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.: **4/9/2018**
45 Day Lock Exp.: **4/23/2018**
60 Day Lock Exp.: **5/7/2018**

W. Rate Sheet Dated: 3/8/2018 **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	96.927	96.777	96.627	3.250	96.484	96.334	96.184	1.875	N/A	N/A	N/A	3.125	100.144	99.994	99.844
3.375	97.482	97.332	97.182	3.375	96.949	96.799	96.649	2.000	N/A	N/A	N/A	3.250	100.813	100.663	100.513
3.500	97.935	97.785	97.635	3.500	97.366	97.216	97.066	2.125	N/A	N/A	N/A	3.375	101.264	101.114	100.964
3.625	98.342	98.192	98.042	3.625	97.738	97.588	97.438	2.250	94.003	93.853	93.703	3.500	101.675	101.525	101.375
3.750	99.727	99.577	99.427	3.750	99.280	99.130	98.980	2.375	94.408	94.258	94.108	3.625	102.083	101.933	101.783
3.875	100.174	100.024	99.874	3.875	99.691	99.541	99.391	2.500	93.490	93.340	93.190	Margin =	2.250	Index =	2.060
4.000	100.622	100.472	100.322	4.000	100.104	99.954	99.804	2.625	94.440	94.290	94.140				
4.125	101.019	100.869	100.719	4.125	100.465	100.315	100.165	2.750	97.217	97.067	96.917				
4.250	101.969	101.828	101.672	4.250	101.271	101.131	100.975	2.875	97.611	97.461	97.311				
4.375	102.404	102.263	102.107	4.375	101.671	101.531	101.374	3.000	98.005	97.855	97.705				
4.500	102.785	102.645	102.489	4.500	102.017	101.876	101.720	3.125	98.348	98.198	98.048				
4.625	103.092	102.952	102.795	4.625	102.288	102.148	101.991	3.250	99.185	99.035	98.885				
4.750	103.217	103.108	102.967	4.750	102.559	102.450	102.309	3.375	99.574	99.424	99.274				
4.875	103.503	103.394	103.253	4.875	102.870	102.761	102.620	3.500	99.959	99.809	99.659				
5.000	104.015	103.905	103.765	5.000	103.146	103.037	102.896	3.625	100.286	100.136	99.986				
5.125	104.337	104.228	104.087	5.125	103.353	103.244	103.103	3.750	100.910	100.754	100.598				
5.250	104.706	104.519	104.331	5.250	103.588	103.401	103.213	3.875	101.250	101.094	100.938				
5.375	104.856	104.669	104.481	5.375	103.819	103.632	103.444	4.000	101.555	101.399	101.243				
5.500	105.135	104.947	104.760	5.500	104.236	104.049	103.861	4.125	101.786	101.630	101.474				

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	95.727	95.577	95.427	3.250	95.484	95.334	95.184	1.875	N/A	N/A	N/A	3.125	99.144	98.994	98.844
3.375	96.282	96.132	95.982	3.375	95.949	95.799	95.649	2.000	N/A	N/A	N/A	3.250	99.813	99.663	99.513
3.500	96.735	96.585	96.435	3.500	96.366	96.216	96.066	2.125	N/A	N/A	N/A	3.375	100.264	100.114	99.964
3.625	97.142	96.992	96.842	3.625	96.738	96.588	96.438	2.250	93.003	92.853	92.703	3.500	100.675	100.525	100.375
3.750	98.527	98.377	98.227	3.750	98.280	98.130	97.980	2.375	93.408	93.258	93.108	3.625	101.083	100.933	100.783
3.875	98.974	98.824	98.674	3.875	98.691	98.541	98.391	2.500	92.490	92.340	92.190	Margin =	2.250	Index =	2.060
4.000	99.422	99.272	99.122	4.000	99.104	98.954	98.804	2.625	93.440	93.290	93.140	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	99.819	99.669	99.519	4.125	99.465	99.315	99.165	2.750	96.217	96.067	95.917	Rate	30 Day	45 Day	60 Day
4.250	100.769	100.628	100.472	4.250	100.271	100.131	99.975	2.875	96.611	96.461	96.311	4.250	99.449	99.199	98.949
4.375	101.204	101.063	100.907	4.375	100.671	100.531	100.374	3.000	97.005	96.855	96.705	4.375	99.884	99.634	99.384
4.500	101.585	101.445	101.289	4.500	101.017	100.876	100.720	3.125	97.348	97.198	97.048	4.500	100.265	100.015	99.765
4.625	101.892	101.752	101.595	4.625	101.288	101.148	100.991	3.250	98.185	98.035	97.885	4.625	100.572	100.322	100.072
4.750	102.106	101.997	101.856	4.750	101.559	101.450	101.309	3.375	98.574	98.424	98.274	4.750	100.736	100.486	100.236
4.875	102.553	102.444	102.303	4.875	101.870	101.761	101.620	3.500	98.959	98.809	98.659	4.875	101.083	100.833	100.583
5.000	102.865	102.755	102.615	5.000	102.146	102.037	101.896	3.625	99.286	99.136	98.986	5.000	101.395	101.145	100.895
5.125	103.187	103.078	102.937	5.125	102.353	102.244	102.103	3.750	99.910	99.754	99.598	5.125	101.637	101.387	101.137
5.250	104.276	104.089	103.901	5.250	102.588	102.401	102.213	3.875	100.250	100.094	99.938	5.250	101.675	101.425	101.175
5.375	104.426	104.239	104.051	5.375	102.819	102.632	102.444	4.000	100.555	100.399	100.243	5.375	101.952	101.702	101.452
5.500	104.705	104.517	104.330	5.500	103.236	103.049	102.861	4.125	100.786	100.630	100.474	5.500	102.905	102.655	102.405

