899	105.799	105.699	4.250	102.117	102.017	101.917	4.250	101.805	101.705	101.605
5.625	106.077	105.977	105.877	5.750	105.962	105.852	105.741	4.375	102.449	102.349	102.249	4.375	101.996	101.896	101.796
5.750	106.511	106.401	106.290	5.875	106.311	106.201	106.090	4.500	102.618	102.518	102.418	4.500	102.092	101.992	101.892
5.875	106.969	106.860	106.749	5.990	106.538	106.429	106.318	4.625	102.598	102.491	102.382	4.625	102.275	102.153	102.028
5.990	107.323	107.213	107.102	6.000	106.638	106.529	106.418	4.750	102.892	102.786	102.676	4.750	102.452	102.331	102.206
6.000	107.423	107.313	107.202	6.125	106.858	106.748	106.637	4.875	103.179	103.073	102.963	4.875	102.615	102.494	102.369
6.125	107.453	107.343	107.232	6.250	106.918	106.801	106.684	4.990	103.326	103.219	103.110	4.990	102.691	102.570	102.445
6.250	107.441	107.323	107.206	6.375	107.241	107.124	107.006	5.000	103.426	103.319	103.210	5.000	102.791	102.670	102.545

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	101.179	101.076	100.976	3.000	96.558	96.458	96.358
4.750	101.856	101.753	101.653	3.125	96.987	96.887	96.787
4.875	102.387	102.284	102.184	3.250	97.253	97.153	97.053
4.990	102.754	102.652	102.551	3.375	97.688	97.588	97.488
5.000	102.854	102.752	102.651	3.500	98.151	98.051	97.951
5.125	103.087	102.984	102.884	3.625	98.559	98.459	98.359
5.250	102.335	102.225	102.119	3.750	98.910	98.810	98.710
5.375	102.835	102.725	102.618	3.875	99.404	99.304	99.204
5.500	103.301	103.191	103.084	3.990	99.819	99.719	99.619
5.625	103.558	103.448	103.341	4.000	99.919	99.819	99.719
5.750	102.918	102.794	102.670	4.125	100.308	100.208	100.108
5.875	103.443	103.319	103.195	4.250	100.546	100.446	100.346
5.990	103.849	103.724	103.601	4.375	100.775	100.675	100.575
6.000	103.949	103.824	103.701	4.500	100.880	100.780	100.680
6.125	104.191	104.066	103.943	4.625	100.828	100.722	100.612
6.250	103.889	103.786	103.682	4.750	101.024	100.917	100.808
6.375	104.398	104.296	104.191	4.875	101.211	101.105	100.995
6.500	104.847	104.744	104.640	4.990	101.272	101.165	101.056
6.625	105.048	104.945	104.841	5.000	101.372	101.265	101.156

