AFR Loan Center			
Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**4/11/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**4/26/2018**
		60 Day Lock Exp.:	**5/11/2018**

W. Rate Sheet Dated: 3/12/2018 **Release Time:** 10:00 am ET Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT

30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	97.083	96.933	96.783	3.250	96.640	96.490	96.340	1.875	N/A	N/A	N/A	3.125	100.144	99.994	99.844
3.375	97.638	97.488	97.338	3.375	97.105	96.955	96.805	2.000	N/A	N/A	N/A	3.250	100.813	100.663	100.513
3.500	98.091	97.941	97.791	3.500	97.523	97.373	97.223	2.125	N/A	N/A	N/A	3.375	101.264	101.114	100.964
3.625	98.499	98.349	98.199	3.625	97.894	97.744	97.594	2.250	94.077	93.927	93.777	3.500	101.675	101.525	101.375
3.750	99.867	99.717	99.567	3.750	99.420	99.270	99.120	2.375	94.482	94.332	94.182	3.625	102.083	101.933	101.783
3.875	100.315	100.165	100.015	3.875	99.832	99.682	99.532	2.500	93.564	93.414	93.264	Margin = 2.250		Index = 2.060	
4.000	100.763	100.613	100.463	4.000	100.245	100.095	99.945	2.625	94.514	94.364	94.214				
4.125	101.160	101.010	100.860	4.125	100.606	100.456	100.306	2.750	97.303	97.153	97.003				
4.250	102.172	102.031	101.859	4.250	101.475	101.334	101.162	2.875	97.697	97.547	97.397				
4.375	102.607	102.467	102.295	4.375	101.874	101.734	101.562	3.000	98.091	97.941	97.791				
4.500	102.989	102.848	102.676	4.500	102.220	102.080	101.908	3.125	98.434	98.284	98.134				
4.625	103.295	103.155	102.983	4.625	102.491	102.351	102.179	3.250	99.271	99.121	98.971				
4.750	103.322	103.222	103.066	4.750	102.825	102.725	102.569	3.375	99.660	99.510	99.360				
4.875	103.769	103.669	103.512	4.875	103.136	103.036	102.880	3.500	100.045	99.895	99.745				
5.000	104.280	104.180	104.024	5.000	103.412	103.312	103.155	3.625	100.372	100.222	100.072				
5.125	104.603	104.503	104.346	5.125	103.619	103.519	103.362	3.750	101.020	100.816	100.613				
5.250	104.925	104.785	104.550	5.250	103.807	103.666	103.432	3.875	101.360	101.156	100.953				
5.375	105.075	104.934	104.700	5.375	104.038	103.897	103.663	4.000	101.665	101.462	101.258				
5.500	105.354	105.213	104.979	5.500	104.455	104.315	104.080	4.125	101.896	101.693	101.489				

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	95.883	95.733	95.583	3.250	95.640	95.490	95.340	1.875	N/A	N/A	N/A	3.125	99.144	98.994	98.844
3.375	96.438	96.288	96.138	3.375	96.105	95.955	95.805	2.000	N/A	N/A	N/A	3.250	99.813	99.663	99.513
3.500	96.891	96.741	96.591	3.500	96.523	96.373	96.223	2.125	N/A	N/A	N/A	3.375	100.264	100.114	99.964
3.625	97.299	97.149	96.999	3.625	96.894	96.744	96.594	2.250	93.077	92.927	92.777	3.500	100.675	100.525	100.375
3.750	98.667	98.517	98.367	3.750	98.420	98.270	98.120	2.375	93.482	93.332	93.182	3.625	101.083	100.933	100.783
3.875	99.115	98.965	98.815	3.875	98.832	98.682	98.532	2.500	92.564	92.414	92.264	Margin = 2.250		Index = 2.060	
4.000	99.563	99.413	99.263	4.000	99.245	99.095	98.945	2.625	93.514	93.364	93.214	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	99.960	99.810	99.660	4.125	99.606	99.456	99.306	2.750	96.303	96.153	96.003	Rate	30 Day	45 Day	60 Day
4.250	100.972	100.831	100.659	4.250	100.475	100.334	100.162	2.875	96.697	96.547	96.397	4.250	99.652	99.402	99.152
4.375	101.407	101.267	101.095	4.375	100.874	100.734	100.562	3.000	97.091	96.941	96.791	4.375	100.087	99.837	99.587
4.500	101.789	101.648	101.476	4.500	101.220	101.080	100.908	3.125	97.434	97.284	97.134	4.500	100.469	100.219	99.969
4.625	102.095	101.955	101.783	4.625	101.491	101.351	101.179	3.250	98.271	98.121	97.971	4.625	100.775	100.525	100.275
4.750	102.372	102.272	102.116	4.750	101.825	101.725	101.569	3.375	98.660	98.510	98.360	4.750	101.002	100.752	100.502
4.875	102.819	102.719	102.562	4.875	102.136	102.036	101.880	3.500	99.045	98.895	98.745	4.875	101.349	101.099	100.849
5.000	103.130	103.030	102.874	5.000	102.412	102.312	102.155	3.625	99.372	99.222	99.072	5.000	101.660	101.410	101.160
5.125	103.453	103.353	103.196	5.125	102.619	102.519	102.362	3.750	100.020	99.816	99.613	5.125	101.903	101.653	101.403
5.250	104.495	104.355	104.120	5.250	102.807	102.666	102.432	3.875	100.360	100.156	99.953	5.250	101.894	101.644	101.394
5.375	104.645	104.504	104.270	5.375	103.038	102.897	102.663	4.000	100.665	100.462	100.258	5.375	102.171	101.921	101.671
5.500	104.924	104.783	104.549	5.500	103.455	103.315	103.080	4.125	100.896	100.693	100.489	5.500	102.874	102.624	102.374