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:	3/8/2018	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	100.882	100.632	100.382	5.000	100.406	100.156	99.906
5.125	101.310	101.060	100.810	5.125	100.613	100.363	100.113
5.250	101.839	101.589	101.339	5.250	101.406	101.156	100.906
5.500	102.656	102.406	102.156	5.500	101.496	101.246	100.996

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

30 Day Lock Exp.: **4/9/2018**
45 Day Lock Exp.: **4/23/2018**
60 Day Lock Exp.: **5/7/2018**

W. Rate Sheet Dated: **3/8/2018** **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	96.271	96.121	95.971	3.250	95.828	95.678	95.528	1.875	N/A	N/A	N/A	3.125	98.46	98.307	98.157
3.375	96.826	96.676	96.526	3.375	96.293	96.143	95.993	2.000	N/A	N/A	N/A	3.250	100.16	100.007	99.857
3.500	97.279	97.129	96.979	3.500	96.710	96.560	96.410	2.125	N/A	N/A	N/A	3.375	100.61	100.457	100.307
3.625	97.686	97.536	97.386	3.625	97.082	96.932	96.782	2.250	92.003	91.853	91.703	3.500	101.02	100.869	100.719
3.750	99.211	99.061	98.911	3.750	98.764	98.614	98.464	2.375	92.408	92.258	92.108	3.625	101.43	101.276	101.126
3.875	99.658	99.508	99.358	3.875	99.176	99.026	98.876	2.500	91.490	91.340	91.190	Margin = 2.250		Index = 2.060	
4.000	100.107	99.957	99.807	4.000	99.588	99.438	99.288	2.625	92.440	92.290	92.140				
4.125	100.504	100.354	100.204	4.125	99.950	99.800	99.650	2.750	95.530	95.380	95.230				
4.250	101.391	101.250	101.094	4.250	100.693	100.553	100.396	2.875	95.924	95.774	95.624				
4.375	101.826	101.685	101.529	4.375	101.093	100.952	100.796	3.000	96.317	96.167	96.017				
4.500	102.207	102.067	101.910	4.500	101.439	101.298	101.142	3.125	96.661	96.511	96.361				
4.625	102.514	102.374	102.217	4.625	101.710	101.569	101.413	3.250	98.529	98.379	98.229				
4.750	101.874	101.764	101.624	4.750	101.215	101.106	100.965	3.375	98.918	98.768	98.618				
4.875	102.159	102.050	101.909	4.875	101.526	101.417	101.276	3.500	99.303	99.153	99.003				
5.000	102.671	102.561	102.421	5.000	101.802	101.693	101.552	3.625	99.630	99.480	99.330				
5.125	102.993	102.884	102.743	5.125	102.009	101.900	101.759	3.750	100.395	100.238	100.082				
5.250	101.894	101.706	101.519	5.250	100.776	100.588	100.401	3.875	100.735	100.578	100.422				
5.375	102.044	101.856	101.669	5.375	101.007	100.819	100.632	4.000	101.040	100.883	100.727				
5.500	102.322	102.135	101.947	5.500	101.424	101.236	101.049	4.125	101.271	101.114	100.958				