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

30 Day Lock Exp.: 4/6/2018
45 Day Lock Exp.: 4/23/2018
60 Day Lock Exp.: 5/7/2018

W. Rate Sheet Dated: 3/7/2018 **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	98.688	98.588	98.488	3.875	94.647	94.547	94.447	4.375	100.174	100.071	99.971	4.375	98.547	98.447	98.347
4.375	99.274	99.174	99.074	3.990	95.583	95.483	95.383	4.500	100.791	100.688	100.588	4.500	99.048	98.948	98.848
4.500	99.900	99.800	99.700	4.000	95.683	95.583	95.483	4.625	101.307	101.204	101.104	4.625	99.790	99.690	99.590
4.625	100.517	100.417	100.317	4.125	96.591	96.491	96.391	4.750	101.751	101.648	101.548	4.750	100.521	100.421	100.321
4.750	101.097	100.997	100.897	4.250	97.745	97.645	97.545	4.875	102.148	102.045	101.945	4.875	101.080	100.980	100.880
4.875	101.624	101.524	101.424	4.375	98.539	98.439	98.339	4.990	102.418	102.318	102.218	4.990	101.375	101.275	101.175
4.990	101.997	101.897	101.797	4.500	99.387	99.287	99.187	5.000	102.518	102.418	102.318	5.000	101.475	101.375	101.275
5.000	102.097	101.997	101.897	4.625	100.224	100.124	100.024	5.125	103.043	102.943	102.843	5.125	101.869	101.769	101.669
5.125	102.737	102.637	102.537	4.750	101.001	100.901	100.801	5.250	103.538	103.438	103.338	5.250	102.584	102.484	102.384
5.250	103.417	103.317	103.217	4.875	101.584	101.484	101.384	5.375	103.849	103.749	103.649	5.375	103.048	102.948	102.848
5.375	103.848	103.748	103.648	4.990	101.919	101.819	101.719	5.500	104.172	104.072	103.972	5.500	103.515	103.415	103.315
5.500	104.264	104.164	104.064	5.000	102.019	101.919	101.819	5.625	104.449	104.349	104.249	5.625	103.917	103.817	103.717
5.625	104.627	104.527	104.427	5.125	102.712	102.612	102.512	5.750	104.512	104.402	104.291	5.750	104.212	104.102	103.991
5.750	105.061	104.951	104.840	5.250	103.633	103.533	103.433	5.875	104.861	104.751	104.640	5.875	104.718	104.609	104.498
5.875	105.519	105.410	105.299	5.375	104.112	104.012	103.912	5.990	105.088	104.979	104.868	5.990	105.094	104.984	104.873
5.990	105.873	105.763	105.652	5.500	104.575	104.475	104.375	6.000	105.188	105.079	104.968	6.000	105.194	105.084	104.973
6.000	105.973	105.863	105.752	5.625	104.976	104.876	104.776	6.125	105.408	105.298	105.187	6.125	105.512	105.402	105.292
6.125	106.266	106.156	106.045	5.750	105.558	105.448	105.338	6.250	105.468	105.351	105.234	6.250	105.166	105.048	104.931
6.250	105.991	105.873	105.756	5.875	106.065	105.955	105.844	6.375	105.791	105.674	105.556	6.375	105.634	105.517	105.399

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	96.558	96.458	96.358	2.875	93.405	93.305	93.205	3.000	96.161	96.061	95.961	2.875	93.124	93.024	92.924
3.125	96.987	96.887	96.787	2.990	93.972	93.872	93.772	3.125	96.503	96.403	96.303	2.990	93.701	93.601	93.501
3.250	97.253	97.153	97.053	3.000	94.072	93.972	93.872	3.250	97.443	97.343	97.243	3.000	93.801	93.701	93.601
3.375	97.688	97.588	97.488	3.125	94.707	94.607	94.507	3.375	97.773	97.673	97.573	3.125	94.447	94.347	94.247
3.500	98.151	98.051	97.951	3.250	95.187	95.087	94.987	3.500	98.088	97.988	97.888	3.250	94.916	94.816	94.716
3.625	98.559	98.459	98.359	3.375	95.815	95.715	95.615	3.625	98.388	98.288	98.188	3.375	95.555	95.455	95.355
3.750	98.910	98.810	98.710	3.500	96.445	96.345	96.245	3.750	99.105	99.005	98.905	3.500	96.174	96.074	95.974
3.875	99.404	99.304	99.204	3.625	96.997	96.897	96.797	3.875	99.443	99.343	99.243	3.625	96.737	96.637	96.537
3.990	99.819	99.719	99.619	3.750	97.490	97.390	97.290	3.990	99.693	99.593	99.493	3.750	97.220	97.120	97.020
4.000	99.919	99.819	99.719	3.875	98.154	98.054	97.954	4.000	99.793	99.693	99.593	3.875	97.883	97.783	97.683
4.125	100.308	100.208	100.108	3.990	98.760	98.660	98.560	4.125	100.085	99.985	99.885	3.990	98.479	98.379	98.279
4.250	100.546	100.446	100.346	4.000	98.860	98.760	98.660	4.250	100.305	100.205	100.105	4.000	98.579	98.479	98.379
4.375	100.775	100.675	100.575	4.125	99.429	99.329	99.229	4.375	100.496	100.396	100.296	4.125	99.148	99.048	98.948
4.500	100.880	100.780	100.680	4.250	99.812	99.712	99.612	4.500	100.592	100.492	100.392	4.250	99.531	99.431	99.331
4.625	100.828	100.722	100.612	4.375	100.181	100.081	99.981	4.625	100.775	100.653	100.528	4.375	99.880	99.780	99.680
4.750	101.024	100.917	100.808	4.500	100.368	100.268	100.168	4.750	100.952	100.831	100.706	4.500	100.067	99.967	99.867
4.875	101.211	101.105	100.995	4.625	100.692	100.585	100.476	4.875	101.115	100.994	100.869	4.625	100.391	100.285	100.175
4.990	101.272	101.165	101.056	4.750	101.019	100.912	100.803	4.990	101.191	101.070	100.945	4.750	100.718	100.612	100.502
5.000	101.372	101.265	101.156	4.875	101.338	101.231	101.121	5.000	101.291	101.170	101.045	4.875	101.027	100.920	100.811