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:	3/12/2018	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	101.147	100.897	100.647	5.000	100.672	100.422	100.172
5.125	101.576	101.326	101.076	5.125	100.879	100.629	100.379
5.250	102.058	101.808	101.558	5.250	101.625	101.375	101.125
5.500	102.775	102.525	102.275	5.500	101.715	101.465	101.215

Advantage Adjustment

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

Lock Desk Policy

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

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

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

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

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

30 Day Lock Exp.:	**4/11/2018**
45 Day Lock Exp.:	**4/26/2018**
60 Day Lock Exp.:	**5/11/2018**

W. Rate Sheet Dated: **3/12/2018** **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	96.427	96.277	96.127	3.250	95.984	95.834	95.684	1.875	N/A	N/A	N/A	3.125	98.46	98.307	98.157
3.375	96.982	96.832	96.682	3.375	96.449	96.299	96.149	2.000	N/A	N/A	N/A	3.250	100.16	100.007	99.857
3.500	97.435	97.285	97.135	3.500	96.866	96.716	96.566	2.125	N/A	N/A	N/A	3.375	100.61	100.457	100.307
3.625	97.842	97.692	97.542	3.625	97.238	97.088	96.938	2.250	92.077	91.927	91.777	3.500	101.02	100.869	100.719
3.750	98.992	98.842	98.692	3.750	98.545	98.395	98.245	2.375	92.482	92.332	92.182	3.625	101.43	101.276	101.126
3.875	99.440	99.290	99.140	3.875	98.957	98.807	98.657	2.500	91.564	91.414	91.264	Margin = 2.250		Index = 2.060	
4.000	99.888	99.738	99.588	4.000	99.370	99.220	99.070	2.625	92.514	92.364	92.214				
4.125	100.285	100.135	99.985	4.125	99.731	99.581	99.431	2.750	95.616	95.466	95.316				
4.250	101.484	101.344	101.172	4.250	100.787	100.646	100.475	2.875	96.010	95.860	95.710				
4.375	101.920	101.779	101.607	4.375	101.187	101.046	100.874	3.000	96.403	96.253	96.103				
4.500	102.301	102.160	101.989	4.500	101.533	101.392	101.220	3.125	96.747	96.597	96.447				
4.625	102.608	102.467	102.295	4.625	101.804	101.663	101.491	3.250	98.615	98.465	98.315				
4.750	101.978	101.878	101.722	4.750	101.481	101.381	101.225	3.375	99.004	98.854	98.704				
4.875	102.425	102.325	102.169	4.875	101.792	101.692	101.536	3.500	99.389	99.239	99.089				
5.000	102.936	102.836	102.680	5.000	102.068	101.968	101.812	3.625	99.715	99.565	99.415				
5.125	103.259	103.159	103.003	5.125	102.275	102.175	102.019	3.750	100.145	99.941	99.738				
5.250	102.113	101.972	101.738	5.250	100.995	100.854	100.620	3.875	100.485	100.281	100.078				
5.375	102.262	102.122	101.887	5.375	101.225	101.085	100.850	4.000	100.790	100.587	100.383				
5.500	102.541	102.401	102.166	5.500	101.643	101.502	101.268	4.125	101.021	100.818	100.614				