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	95.071	94.921	94.771	3.250	94.828	94.678	94.528	1.875	N/A	N/A	N/A	3.125	97.457	97.307	97.157
3.375	95.626	95.476	95.326	3.375	95.293	95.143	94.993	2.000	N/A	N/A	N/A	3.250	99.157	99.007	98.857
3.500	96.079	95.929	95.779	3.500	95.710	95.560	95.410	2.125	N/A	N/A	N/A	3.375	99.607	99.457	99.307
3.625	96.486	96.336	96.186	3.625	96.082	95.932	95.782	2.250	91.253	91.103	90.953	3.500	100.019	99.869	99.719
3.750	98.011	97.861	97.711	3.750	97.764	97.614	97.464	2.375	91.658	91.508	91.358	3.625	100.426	100.276	100.126
3.875	98.458	98.308	98.158	3.875	98.176	98.026	97.876	2.500	90.740	90.590	90.440	Margin = 2.250		Index = 2.060	
4.000	98.907	98.757	98.607	4.000	98.588	98.438	98.288	2.625	91.690	91.540	91.390	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	99.304	99.154	99.004	4.125	98.950	98.800	98.650	2.750	95.311	95.161	95.011	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.191	100.050	99.894	4.250	99.693	99.553	99.396	2.875	95.705	95.555	95.405	4.250	98.871	98.621	98.371
4.375	100.626	100.485	100.329	4.375	100.093	99.952	99.796	3.000	96.098	95.948	95.798	4.375	99.306	99.056	98.806
4.500	101.007	100.867	100.710	4.500	100.439	100.298	100.142	3.125	96.442	96.292	96.142	4.500	99.687	99.437	99.187
4.625	101.314	101.174	101.017	4.625	100.710	100.569	100.413	3.250	96.716	96.566	96.416	4.625	99.994	99.744	99.494
4.750	100.763	100.653	100.513	4.750	100.215	100.106	99.965	3.375	97.106	96.956	96.806	4.750	99.393	99.143	98.893
4.875	101.209	101.100	100.959	4.875	100.526	100.417	100.276	3.500	97.491	97.341	97.191	4.875	99.739	99.489	99.239
5.000	101.521	101.411	101.271	5.000	100.802	100.693	100.552	3.625	97.817	97.667	97.517	5.000	100.051	99.801	99.551
5.125	101.843	101.734	101.593	5.125	101.009	100.900	100.759	3.750	97.723	97.566	97.410	5.125	100.293	100.043	99.793
5.250	101.464	101.276	101.089	5.250	99.776	99.588	99.401	3.875	98.063	97.906	97.750	5.250	98.863	98.613	98.363
5.375	101.614	101.426	101.239	5.375	100.007	99.819	99.632	4.000	98.368	98.212	98.055	5.375	99.140	98.890	98.640
5.500	101.892	101.705	101.517	5.500	100.424	100.236	100.049	4.125	98.599	98.443	98.286	5.500	100.092	99.842	99.592

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:	3/8/2018	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	99.538	99.288	99.038	5.000	99.062	98.812	98.562
5.125	99.966	99.716	99.466	5.125	99.269	99.019	98.769
5.250	99.026	98.776	98.526	5.250	98.594	98.344	98.094
5.500	99.843	99.593	99.343	5.500	98.684	98.434	98.184

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
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30 Day Lock Exp.: **4/9/2018**
45 Day Lock Exp.: **4/23/2018**
60 Day Lock Exp.: **5/7/2018**