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

30 Day Lock Exp.: **4/6/2018**
45 Day Lock Exp.: **4/23/2018**
60 Day Lock Exp.: **5/7/2018**

W. Rate Sheet Dated: **3/7/2018** **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	97.372	97.272	97.172	3.750	98.522	98.403	98.322	2.750	95.936	95.836	95.736
3.875	98.183	98.083	97.983	3.875	99.251	99.128	99.051	2.875	96.560	96.460	96.360
3.990	98.817	98.717	98.617	3.990	99.811	99.686	99.611	2.990	97.071	96.971	96.871
4.000	98.917	98.817	98.717	4.000	99.911	99.786	99.711	3.000	97.171	97.071	96.971
4.125	99.558	99.458	99.358	4.125	100.516	100.388	100.316	3.125	97.774	97.674	97.574
4.250	100.424	100.322	100.224	4.250	101.176	101.045	100.976	3.250	98.440	98.340	98.240
4.375	101.071	100.966	100.871	4.375	101.810	101.675	101.610	3.375	98.938	98.838	98.738
4.500	101.650	101.541	101.450	4.500	102.421	102.282	102.220	3.500	99.263	99.163	99.063
4.625	102.138	102.029	101.938	4.625	102.860	102.720	102.640	3.625	99.791	99.691	99.591
4.750	102.713	102.604	102.513	4.750	103.470	103.326	103.246	3.750	100.365	100.265	100.165
4.875	103.281	103.172	103.081	4.875	104.034	103.887	103.807	3.875	100.915	100.815	100.715
4.990	103.718	103.613	103.515	4.990	104.473	104.325	104.245	3.990	101.335	101.228	101.135
5.000	103.818	103.713	103.615	5.000	104.573	104.425	104.345	4.000	101.435	101.328	101.235
5.125	104.346	104.241	104.142	5.125	104.405	104.237	104.139	4.125	101.970	101.862	101.770
5.250	104.868	104.763	104.665	5.250	104.969	104.799	104.701	4.250	102.403	102.294	102.203
5.375	105.304	105.202	105.103	5.375	105.453	105.282	105.184	4.375	102.864	102.753	102.664
5.500	105.672	105.572	105.472	5.500	105.923	105.752	105.654	4.500	102.742	102.642	102.542
5.625	106.371	106.271	106.171	5.625	106.585	106.485	106.385	4.625	103.255	103.155	103.055
5.750	106.837	106.737	106.637	5.750	107.092	106.992	106.892	4.750	103.726	103.626	103.526

Applicable for all mortgages with greater than 15 year terms

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

All Loan Type Adjustments

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

Program Feataures

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

Mortgages with Subordinate Financing

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

Cash-Out Refinance

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

AFR

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	4/6/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	4/23/2018
		60 Day Lock Exp.:	5/7/2018