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	95.227	95.077	94.927	3.250	94.984	94.834	94.684	1.875	N/A	N/A	N/A	3.125	97.457	97.307	97.157
3.375	95.782	95.632	95.482	3.375	95.449	95.299	95.149	2.000	N/A	N/A	N/A	3.250	99.157	99.007	98.857
3.500	96.235	96.085	95.935	3.500	95.866	95.716	95.566	2.125	N/A	N/A	N/A	3.375	99.607	99.457	99.307
3.625	96.642	96.492	96.342	3.625	96.238	96.088	95.938	2.250	91.327	91.177	91.027	3.500	100.019	99.869	99.719
3.750	97.792	97.642	97.492	3.750	97.545	97.395	97.245	2.375	91.732	91.582	91.432	3.625	100.426	100.276	100.126
3.875	98.240	98.090	97.940	3.875	97.957	97.807	97.657	2.500	90.814	90.664	90.514	Margin = 2.250		Index = 2.060	
4.000	98.688	98.538	98.388	4.000	98.370	98.220	98.070	2.625	91.764	91.614	91.464	**30 Year OTC** "Borrower Paid Only for USDA"			
4.125	99.085	98.935	98.785	4.125	98.731	98.581	98.431	2.750	95.397	95.247	95.097	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.284	100.144	99.972	4.250	99.787	99.646	99.475	2.875	95.791	95.641	95.491	4.250	98.964	98.714	98.464
4.375	100.720	100.579	100.407	4.375	100.187	100.046	99.874	3.000	96.184	96.034	95.884	4.375	99.400	99.150	98.900
4.500	101.101	100.960	100.789	4.500	100.533	100.392	100.220	3.125	96.528	96.378	96.228	4.500	99.781	99.531	99.281
4.625	101.408	101.267	101.095	4.625	100.804	100.663	100.491	3.250	96.802	96.652	96.502	4.625	100.088	99.838	99.588
4.750	101.028	100.928	100.772	4.750	100.481	100.381	100.225	3.375	97.192	97.042	96.892	4.750	99.658	99.408	99.158
4.875	101.475	101.375	101.219	4.875	100.792	100.692	100.536	3.500	97.576	97.426	97.276	4.875	100.005	99.755	99.505
5.000	101.786	101.686	101.530	5.000	101.068	100.968	100.812	3.625	97.903	97.753	97.603	5.000	100.316	100.066	99.816
5.125	102.109	102.009	101.853	5.125	101.275	101.175	101.019	3.750	97.832	97.629	97.426	5.125	100.559	100.309	100.059
5.250	101.683	101.542	101.308	5.250	99.995	99.854	99.620	3.875	98.172	97.969	97.766	5.250	99.082	98.832	98.582
5.375	101.832	101.692	101.457	5.375	100.225	100.085	99.850	4.000	98.477	98.274	98.071	5.375	99.358	99.108	98.858
5.500	102.111	101.971	101.736	5.500	100.643	100.502	100.268	4.125	98.708	98.505	98.302	5.500	100.061	99.811	99.561

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:	3/12/2018	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	99.803	99.553	99.303	5.000	99.328	99.078	98.828
5.125	100.232	99.982	99.732	5.125	99.535	99.285	99.035
5.250	99.245	98.995	98.745	5.250	98.812	98.562	98.312
5.500	99.962	99.712	99.462	5.500	98.903	98.653	98.403