W. Rate Sheet Dated: **3/8/2018** **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	100.321	100.221	100.121	4.250	101.222	101.120	101.020	3.000	97.294	97.194	97.094	3.000	97.672	97.572	97.472
4.375	100.924	100.824	100.724	4.375	101.631	101.529	101.430	3.125	97.773	97.673	97.573	3.125	98.015	97.915	97.815
4.500	101.521	101.421	101.321	4.500	102.248	102.146	102.047	3.250	98.376	98.276	98.176	3.250	98.985	98.885	98.785
4.625	102.131	102.031	101.931	4.625	102.765	102.662	102.563	3.375	98.879	98.779	98.679	3.375	99.315	99.215	99.115
4.750	102.648	102.548	102.448	4.750	103.208	103.106	103.007	3.500	99.305	99.205	99.105	3.500	99.630	99.530	99.430
4.875	103.163	103.063	102.963	4.875	103.605	103.503	103.403	3.625	99.719	99.619	99.519	3.625	99.930	99.830	99.730
4.990	103.439	103.339	103.239	4.990	103.860	103.760	103.660	3.750	100.292	100.192	100.092	3.750	100.598	100.498	100.398
5.000	103.539	103.439	103.339	5.000	103.960	103.860	103.760	3.875	100.763	100.663	100.563	3.875	100.937	100.837	100.737
5.125	104.179	104.079	103.979	5.125	104.486	104.386	104.286	3.990	101.212	101.112	101.012	3.990	101.187	101.087	100.987
5.250	104.859	104.759	104.659	5.250	104.981	104.881	104.781	4.000	101.312	101.212	101.112	4.000	101.287	101.187	101.087
5.375	105.291	105.191	105.091	5.375	105.292	105.192	105.092	4.125	101.764	101.664	101.564	4.125	101.579	101.479	101.379
5.500	105.707	105.607	105.507	5.500	105.614	105.514	105.414	4.250	102.111	102.011	101.911	4.250	101.799	101.699	101.599
5.625	106.070	105.970	105.870	5.625	105.892	105.792	105.692	4.375	102.443	102.343	102.243	4.375	101.989	101.889	101.789
5.750	106.612	106.502	106.391	5.750	106.063	105.953	105.841	4.500	102.612	102.512	102.412	4.500	102.086	101.986	101.886
5.875	107.070	106.961	106.849	5.875	106.411	106.302	106.190	4.625	102.592	102.483	102.373	4.625	102.269	102.144	102.019
5.990	107.424	107.314	107.203	5.990	106.639	106.530	106.418	4.750	102.887	102.777	102.668	4.750	102.447	102.322	102.197
6.000	107.524	107.414	107.303	6.000	106.739	106.630	106.518	4.875	103.173	103.064	102.955	4.875	102.610	102.485	102.360
6.125	107.554	107.454	107.354	6.125	106.959	106.849	106.737	4.990	103.320	103.211	103.101	4.990	102.685	102.560	102.435
6.250	107.541	107.424	107.307	6.250	107.019	106.902	106.785	5.000	103.420	103.311	103.201	5.000	102.785	102.660	102.535

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	101.187	101.084	100.985	3.000	96.570	96.470	96.370
4.750	101.863	101.761	101.662	3.125	96.999	96.899	96.799
4.875	102.395	102.292	102.193	3.250	97.284	97.184	97.084
4.990	102.762	102.659	102.560	3.375	97.730	97.630	97.530
5.000	102.862	102.759	102.660	3.500	98.193	98.093	97.993
5.125	103.094	102.992	102.892	3.625	98.601	98.501	98.401
5.250	102.327	102.217	102.112	3.750	98.914	98.814	98.714
5.375	102.826	102.717	102.611	3.875	99.397	99.297	99.197
5.500	103.292	103.182	103.077	3.990	99.813	99.713	99.613
5.625	103.549	103.440	103.335	4.000	99.913	99.813	99.713
5.750	103.018	102.894	102.771	4.125	100.301	100.201	100.101
5.875	103.543	103.419	103.296	4.250	100.540	100.440	100.340
5.990	103.949	103.824	103.701	4.375	100.768	100.668	100.568
6.000	104.049	103.924	103.801	4.500	100.874	100.774	100.674
6.125	104.291	104.166	104.043	4.625	100.823	100.713	100.604
6.250	103.990	103.888	103.782	4.750	101.018	100.909	100.799
6.375	104.500	104.397	104.292	4.875	101.205	101.096	100.987
6.500	104.948	104.846	104.740	4.990	101.266	101.157	101.047
6.625	105.149	105.047	104.941	5.000	101.366	101.257	101.147