W. Rate Sheet Dated: **3/7/2018** **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	95.907	95.807	95.707	3.750	95.807	95.707	95.607	3.750	97.072	96.953	96.872	3.750	96.972	96.853	96.772
3.875	96.706	96.606	96.506	3.875	96.606	96.506	96.406	3.875	97.801	97.678	97.601	3.875	97.701	97.578	97.501
3.990	97.367	97.267	97.167	3.990	97.267	97.167	97.067	3.990	98.361	98.236	98.161	3.990	98.261	98.136	98.061
4.000	97.467	97.367	97.267	4.000	97.367	97.267	97.167	4.000	98.461	98.336	98.261	4.000	98.361	98.236	98.161
4.125	98.108	98.008	97.908	4.125	98.008	97.908	97.808	4.125	99.066	98.938	98.866	4.125	98.966	98.838	98.766
4.250	98.974	98.872	98.774	4.250	98.874	98.772	98.674	4.250	99.726	99.595	99.526	4.250	99.626	99.495	99.426
4.375	99.621	99.516	99.421	4.375	99.521	99.416	99.321	4.375	100.360	100.225	100.160	4.375	100.260	100.125	100.060
4.500	100.200	100.091	100.000	4.500	100.100	99.991	99.900	4.500	100.971	100.832	100.770	4.500	100.871	100.732	100.670
4.625	100.688	100.579	100.488	4.625	100.588	100.479	100.388	4.625	101.410	101.270	101.190	4.625	101.310	101.170	101.090
4.750	101.263	101.154	101.063	4.750	101.163	101.054	100.963	4.750	102.020	101.876	101.796	4.750	101.920	101.776	101.696
4.875	101.831	101.722	101.631	4.875	101.731	101.622	101.531	4.875	102.584	102.437	102.357	4.875	102.484	102.337	102.257
4.990	102.268	102.163	102.065	4.990	102.168	102.063	101.965	4.990	103.023	102.875	102.795	4.990	102.923	102.775	102.695
5.000	102.368	102.263	102.165	5.000	102.268	102.163	102.065	5.000	103.123	102.975	102.895	5.000	103.023	102.875	102.795
5.125	102.896	102.791	102.692	5.125	102.796	102.691	102.592	5.125	102.955	102.787	102.689	5.125	102.855	102.687	102.589
5.250	103.418	103.313	103.215	5.250	103.318	103.213	103.115	5.250	103.519	103.349	103.251	5.250	103.419	103.249	103.151
5.375	103.854	103.752	103.653	5.375	103.754	103.652	103.553	5.375	104.003	103.832	103.734	5.375	103.903	103.732	103.634
5.500	104.222	104.122	104.022	5.500	104.122	104.022	103.922	5.500	104.473	104.302	104.204	5.500	104.373	104.202	104.104
5.625	104.921	104.821	104.721	5.625	104.821	104.721	104.621	5.625	105.135	105.035	104.935	5.625	105.035	104.935	104.835
5.750	105.387	105.287	105.187	5.750	105.287	105.187	105.087	5.750	105.642	105.542	105.442	5.750	105.542	105.442	105.342

15 Year

≤ 105% LTV				> 105% LTV			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
2.750	94.436	94.336	94.236	2.750	94.336	94.236	94.136
2.875	95.060	94.960	94.860	2.875	94.960	94.860	94.760
2.990	95.571	95.471	95.371	2.990	95.471	95.371	95.271
3.000	95.671	95.571	95.471	3.000	95.571	95.471	95.371
3.125	96.274	96.174	96.074	3.125	96.174	96.074	95.974
3.250	96.940	96.840	96.740	3.250	96.840	96.740	96.640
3.375	97.438	97.338	97.238	3.375	97.338	97.238	97.138
3.500	97.763	97.663	97.563	3.500	97.663	97.563	97.463
3.625	98.291	98.191	98.091	3.625	98.191	98.091	97.991
3.750	98.865	98.765	98.665	3.750	98.765	98.665	98.565
3.875	99.415	99.315	99.215	3.875	99.315	99.215	99.115
3.990	99.835	99.728	99.635	3.990	99.735	99.628	99.535
4.000	99.935	99.828	99.735	4.000	99.835	99.728	99.635
4.125	100.470	100.362	100.270	4.125	100.370	100.262	100.170
4.250	100.903	100.794	100.703	4.250	100.803	100.694	100.603
4.375	101.364	101.253	101.164	4.375	101.264	101.153	101.064
4.500	101.242	101.142	101.042	4.500	101.142	101.042	100.942
4.625	101.755	101.655	101.555	4.625	101.655	101.555	101.455
4.750	102.226	102.126	102.026	4.750	102.126	102.026	101.926

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

Lock Desk Policy

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Lockdesk e-mail: Lockdesk@afrwholesale.com
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60 Day Lock Exp.: **5/7/2018**