Advantage Adjustment

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

Lock Desk Policy

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

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

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

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

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

30 Day Lock Exp.: **4/11/2018**
45 Day Lock Exp.: **4/26/2018**
60 Day Lock Exp.: **5/11/2018**

W. Rate Sheet Dated: **3/12/2018** **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	101.296	101.196	101.096	3.000	97.294	97.194	97.094	3.000	97.716	97.616	97.516
4.375	100.924	100.824	100.724	4.375	101.693	101.593	101.493	3.125	97.773	97.673	97.573	3.125	98.048	97.948	97.848
4.500	101.521	101.421	101.321	4.500	102.308	102.208	102.108	3.250	98.376	98.276	98.176	3.250	99.011	98.911	98.811
4.625	102.131	102.031	101.931	4.625	102.820	102.720	102.620	3.375	98.847	98.747	98.647	3.375	99.333	99.233	99.133
4.750	102.648	102.548	102.448	4.750	103.242	103.142	103.042	3.500	99.274	99.174	99.074	3.500	99.657	99.557	99.457
4.875	103.163	103.063	102.963	4.875	103.637	103.537	103.437	3.625	99.690	99.590	99.490	3.625	99.945	99.845	99.745
4.990	103.485	103.385	103.285	4.990	103.866	103.766	103.666	3.750	100.358	100.258	100.158	3.750	100.696	100.596	100.496
5.000	103.585	103.485	103.385	5.000	103.966	103.866	103.766	3.875	100.871	100.771	100.671	3.875	101.023	100.923	100.823
5.125	104.223	104.123	104.023	5.125	104.489	104.389	104.289	3.990	101.318	101.218	101.118	3.990	101.272	101.172	101.072
5.250	104.900	104.800	104.700	5.250	104.971	104.871	104.771	4.000	101.418	101.318	101.218	4.000	101.372	101.272	101.172
5.375	105.331	105.231	105.131	5.375	105.311	105.211	105.111	4.125	101.868	101.768	101.668	4.125	101.663	101.563	101.463
5.500	105.746	105.646	105.546	5.500	105.633	105.533	105.433	4.250	102.211	102.111	102.011	4.250	101.861	101.761	101.661
5.625	106.108	106.008	105.908	5.625	105.909	105.809	105.709	4.375	102.544	102.444	102.344	4.375	102.050	101.950	101.850
5.750	106.645	106.535	106.421	5.750	106.076	105.966	105.852	4.500	102.708	102.608	102.508	4.500	102.210	102.095	101.991
5.875	107.102	106.992	106.879	5.875	106.424	106.315	106.201	4.625	102.828	102.718	102.619	4.625	102.461	102.336	102.224
5.990	107.454	107.344	107.231	5.990	106.650	106.540	106.426	4.750	103.120	103.010	102.911	4.750	102.629	102.504	102.392
6.000	107.554	107.444	107.331	6.000	106.750	106.640	106.526	4.875	103.404	103.295	103.195	4.875	102.822	102.697	102.585
6.125	107.584	107.484	107.384	6.125	106.968	106.858	106.745	4.990	103.552	103.443	103.343	4.990	102.897	102.772	102.661
6.250	107.572	107.455	107.338	6.250	107.029	106.912	106.795	5.000	103.652	103.543	103.443	5.000	102.997	102.872	102.761

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	101.265	101.165	101.065	3.000	96.617	96.517	96.417
4.750	101.938	101.838	101.738	3.125	97.046	96.946	96.846
4.875	102.466	102.366	102.266	3.250	97.318	97.218	97.118
4.990	102.829	102.729	102.629	3.375	97.764	97.664	97.564
5.000	102.929	102.829	102.729	3.500	98.224	98.124	98.024
5.125	103.160	103.060	102.960	3.625	98.631	98.531	98.431
5.250	102.373	102.273	102.173	3.750	99.011	98.911	98.811
5.375	102.870	102.770	102.670	3.875	99.506	99.406	99.306
5.500	103.336	103.236	103.136	3.990	99.918	99.818	99.718
5.625	103.589	103.489	103.389	4.000	100.018	99.918	99.818
5.750	103.056	102.946	102.826	4.125	100.405	100.305	100.205
5.875	103.578	103.469	103.348	4.250	100.642	100.542	100.442
5.990	103.984	103.874	103.754	4.375	100.867	100.767	100.667
6.000	104.084	103.974	103.854	4.500	100.974	100.874	100.774
6.125	104.326	104.216	104.095	4.625	101.059	100.949	100.849
6.250	104.016	103.899	103.789	4.750	101.253	101.143	101.044
6.375	104.526	104.408	104.299	4.875	101.442	101.332	101.233
6.500	104.974	104.857	104.747	4.990	101.502	101.393	101.293
6.625	105.176	105.058	104.948	5.000	101.602	101.493	101.393

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

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								

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				

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								

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.			

HomeReady LLPA Caps*	
Product Feature	LLPA Cap
LTV > 80% and credit score≥ 680	0.000
All other LTV & FICO combos	-1.500
*The above caps do not include the following LLPA's: State; Extension; LPMI, Loan Size	

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

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

Lock Desk Policy

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

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

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

AFR Loan Center			
Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	4/11/2018
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	4/26/2018
		60 Day Lock Exp.:	5/11/2018