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.:	**4/9/2018**
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: **3/8/2018** **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	98.696	98.596	98.496	3.875	94.610	94.510	94.410	4.250	99.772	99.670	99.570	4.375	98.509	98.409	98.309
4.375	99.283	99.183	99.083	3.990	95.545	95.445	95.345	4.375	100.181	100.079	99.980	4.500	99.010	98.910	98.810
4.500	99.908	99.808	99.708	4.000	95.645	95.545	95.445	4.500	100.798	100.696	100.597	4.625	99.799	99.699	99.599
4.625	100.526	100.426	100.326	4.125	96.553	96.453	96.353	4.625	101.315	101.212	101.113	4.750	100.529	100.429	100.329
4.750	101.105	101.005	100.905	4.250	97.753	97.653	97.553	4.750	101.758	101.656	101.557	4.875	101.089	100.989	100.889
4.875	101.633	101.533	101.433	4.375	98.548	98.448	98.348	4.875	102.155	102.053	101.953	4.990	101.384	101.284	101.184
4.990	101.989	101.889	101.789	4.500	99.396	99.296	99.196	4.990	102.410	102.310	102.210	5.000	101.484	101.384	101.284
5.000	102.089	101.989	101.889	4.625	100.232	100.132	100.032	5.000	102.510	102.410	102.310	5.125	101.878	101.778	101.678
5.125	102.729	102.629	102.529	4.750	101.010	100.910	100.810	5.125	103.036	102.936	102.836	5.250	102.577	102.477	102.377
5.250	103.409	103.309	103.209	4.875	101.592	101.492	101.392	5.250	103.531	103.431	103.331	5.375	103.040	102.940	102.840
5.375	103.841	103.741	103.641	4.990	101.928	101.828	101.728	5.375	103.842	103.742	103.642	5.500	103.508	103.408	103.308
5.500	104.257	104.157	104.057	5.000	102.028	101.928	101.828	5.500	104.164	104.064	103.964	5.625	103.909	103.809	103.709
5.625	104.620	104.520	104.420	5.125	102.705	102.605	102.505	5.625	104.442	104.342	104.242	5.750	104.313	104.203	104.091
5.750	105.162	105.052	104.941	5.250	103.626	103.526	103.426	5.750	104.613	104.503	104.391	5.875	104.819	104.710	104.598
5.875	105.620	105.511	105.399	5.375	104.105	104.005	103.905	5.875	104.961	104.852	104.740	5.990	105.195	105.085	104.974
5.990	105.974	105.864	105.753	5.500	104.567	104.467	104.367	5.990	105.189	105.080	104.968	6.000	105.295	105.185	105.074
6.000	106.074	105.964	105.853	5.625	104.969	104.869	104.769	6.000	105.289	105.180	105.068	6.125	105.613	105.503	105.392
6.125	106.104	106.004	105.904	5.750	105.659	105.549	105.438	6.125	105.509	105.399	105.287	6.250	105.266	105.149	105.032
6.250	106.091	105.974	105.857	5.875	106.165	106.056	105.944	6.250	105.569	105.452	105.335	6.375	105.734	105.617	105.500

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	96.570	96.470	96.370	3.000	94.083	93.983	93.883	3.000	96.172	96.072	95.972	3.000	93.812	93.712	93.612
3.125	96.999	96.899	96.799	3.125	94.719	94.619	94.519	3.125	96.515	96.415	96.315	3.125	94.458	94.358	94.258
3.250	97.284	97.184	97.084	3.250	95.229	95.129	95.029	3.250	97.485	97.385	97.285	3.250	94.958	94.858	94.758
3.375	97.730	97.630	97.530	3.375	95.857	95.757	95.657	3.375	97.815	97.715	97.615	3.375	95.597	95.497	95.397
3.500	98.193	98.093	97.993	3.500	96.487	96.387	96.287	3.500	98.130	98.030	97.930	3.500	96.216	96.116	96.016
3.625	98.601	98.501	98.401	3.625	97.039	96.939	96.839	3.625	98.430	98.330	98.230	3.625	96.779	96.679	96.579
3.750	98.914	98.814	98.714	3.750	97.530	97.430	97.330	3.750	99.098	98.998	98.898	3.750	97.260	97.160	97.060
3.875	99.397	99.297	99.197	3.875	98.147	98.047	97.947	3.875	99.437	99.337	99.237	3.875	97.877	97.777	97.677
3.990	99.813	99.713	99.613	3.990	98.754	98.654	98.554	3.990	99.687	99.587	99.487	3.990	98.473	98.373	98.273
4.000	99.913	99.813	99.713	4.000	98.854	98.754	98.654	4.000	99.787	99.687	99.587	4.000	98.573	98.473	98.373
4.125	100.301	100.201	100.101	4.125	99.422	99.322	99.222	4.125	100.079	99.979	99.879	4.125	99.142	99.042	98.942
4.250	100.540	100.440	100.340	4.250	99.806	99.706	99.606	4.250	100.299	100.199	100.099	4.250	99.525	99.425	99.325
4.375	100.768	100.668	100.568	4.375	100.175	100.075	99.975	4.375	100.489	100.389	100.289	4.375	99.874	99.774	99.674
4.500	100.874	100.774	100.674	4.500	100.362	100.262	100.162	4.500	100.586	100.486	100.386	4.500	100.061	99.961	99.861
4.625	100.823	100.713	100.604	4.625	100.686	100.577	100.467	4.625	100.769	100.644	100.519	4.625	100.386	100.276	100.167
4.750	101.018	100.909	100.799	4.750	101.013	100.904	100.794	4.750	100.947	100.822	100.697	4.750	100.713	100.603	100.494
4.875	101.205	101.096	100.987	4.875	101.332	101.222	101.113	4.875	101.110	100.985	100.860	4.875	101.021	100.912	100.803
4.990	101.266	101.157	101.047	4.990	101.512	#REF!	#REF!	4.990	101.185	101.060	100.935	4.990	101.231	#REF!	#REF!
5.000	101.366	101.257	101.147	5.000	101.612	#REF!	#REF!	5.000	101.285	101.160	101.035	5.000	101.331	#REF!	#REF!