W. Rate Sheet Dated: **3/7/2018** **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	97.357	97.257	97.157	3.750	98.522	98.403	98.322	2.750	95.936	95.836	95.736
3.875	98.156	98.056	97.956	3.875	99.251	99.128	99.051	2.875	96.560	96.460	96.360
3.990	98.817	98.717	98.617	3.990	99.811	99.686	99.611	2.990	97.071	96.971	96.871
4.000	98.917	98.817	98.717	4.000	99.911	99.786	99.711	3.000	97.171	97.071	96.971
4.125	99.558	99.458	99.358	4.125	100.516	100.388	100.316	3.125	97.774	97.674	97.574
4.250	100.424	100.322	100.224	4.250	101.176	101.045	100.976	3.250	98.440	98.340	98.240
4.375	101.071	100.966	100.871	4.375	101.810	101.675	101.610	3.375	98.938	98.838	98.738
4.500	101.650	101.541	101.450	4.500	102.421	102.282	102.220	3.500	99.263	99.163	99.063
4.625	102.138	102.029	101.938	4.625	102.860	102.720	102.640	3.625	99.791	99.691	99.591
4.750	102.713	102.604	102.513	4.750	103.470	103.326	103.246	3.750	100.365	100.265	100.165
4.875	103.281	103.172	103.081	4.875	104.034	103.887	103.807	3.875	100.915	100.815	100.715
4.990	103.718	103.613	103.515	4.990	104.473	104.325	104.245	3.990	101.335	101.228	101.135
5.000	103.818	103.713	103.615	5.000	104.573	104.425	104.345	4.000	101.435	101.328	101.235
5.125	104.346	104.241	104.142	5.125	104.405	104.237	104.139	4.125	101.970	101.862	101.770
5.250	104.868	104.763	104.665	5.250	104.969	104.799	104.701	4.250	102.403	102.294	102.203
5.375	105.304	105.202	105.103	5.375	105.453	105.282	105.184	4.375	102.864	102.753	102.664
5.500	105.672	105.572	105.472	5.500	105.923	105.752	105.654	4.500	102.742	102.642	102.542
5.625	106.371	106.271	106.171	5.625	106.585	106.485	106.385	4.625	103.255	103.155	103.055
5.750	106.837	106.737	106.637	5.750	107.092	106.992	106.892	4.750	103.726	103.626	103.526

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

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	-1.600	-1.900	-0.550	-0.800	-1.420	-1.570
740 - 759	-0.850	-2.000	-2.250	-2.610	-0.600	-1.020	-2.070	-2.320
720 - 739	-1.000	-2.450	-2.800	-3.250	-0.650	-1.270	-2.620	-2.970
700 - 719	-1.150	-2.950	-3.300	-3.850	-0.700	-1.420	-3.020	-3.420
680 - 699	-1.350	-3.600	-4.100	-4.720	-0.800	-1.720	-3.820	-4.320

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

Lock Desk Policy

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

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

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

AFR Loan Center

Lockdesk e-mail: Lockdesk@afrwholesale.com

Lockdesk Phone: 1-877-588-2706

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

30 Day Lock Exp.: **4/6/2018**

45 Day Lock Exp.: **4/23/2018**

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

W. Rate Sheet Dated: **3/7/2018** **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	96.475	96.424	96.246
3.875	97.065	97.012	96.830
4.000	97.734	97.680	97.492
4.125	98.565	98.508	98.316
4.250	99.255	99.197	98.999
4.375	99.883	99.823	99.620
4.500	100.407	100.345	100.137
4.625	100.810	100.746	100.532
4.750	101.248	101.182	100.963
4.875	101.643	101.575	101.351
5.000	101.908	101.839	101.610
5.125	102.218	102.147	101.912
5.250	102.496	102.423	102.184

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	97.142	97.095	96.928
3.625	97.622	97.573	97.401
3.750	98.058	98.007	97.830
3.875	98.687	98.634	98.452
4.000	99.043	98.989	98.801
4.125	99.307	99.250	99.058
4.250	99.601	99.543	99.345
4.375	99.866	99.806	99.603
4.500	100.118	100.056	99.847
4.625	100.364	100.300	100.087
4.750	100.634	100.568	100.349

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	97.053	97.009	96.853
3.375	97.556	97.511	97.349
3.500	98.032	97.984	97.818
3.625	98.471	98.422	98.250
3.750	98.874	98.823	98.646
3.875	99.245	99.192	99.010
4.000	99.585	99.530	99.343
4.125	99.950	99.894	99.701
4.250	100.290	100.232	100.034
4.375	100.601	100.541	100.338
4.500	100.913	100.851	100.643
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)