



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/16/2018

45 Day Lock Exp.: 5/31/2018

60 Day Lock Exp.: 6/15/2018

W. Rate Sheet Dated: 4/16/2018

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
3.500	98.279	98.129	97.979	3.500	97.710	97.560	97.410	1.875	N/A	N/A	N/A	3.125	100.125	99.975	99.825
3.625	98.686	98.536	98.386	3.625	98.082	97.932	97.782	2.000	N/A	N/A	N/A	3.250	100.794	100.644	100.494
3.750	100.039	99.889	99.739	3.750	99.592	99.442	99.292	2.125	N/A	N/A	N/A	3.375	101.245	101.095	100.945
3.875	100.487	100.337	100.187	3.875	100.004	99.854	99.704	2.250	94.128	93.978	93.828	3.500	101.656	101.506	101.356
4.000	100.935	100.785	100.635	4.000	100.416	100.266	100.116	2.375	94.533	94.383	94.233	3.625	102.064	101.914	101.764
4.125	101.332	101.182	101.032	4.125	100.778	100.628	100.478	2.500	93.615	93.465	93.315	Margin = 2.250		Index = 2.070	
4.250	102.359	102.203	102.078	4.250	101.662	101.506	101.381	2.625	94.565	94.415	94.265				
4.375	102.795	102.638	102.513	4.375	102.062	101.906	101.781	2.750	97.241	97.091	96.941				
4.500	103.176	103.020	102.895	4.500	102.408	102.251	102.126	2.875	97.635	97.485	97.335				
4.625	103.483	103.327	103.202	4.625	102.679	102.523	102.398	3.000	98.028	97.878	97.728				
4.750	103.608	103.358	103.186	4.750	102.856	102.606	102.434	3.125	98.372	98.222	98.072				
4.875	103.800	103.550	103.378	4.875	103.167	102.917	102.745	3.250	99.072	98.922	98.772				
5.000	104.311	104.061	103.890	5.000	103.443	103.193	103.021	3.375	99.461	99.311	99.161				
5.125	104.634	104.384	104.212	5.125	103.550	103.300	103.128	3.500	99.846	99.696	99.546				
5.250	104.894	104.722	104.472	5.250	103.776	103.604	103.354	3.625	100.172	100.022	99.872				
5.375	105.044	104.872	104.622	5.375	104.007	103.835	103.585	3.750	100.715	100.565	100.415				
5.500	105.122	104.951	104.701	5.500	104.424	104.252	104.002	3.875	101.055	100.905	100.755				
5.625	105.315	105.143	104.893	5.625	104.631	104.459	104.209	4.000	101.360	101.210	101.060				
5.750	105.461	105.361	105.261	5.750	104.934	104.834	104.734	4.125	101.591	101.441	101.291				