Applicable for all mortgages with greater than 15 year terms

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

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

LLPA Cap

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

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

Product Features

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

*Not applicable to detached condominiums or site condominiums

All Loan Type Adjustments

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

Loan Size Adjuster

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

Mortgages with Subordinate Financing *

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

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

Lock Desk Policy

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

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

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

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

[AFR Loan Center]				
Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	**4/9/2018**
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: **3/8/2018** **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	97.497	97.397	97.297	3.750	98.404	98.294	98.204	2.750	95.963	95.863	95.763
3.875	98.308	98.208	98.108	3.875	99.180	99.071	98.980	2.875	96.695	96.595	96.495
3.990	98.871	98.771	98.671	3.990	99.742	99.630	99.542	2.990	97.194	97.094	96.994
4.000	98.971	98.871	98.771	4.000	99.842	99.730	99.642	3.000	97.294	97.194	97.094
4.125	99.647	99.547	99.447	4.125	100.460	100.345	100.260	3.125	97.800	97.699	97.600
4.250	100.367	100.267	100.167	4.250	101.121	101.003	100.921	3.250	98.476	98.376	98.276
4.375	101.015	100.915	100.815	4.375	101.756	101.634	101.556	3.375	98.969	98.869	98.769
4.500	101.595	101.495	101.395	4.500	102.367	102.240	102.167	3.500	99.305	99.205	99.105
4.625	102.131	102.031	101.931	4.625	102.808	102.685	102.605	3.625	99.828	99.728	99.628
4.750	102.662	102.562	102.462	4.750	103.418	103.292	103.212	3.750	100.403	100.303	100.203
4.875	103.232	103.132	103.032	4.875	103.982	103.853	103.773	3.875	100.953	100.853	100.753
4.990	103.675	103.575	103.475	4.990	104.423	104.292	104.212	3.990	101.310	101.210	101.110
5.000	103.775	103.675	103.575	5.000	104.523	104.392	104.312	4.000	101.410	101.310	101.210
5.125	104.305	104.205	104.105	5.125	104.364	104.217	104.119	4.125	101.945	101.845	101.745
5.250	104.829	104.729	104.629	5.250	104.929	104.781	104.683	4.250	102.378	102.278	102.178
5.375	105.267	105.167	105.067	5.375	105.414	105.264	105.166	4.375	102.840	102.740	102.640
5.500	105.638	105.538	105.438	5.500	105.886	105.735	105.637	4.500	102.651	102.551	102.451
5.625	106.283	106.183	106.083	5.625	106.498	106.398	106.298	4.625	103.164	103.064	102.964
5.750	106.752	106.652	106.552	5.750	107.006	106.906	106.806	4.750	103.636	103.536	103.436

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

Lock Desk Policy

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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.: **4/9/2018**
45 Day Lock Exp.: **4/23/2018**
60 Day Lock Exp.: **5/7/2018**