W. Rate Sheet Dated: 3/12/2018 **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	98.776	98.676	98.576	3.875	94.853	94.753	94.653	4.250	99.846	99.746	99.646	4.375	98.527	98.427	98.327
4.375	99.360	99.260	99.160	3.990	95.689	95.589	95.489	4.375	100.243	100.143	100.043	4.500	99.027	98.927	98.827
4.500	99.986	99.886	99.786	4.000	95.789	95.689	95.589	4.500	100.858	100.758	100.658	4.625	99.852	99.752	99.652
4.625	100.598	100.498	100.398	4.125	96.692	96.592	96.492	4.625	101.370	101.270	101.170	4.750	100.558	100.458	100.358
4.750	101.175	101.075	100.975	4.250	98.026	97.926	97.826	4.750	101.792	101.692	101.592	4.875	101.114	101.014	100.914
4.875	101.700	101.600	101.500	4.375	98.816	98.716	98.616	4.875	102.187	102.087	101.987	4.990	101.406	101.306	101.206
4.990	102.035	101.935	101.835	4.500	99.660	99.560	99.460	4.990	102.416	102.316	102.216	5.000	101.506	101.406	101.306
5.000	102.135	102.035	101.935	4.625	100.493	100.393	100.293	5.000	102.516	102.416	102.316	5.125	101.900	101.800	101.700
5.125	102.773	102.673	102.573	4.750	101.267	101.167	101.067	5.125	103.039	102.939	102.839	5.250	102.567	102.467	102.367
5.250	103.450	103.350	103.250	4.875	101.846	101.746	101.646	5.250	103.521	103.421	103.321	5.375	103.058	102.958	102.858
5.375	103.881	103.781	103.681	4.990	102.177	102.077	101.977	5.375	103.861	103.761	103.661	5.500	103.523	103.423	103.323
5.500	104.296	104.196	104.096	5.000	102.277	102.177	102.077	5.500	104.183	104.083	103.983	5.625	103.927	103.827	103.727
5.625	104.658	104.558	104.458	5.125	102.812	102.712	102.612	5.625	104.459	104.359	104.259	5.750	104.325	104.215	104.102
5.750	105.195	105.085	104.971	5.250	103.729	103.629	103.529	5.750	104.626	104.516	104.402	5.875	104.829	104.719	104.606
5.875	105.652	105.542	105.429	5.375	104.206	104.106	104.006	5.875	104.974	104.865	104.751	5.990	105.205	105.095	104.982
5.990	106.004	105.894	105.781	5.500	104.666	104.566	104.466	5.990	105.200	105.090	104.976	6.000	105.305	105.195	105.082
6.000	106.104	105.994	105.881	5.625	105.069	104.969	104.869	6.000	105.300	105.190	105.076	6.125	105.622	105.512	105.399
6.125	106.114	106.014	105.914	5.750	105.692	105.582	105.469	6.125	105.518	105.408	105.295	6.250	105.277	105.160	105.042
6.250	106.122	106.005	105.888	5.875	106.196	106.086	105.973	6.250	105.579	105.462	105.345	6.375	105.744	105.626	105.509

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	96.617	96.517	96.417	3.000	94.224	94.124	94.024	3.000	96.216	96.116	96.016	3.000	93.954	93.854	93.754
3.125	97.046	96.946	96.846	3.125	94.860	94.760	94.660	3.125	96.548	96.448	96.348	3.125	94.589	94.489	94.389
3.250	97.318	97.218	97.118	3.250	95.328	95.228	95.128	3.250	97.511	97.411	97.311	3.250	95.058	94.958	94.858
3.375	97.764	97.664	97.564	3.375	95.957	95.857	95.757	3.375	97.833	97.733	97.633	3.375	95.686	95.586	95.486
3.500	98.224	98.124	98.024	3.500	96.581	96.481	96.381	3.500	98.157	98.057	97.957	3.500	96.311	96.211	96.111
3.625	98.631	98.531	98.431	3.625	97.131	97.031	96.931	3.625	98.445	98.345	98.245	3.625	96.860	96.760	96.660
3.750	99.011	98.911	98.811	3.750	97.723	97.623	97.523	3.750	99.196	99.096	98.996	3.750	97.443	97.343	97.243
3.875	99.506	99.406	99.306	3.875	98.383	98.283	98.183	3.875	99.523	99.423	99.323	3.875	98.092	97.992	97.892
3.990	99.918	99.818	99.718	3.990	98.985	98.885	98.785	3.990	99.772	99.672	99.572	3.990	98.684	98.584	98.484
4.000	100.018	99.918	99.818	4.000	99.085	98.985	98.885	4.000	99.872	99.772	99.672	4.000	98.784	98.684	98.584
4.125	100.405	100.305	100.205	4.125	99.651	99.551	99.451	4.125	100.163	100.063	99.963	4.125	99.350	99.250	99.150
4.250	100.642	100.542	100.442	4.250	100.031	99.931	99.831	4.250	100.361	100.261	100.161	4.250	99.711	99.611	99.511
4.375	100.867	100.767	100.667	4.375	100.398	100.298	100.198	4.375	100.550	100.450	100.350	4.375	100.057	99.957	99.857
4.500	100.974	100.874	100.774	4.500	100.583	100.483	100.383	4.500	100.710	100.595	100.491	4.500	100.242	100.142	100.042
4.625	101.059	100.949	100.849	4.625	101.078	100.969	100.869	4.625	100.961	100.836	100.724	4.625	100.738	100.628	100.528
4.750	101.253	101.143	101.044	4.750	101.404	101.295	101.195	4.750	101.129	101.004	100.892	4.750	101.054	100.944	100.844
4.875	101.442	101.332	101.233	4.875	101.722	101.612	101.512	4.875	101.322	101.197	101.085	4.875	101.391	101.282	101.182
4.990	101.502	101.393	101.293	4.990	101.900	101.791	101.691	4.990	101.397	101.272	101.161	4.990	101.600	101.490	101.391
5.000	101.602	101.493	101.393	5.000	102.000	101.891	101.791	5.000	101.497	101.372	101.261	5.000	101.700	101.590	101.491