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
3.500	97.079	96.929	96.779	3.500	96.710	96.560	96.410	1.875	N/A	N/A	N/A	3.125	99.125	98.975	98.825
3.625	97.486	97.336	97.186	3.625	97.082	96.932	96.782	2.000	N/A	N/A	N/A	3.250	99.794	99.644	99.494
3.750	98.839	98.689	98.539	3.750	98.592	98.442	98.292	2.125	N/A	N/A	N/A	3.375	100.245	100.095	99.945
3.875	99.287	99.137	98.987	3.875	99.004	98.854	98.704	2.250	93.128	92.978	92.828	3.500	100.656	100.506	100.356
4.000	99.735	99.585	99.435	4.000	99.416	99.266	99.116	2.375	93.533	93.383	93.233	3.625	101.064	100.914	100.764
4.125	100.132	99.982	99.832	4.125	99.778	99.628	99.478	2.500	92.615	92.465	92.315	Margin = 2.250		Index = 2.070	
4.250	101.159	101.003	100.878	4.250	100.662	100.506	100.381	2.625	93.565	93.415	93.265	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.595	101.438	101.313	4.375	101.062	100.906	100.781	2.750	96.241	96.091	95.941	Rate	30 Day	45 Day	60 Day
4.500	101.976	101.820	101.695	4.500	101.408	101.251	101.126	2.875	96.635	96.485	96.335	4.500	100.676	100.426	100.176
4.625	102.283	102.127	102.002	4.625	101.679	101.523	101.398	3.000	97.028	96.878	96.728	4.625	100.983	100.733	100.483
4.750	102.403	102.153	101.981	4.750	101.856	101.606	101.434	3.125	97.372	97.222	97.072	4.750	101.053	100.803	100.553
4.875	102.850	102.600	102.428	4.875	102.167	101.917	101.745	3.250	98.072	97.922	97.772	4.875	101.400	101.150	100.900
5.000	103.161	102.911	102.740	5.000	102.443	102.193	102.021	3.375	98.461	98.311	98.161	5.000	101.711	101.461	101.211
5.125	103.484	103.234	103.062	5.125	102.650	102.400	102.228	3.500	98.846	98.696	98.546	5.125	101.954	101.704	101.454
5.250	104.464	104.292	104.042	5.250	102.776	102.604	102.354	3.625	99.172	99.022	98.872	5.250	101.883	101.633	101.383
5.375	104.614	104.442	104.192	5.375	103.007	102.835	102.585	3.750	99.715	99.565	99.415	5.375	102.360	102.110	101.860
5.500	104.892	104.721	104.471	5.500	103.424	103.252	103.002	3.875	100.055	99.905	99.755	5.500	102.462	102.212	101.962
5.625	105.035	104.863	104.613	5.625	103.631	103.459	103.209	4.000	100.360	100.210	100.060	5.625	102.655	102.405	102.155
5.750	105.181	105.081	104.981	5.750	103.934	103.834	103.734	4.125	100.591	100.441	100.291	5.750	102.841	102.591	102.341

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	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

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
5.375	101.630	101.380	101.130	5.375	101.187	100.937	100.687
5.500	102.323	102.073	101.823	5.500	101.604	101.354	101.104
5.625	102.428	102.178	101.928	5.625	101.811	101.561	101.311
5.750	102.618	102.368	102.118	5.750	102.114	101.864	101.614

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:	4/16/2018	5.250%

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 <i>Registered, Submitted, U/W-Received & U/W-Approved</i> 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)



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30 Day Lock Exp.:

5/16/2018

45 Day Lock Exp.:

5/31/2018

60 Day Lock Exp.:

6/15/2018

W. Rate Sheet Dated: 4/16/2018

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
3.500	97.716	97.566	97.416	3.500	97.148	96.998	96.848	1.875	N/A	N/A	N/A	3.125	98.44	98.288	98.138
3.625	98.124	97.974	97.824	3.625	97.519	97.369	97.219	2.000	N/A	N/A	N/A	3.250	100.23	100.082	99.932
3.750	99.571	99.421	99.271	3.750	99.123	98.973	98.823	2.125	N/A	N/A	N/A	3.375	100.68	100.532	100.382
3.875	100.018	99.868	99.718	3.875	99.535	99.385	99.235	2.250	92.128	91.978	91.828	3.500	101.09	100.944	100.794
4.000	100.466	100.316	100.166	4.000	99.948	99.798	99.648	2.375	92.533	92.383	92.233	3.625	101.50	101.351	101.201
4.125	100.863	100.713	100.563	4.125	100.309	100.159	100.009	2.500	91.615	91.465	91.315	Margin = 2.250		Index = 2.070	
4.250	101.781	101.625	101.500	4.250	101.084	100.928	100.803	2.625	92.565	92.415	92.265				
4.375	102.217	102.060	101.935	4.375	101.484	101.327	101.202	2.750	95.553	95.403	95.253				
4.500	102.598	102.442	102.317	4.500	101.830	101.673	101.548	2.875	95.947	95.797	95.647				
4.625	102.905	102.749	102.624	4.625	102.101	101.944	101.819	3.000	96.341	96.191	96.041				
4.750	102.202	101.952	101.780	4.750	101.450	101.200	101.028	3.125	96.684	96.534	96.384				
4.875	102.394	102.144	101.972	4.875	101.761	101.511	101.339	3.250	98.509	98.359	98.209				
5.000	102.905	102.655	102.483	5.000	102.037	101.787	101.615	3.375	98.899	98.749	98.599				
5.125	103.228	102.978	102.806	5.125	102.144	101.894	101.722	3.500	99.283	99.133	98.983				
5.250	102.238	102.066	101.816	5.250	101.120	100.948	100.698	3.625	99.610	99.460	99.310				
5.375	102.387	102.215	101.965	5.375	101.350	101.179	100.929	3.750	100.246	100.096	99.946				
5.500	102.466	102.294	102.044	5.500	101.768	101.596	101.346	3.875	100.586	100.436	100.286				
5.625	102.659	102.487	102.237	5.625	101.975	101.803	101.553	4.000	100.891	100.741	100.591				
5.750	102.461	102.361	102.261	5.750	101.934	101.834	101.734	4.125	101.122	100.972	100.822				