W. Rate Sheet Dated: **3/8/2018** **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	95.831	95.731	95.631	3.750	95.731	95.631	95.531	3.750	96.954	96.844	96.754	3.750	96.854	96.744	96.654
3.875	96.663	96.563	96.463	3.875	96.563	96.463	96.363	3.875	97.730	97.621	97.530	3.875	97.630	97.521	97.430
3.990	97.324	97.224	97.124	3.990	97.224	97.124	97.024	3.990	98.292	98.180	98.092	3.990	98.192	98.080	97.992
4.000	97.424	97.324	97.224	4.000	97.324	97.224	97.124	4.000	98.392	98.280	98.192	4.000	98.292	98.180	98.092
4.125	98.032	97.932	97.832	4.125	97.932	97.832	97.732	4.125	99.010	98.895	98.810	4.125	98.910	98.795	98.710
4.250	98.917	98.817	98.717	4.250	98.817	98.717	98.617	4.250	99.671	99.553	99.471	4.250	99.571	99.453	99.371
4.375	99.565	99.465	99.365	4.375	99.465	99.365	99.265	4.375	100.306	100.184	100.106	4.375	100.206	100.084	100.006
4.500	100.145	100.045	99.945	4.500	100.045	99.945	99.845	4.500	100.917	100.790	100.717	4.500	100.817	100.690	100.617
4.625	100.635	100.535	100.435	4.625	100.535	100.435	100.335	4.625	101.358	101.235	101.155	4.625	101.258	101.135	101.055
4.750	101.212	101.112	101.012	4.750	101.112	101.012	100.912	4.750	101.968	101.842	101.762	4.750	101.868	101.742	101.662
4.875	101.782	101.682	101.582	4.875	101.682	101.582	101.482	4.875	102.532	102.403	102.323	4.875	102.432	102.303	102.223
4.990	102.225	102.125	102.025	4.990	102.125	102.025	101.925	4.990	102.973	102.842	102.762	4.990	102.873	102.742	102.662
5.000	102.325	102.225	102.125	5.000	102.225	102.125	102.025	5.000	103.073	102.942	102.862	5.000	102.973	102.842	102.762
5.125	102.855	102.755	102.655	5.125	102.755	102.655	102.555	5.125	102.914	102.767	102.669	5.125	102.814	102.667	102.569
5.250	103.379	103.279	103.179	5.250	103.279	103.179	103.079	5.250	103.479	103.331	103.233	5.250	103.379	103.231	103.133
5.375	103.817	103.717	103.617	5.375	103.717	103.617	103.517	5.375	103.964	103.814	103.716	5.375	103.864	103.714	103.616
5.500	104.188	104.088	103.988	5.500	104.088	103.988	103.888	5.500	104.436	104.285	104.187	5.500	104.336	104.185	104.087
5.625	104.833	104.733	104.633	5.625	104.733	104.633	104.533	5.625	105.048	104.948	104.848	5.625	104.948	104.848	104.748
5.750	105.302	105.202	105.102	5.750	105.202	105.102	105.002	5.750	105.556	105.456	105.356	5.750	105.456	105.356	105.256

15 Year

≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	94.463	94.363	94.263	2.750	94.363	94.263	94.163
2.875	95.086	94.986	94.886	2.875	94.986	94.886	94.786
2.990	95.597	95.497	95.397	2.990	95.497	95.397	95.297
3.000	95.697	95.597	95.497	3.000	95.597	95.497	95.397
3.125	96.300	96.199	96.100	3.125	96.200	96.099	96.000
3.250	96.976	96.876	96.776	3.250	96.876	96.776	96.676
3.375	97.469	97.369	97.269	3.375	97.369	97.269	97.169
3.500	97.800	97.700	97.600	3.500	97.700	97.600	97.500
3.625	98.328	98.228	98.128	3.625	98.228	98.128	98.028
3.750	98.903	98.803	98.703	3.750	98.803	98.703	98.603
3.875	99.453	99.353	99.253	3.875	99.353	99.253	99.153
3.990	99.810	99.710	99.610	3.990	99.710	99.610	99.510
4.000	99.910	99.810	99.710	4.000	99.810	99.710	99.610
4.125	100.445	100.345	100.245	4.125	100.345	100.245	100.145
4.250	100.878	100.778	100.678	4.250	100.778	100.678	100.578
4.375	101.340	101.240	101.140	4.375	101.240	101.140	101.040
4.500	101.151	101.051	100.951	4.500	101.051	100.951	100.851
4.625	101.664	101.564	101.464	4.625	101.564	101.464	101.364
4.750	102.136	102.036	101.936	4.750	102.036	101.936	101.836