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.: **4/11/2018**
45 Day Lock Exp.: **4/26/2018**
60 Day Lock Exp.: **5/11/2018**

W. Rate Sheet Dated: **3/12/2018** **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	97.466	97.366	97.266	3.750	98.549	98.445	98.349	2.750	96.004	95.904	95.804
3.875	98.277	98.177	98.077	3.875	99.253	99.153	99.053	2.875	96.695	96.595	96.495
3.990	98.895	98.795	98.695	3.990	99.823	99.723	99.623	2.990	97.194	97.094	96.994
4.000	98.995	98.895	98.795	4.000	99.923	99.823	99.723	3.000	97.294	97.194	97.094
4.125	99.616	99.516	99.416	4.125	100.557	100.457	100.357	3.125	97.838	97.738	97.638
4.250	100.443	100.343	100.243	4.250	101.223	101.121	101.023	3.250	98.526	98.426	98.326
4.375	101.091	100.990	100.891	4.375	101.846	101.741	101.646	3.375	99.012	98.912	98.812
4.500	101.692	101.582	101.492	4.500	102.438	102.328	102.238	3.500	99.351	99.251	99.151
4.625	102.204	102.095	102.004	4.625	102.944	102.804	102.721	3.625	99.880	99.780	99.680
4.750	102.779	102.672	102.579	4.750	103.519	103.376	103.293	3.750	100.442	100.342	100.242
4.875	103.334	103.227	103.134	4.875	104.068	103.923	103.840	3.875	100.980	100.880	100.780
4.990	103.795	103.695	103.595	4.990	104.493	104.347	104.265	3.990	101.396	101.291	101.196
5.000	103.895	103.795	103.695	5.000	104.593	104.447	104.365	4.000	101.496	101.391	101.296
5.125	104.413	104.313	104.213	5.125	104.497	104.344	104.242	4.125	102.017	101.912	101.817
5.250	104.935	104.835	104.735	5.250	105.043	104.888	104.786	4.250	102.440	102.333	102.240
5.375	105.376	105.276	105.176	5.375	105.564	105.408	105.306	4.375	102.890	102.781	102.690
5.500	105.754	105.654	105.554	5.500	106.064	105.908	105.806	4.500	102.732	102.632	102.532
5.625	106.296	106.196	106.096	5.625	106.490	106.390	106.290	4.625	103.234	103.134	103.034
5.750	106.769	106.669	106.569	5.750	107.009	106.909	106.809	4.750	103.695	103.595	103.495

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

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

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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.:	**4/11/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**4/26/2018**
			60 Day Lock Exp.:	**5/11/2018**

W. Rate Sheet Dated: **3/12/2018** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

FHLMC Open Access															
30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.001	95.901	95.801	3.750	95.901	95.801	95.701	3.750	97.099	96.995	96.899	3.750	96.999	96.895	96.799
3.875	96.773	96.673	96.573	3.875	96.673	96.573	96.473	3.875	97.803	97.703	97.603	3.875	97.703	97.603	97.503
3.990	97.445	97.345	97.245	3.990	97.345	97.245	97.145	3.990	98.373	98.273	98.173	3.990	98.273	98.173	98.073
4.000	97.545	97.445	97.345	4.000	97.445	97.345	97.245	4.000	98.473	98.373	98.273	4.000	98.373	98.273	98.173
4.125	98.094	97.994	97.894	4.125	97.994	97.894	97.794	4.125	99.107	99.007	98.907	4.125	99.007	98.907	98.807
4.250	98.993	98.893	98.793	4.250	98.893	98.793	98.693	4.250	99.773	99.671	99.573	4.250	99.673	99.571	99.473
4.375	99.641	99.540	99.441	4.375	99.541	99.440	99.341	4.375	100.396	100.291	100.196	4.375	100.296	100.191	100.096
4.500	100.242	100.132	100.042	4.500	100.142	100.032	99.942	4.500	100.988	100.878	100.788	4.500	100.888	100.778	100.688
4.625	100.754	100.645	100.554	4.625	100.654	100.545	100.454	4.625	101.494	101.354	101.271	4.625	101.394	101.254	101.171
4.750	101.329	101.222	101.129	4.750	101.229	101.122	101.029	4.750	102.069	101.926	101.843	4.750	101.969	101.826	101.743
4.875	101.884	101.777	101.684	4.875	101.784	101.677	101.584	4.875	102.618	102.473	102.390	4.875	102.518	102.373	102.290
4.990	102.345	102.245	102.145	4.990	102.245	102.145	102.045	4.990	103.043	102.897	102.815	4.990	102.943	102.797	102.715
5.000	102.445	102.345	102.245	5.000	102.345	102.245	102.145	5.000	103.143	102.997	102.915	5.000	103.043	102.897	102.815
5.125	102.963	102.863	102.763	5.125	102.863	102.763	102.663	5.125	103.047	102.894	102.792	5.125	102.947	102.794	102.692
5.250	103.485	103.385	103.285	5.250	103.385	103.285	103.185	5.250	103.593	103.438	103.336	5.250	103.493	103.338	103.236
5.375	103.926	103.826	103.726	5.375	103.826	103.726	103.626	5.375	104.114	103.958	103.856	5.375	104.014	103.858	103.756
5.500	104.304	104.204	104.104	5.500	104.204	104.104	104.004	5.500	104.614	104.458	104.356	5.500	104.514	104.358	104.256
5.625	104.846	104.746	104.646	5.625	104.746	104.646	104.546	5.625	105.040	104.940	104.840	5.625	104.940	104.840	104.740
5.750	105.319	105.219	105.119	5.750	105.219	105.119	105.019	5.750	105.559	105.459	105.359	5.750	105.459	105.359	105.259

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	94.504	94.404	94.304	2.750	94.404	94.304	94.204
2.875	95.124	95.024	94.924	2.875	95.024	94.924	94.824
2.990	95.634	95.534	95.434	2.990	95.534	95.434	95.334
3.000	95.734	95.634	95.534	3.000	95.634	95.534	95.434
3.125	96.338	96.238	96.138	3.125	96.238	96.138	96.038
3.250	97.026	96.926	96.826	3.250	96.926	96.826	96.726
3.375	97.512	97.412	97.312	3.375	97.412	97.312	97.212
3.500	97.851	97.751	97.651	3.500	97.751	97.651	97.551
3.625	98.380	98.280	98.180	3.625	98.280	98.180	98.080
3.750	98.942	98.842	98.742	3.750	98.842	98.742	98.642
3.875	99.480	99.380	99.280	3.875	99.380	99.280	99.180
3.990	99.896	99.791	99.696	3.990	99.796	99.691	99.596
4.000	99.996	99.891	99.796	4.000	99.896	99.791	99.696
4.125	100.517	100.412	100.317	4.125	100.417	100.312	100.217
4.250	100.940	100.833	100.740	4.250	100.840	100.733	100.640
4.375	101.390	101.281	101.190	4.375	101.290	101.181	101.090
4.500	101.232	101.132	101.032	4.500	101.132	101.032	100.932
4.625	101.734	101.634	101.534	4.625	101.634	101.534	101.434
4.750	102.195	102.095	101.995	4.750	102.095	101.995	101.895

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

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

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

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

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

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

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		60 Day Lock Exp.:	5/11/2018