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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AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com	30 Day Lock Exp.:	4/9/2018
Lockdesk Phone:	1-877-588-2706	45 Day Lock Exp.:	4/23/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	60 Day Lock Exp.:	5/7/2018

W. Rate Sheet Dated: 3/8/2018 **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	97.281	97.181	97.081	3.750	98.404	98.294	98.204	2.750	95.963	95.863	95.763
3.875	98.113	98.013	97.913	3.875	99.180	99.071	98.980	2.875	96.586	96.486	96.386
3.990	98.774	98.674	98.574	3.990	99.742	99.630	99.542	2.990	97.097	96.997	96.897
4.000	98.874	98.774	98.674	4.000	99.842	99.730	99.642	3.000	97.197	97.097	96.997
4.125	99.482	99.382	99.282	4.125	100.460	100.345	100.260	3.125	97.800	97.699	97.600
4.250	100.367	100.267	100.167	4.250	101.121	101.003	100.921	3.250	98.476	98.376	98.276
4.375	101.015	100.915	100.815	4.375	101.756	101.634	101.556	3.375	98.969	98.869	98.769
4.500	101.595	101.495	101.395	4.500	102.367	102.240	102.167	3.500	99.300	99.200	99.100
4.625	102.085	101.985	101.885	4.625	102.808	102.685	102.605	3.625	99.828	99.728	99.628
4.750	102.662	102.562	102.462	4.750	103.418	103.292	103.212	3.750	100.403	100.303	100.203
4.875	103.232	103.132	103.032	4.875	103.982	103.853	103.773	3.875	100.953	100.853	100.753
4.990	103.675	103.575	103.475	4.990	104.423	104.292	104.212	3.990	101.310	101.210	101.110
5.000	103.775	103.675	103.575	5.000	104.523	104.392	104.312	4.000	101.410	101.310	101.210
5.125	104.305	104.205	104.105	5.125	104.364	104.217	104.119	4.125	101.945	101.845	101.745
5.250	104.829	104.729	104.629	5.250	104.929	104.781	104.683	4.250	102.378	102.278	102.178
5.375	105.267	105.167	105.067	5.375	105.414	105.264	105.166	4.375	102.840	102.740	102.640
5.500	105.638	105.538	105.438	5.500	105.886	105.735	105.637	4.500	102.651	102.551	102.451
5.625	106.283	106.183	106.083	5.625	106.498	106.398	106.298	4.625	103.164	103.064	102.964
5.750	106.752	106.652	106.552	5.750	107.006	106.906	106.806	4.750	103.636	103.536	103.436

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.: **4/9/2018**
45 Day Lock Exp.: **4/23/2018**
60 Day Lock Exp.: **5/7/2018**

W. Rate Sheet Dated: **3/8/2018** **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	96.465	96.414	96.237
3.875	97.049	96.997	96.814
4.000	97.715	97.660	97.473
4.125	98.538	98.482	98.289
4.250	99.221	99.163	98.965
4.375	99.844	99.783	99.580
4.500	100.363	100.302	100.093
4.625	100.763	100.699	100.485
4.750	101.196	101.130	100.911
4.875	101.588	101.520	101.296
5.000	101.851	101.782	101.553
5.125	102.160	102.089	101.854
5.250	102.437	102.364	102.125

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	97.160	97.113	96.946
3.625	97.635	97.585	97.414
3.750	98.066	98.015	97.838
3.875	98.691	98.638	98.456
4.000	99.045	98.990	98.803
4.125	99.306	99.250	99.057
4.250	99.598	99.540	99.342
4.375	99.862	99.802	99.599
4.500	100.113	100.051	99.843
4.625	100.359	100.295	100.082
4.750	100.629	100.563	100.344

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	97.191	97.147	96.991
3.375	97.685	97.640	97.478
3.500	98.153	98.106	97.939
3.625	98.585	98.536	98.364
3.750	98.982	98.931	98.754
3.875	99.347	99.294	99.111
4.000	99.681	99.626	99.439
4.125	100.041	99.984	99.791
4.250	100.376	100.318	100.120
4.375	100.687	100.627	100.424
4.500	100.999	100.937	100.729
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)