W. Rate Sheet Dated: 3/12/2018 **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	97.451	97.351	97.251	3.750	98.549	98.445	98.349	2.750	96.004	95.904	95.804
3.875	98.223	98.123	98.023	3.875	99.253	99.153	99.053	2.875	96.624	96.524	96.424
3.990	98.895	98.795	98.695	3.990	99.823	99.723	99.623	2.990	97.134	97.034	96.934
4.000	98.995	98.895	98.795	4.000	99.923	99.823	99.723	3.000	97.234	97.134	97.034
4.125	99.544	99.444	99.344	4.125	100.557	100.457	100.357	3.125	97.838	97.738	97.638
4.250	100.443	100.343	100.243	4.250	101.223	101.121	101.023	3.250	98.526	98.426	98.326
4.375	101.091	100.990	100.891	4.375	101.846	101.741	101.646	3.375	99.012	98.912	98.812
4.500	101.692	101.582	101.492	4.500	102.438	102.328	102.238	3.500	99.351	99.251	99.151
4.625	102.204	102.095	102.004	4.625	102.944	102.804	102.721	3.625	99.880	99.780	99.680
4.750	102.779	102.672	102.579	4.750	103.519	103.376	103.293	3.750	100.442	100.342	100.242
4.875	103.334	103.227	103.134	4.875	104.068	103.923	103.840	3.875	100.980	100.880	100.780
4.990	103.795	103.695	103.595	4.990	104.493	104.347	104.265	3.990	101.396	101.291	101.196
5.000	103.895	103.795	103.695	5.000	104.593	104.447	104.365	4.000	101.496	101.391	101.296
5.125	104.413	104.313	104.213	5.125	104.497	104.344	104.242	4.125	102.017	101.912	101.817
5.250	104.935	104.835	104.735	5.250	105.043	104.888	104.786	4.250	102.440	102.333	102.240
5.375	105.376	105.276	105.176	5.375	105.564	105.408	105.306	4.375	102.890	102.781	102.690
5.500	105.754	105.654	105.554	5.500	106.064	105.908	105.806	4.500	102.732	102.632	102.532
5.625	106.296	106.196	106.096	5.625	106.490	106.390	106.290	4.625	103.234	103.134	103.034
5.750	106.769	106.669	106.569	5.750	107.009	106.909	106.809	4.750	103.695	103.595	103.495

Applicable for all mortgages with greater than 15 year terms

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

Mortgages with Subordinate Financing

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

HP & HPA LLPA Cap

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

Product Features

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

All Loan Type Adjustments

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

LPMI Adjust Term > 20 yr & All Manuf. / LPMI Adjust Term ≤ 20 yr

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

Additional LPMI Premium Adjustments

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

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

Lock Desk Policy

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

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com	30 Day Lock Exp.:	**4/11/2018**
Lockdesk Phone:	1-877-588-2706	45 Day Lock Exp.:	**4/26/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	60 Day Lock Exp.:	**5/11/2018**

W. Rate Sheet Dated: **3/12/2018** **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	96.486	96.435	96.257
3.875	97.062	97.009	96.827
4.000	97.725	97.671	97.483
4.125	98.545	98.489	98.296
4.250	99.224	99.166	98.968
4.375	99.843	99.783	99.580
4.500	100.360	100.298	100.090
4.625	100.757	100.693	100.480
4.750	101.184	101.118	100.900
4.875	101.574	101.506	101.282
5.000	101.836	101.767	101.537
5.125	102.143	102.072	101.838
5.250	102.416	102.343	102.104

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	97.116	97.068	96.902
3.625	97.591	97.541	97.369
3.750	98.024	97.973	97.796
3.875	98.643	98.590	98.408
4.000	98.997	98.942	98.755
4.125	99.259	99.203	99.010
4.250	99.552	99.493	99.295
4.375	99.816	99.756	99.553
4.500	100.069	100.007	99.799
4.625	100.315	100.251	100.038
4.750	100.585	100.519	100.300

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	97.161	97.117	96.961
3.375	97.656	97.610	97.449
3.500	98.124	98.076	97.910
3.625	98.555	98.506	98.334
3.750	98.952	98.901	98.723
3.875	99.316	99.263	99.081
4.000	99.650	99.596	99.408
4.125	100.010	99.954	99.761
4.250	100.347	100.288	100.091
4.375	100.658	100.598	100.395
4.500	100.970	100.908	100.700
1 year LIBOR "Wall Street Journal"			
Margin	2.250	Cap	5/2/5

FICO/CLTV Adjuster

FICO	CLTV <=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	0.375	0.250	0.125	0.000	-0.750	-1.000	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.500	-0.750	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.750	-1.000	-1.250	n/a
740-759	0.500	0.375	0.250	0.250	0.000	0.000	-0.750	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	0.000	0.000	-0.375	-0.625	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.125	-0.250	-0.500	n/a
Purpose									
Cash-Out Refi	0.000	0.000	-0.250	-0.750	-2.000	n/a	n/a	n/a	n/a
Purchase	0.500	0.500	0.375	0.375	0.250	0.000	0.000	0.000	n/a
Other									
Interest Only²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor¹	-1.000	-1.000	-1.500	-1.500	-2.000	n/a	n/a	n/a	n/a
> 80 LTV NO MI¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.500	-1.000	n/a

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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