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
3.500	96.516	96.366	96.216	3.500	96.148	95.998	95.848	1.875	N/A	N/A	N/A	3.125	97.438	97.288	97.138
3.625	96.924	96.774	96.624	3.625	96.519	96.369	96.219	2.000	N/A	N/A	N/A	3.250	99.232	99.082	98.932
3.750	98.371	98.221	98.071	3.750	98.123	97.973	97.823	2.125	N/A	N/A	N/A	3.375	99.682	99.532	99.382
3.875	98.818	98.668	98.518	3.875	98.535	98.385	98.235	2.250	91.378	91.228	91.078	3.500	100.094	99.944	99.794
4.000	99.266	99.116	98.966	4.000	98.948	98.798	98.648	2.375	91.783	91.633	91.483	3.625	100.501	100.351	100.201
4.125	99.663	99.513	99.363	4.125	99.309	99.159	99.009	2.500	90.865	90.715	90.565	Margin = 2.250		Index = 2.070	
4.250	100.581	100.425	100.300	4.250	100.084	99.928	99.803	2.625	91.815	91.665	91.515	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.017	100.860	100.735	4.375	100.484	100.327	100.202	2.750	95.335	95.185	95.035	Rate	30 Day	45 Day	60 Day
4.500	101.398	101.242	101.117	4.500	100.830	100.673	100.548	2.875	95.729	95.579	95.429	4.500	100.098	99.848	99.598
4.625	101.705	101.549	101.424	4.625	101.101	100.944	100.819	3.000	96.122	95.972	95.822	4.625	100.405	100.155	99.905
4.750	100.997	100.747	100.575	4.750	100.450	100.200	100.028	3.125	96.465	96.315	96.165	4.750	99.647	99.397	99.147
4.875	101.444	101.194	101.022	4.875	100.761	100.511	100.339	3.250	96.603	96.453	96.303	4.875	99.994	99.744	99.494
5.000	101.755	101.505	101.333	5.000	101.037	100.787	100.615	3.375	96.992	96.842	96.692	5.000	100.305	100.055	99.805
5.125	102.078	101.828	101.656	5.125	101.244	100.994	100.822	3.500	97.377	97.227	97.077	5.125	100.548	100.298	100.048
5.250	101.808	101.636	101.386	5.250	100.120	99.948	99.698	3.625	97.704	97.554	97.404	5.250	99.227	98.977	98.727
5.375	101.957	101.785	101.535	5.375	100.350	100.179	99.929	3.750	97.527	97.377	97.227	5.375	99.703	99.453	99.203
5.500	102.236	102.064	101.814	5.500	100.768	100.596	100.346	3.875	97.867	97.717	97.567	5.500	99.806	99.556	99.306
5.625	102.379	102.207	101.957	5.625	100.975	100.803	100.553	4.000	98.172	98.022	97.872	5.625	99.999	99.749	99.499
5.750	102.181	102.081	101.981	5.750	100.934	100.834	100.734	4.125	98.403	98.253	98.103	5.750	99.841	99.591	99.341

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	0.000	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:	4/16/2018 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
5.375	98.973	98.723	98.473	5.375	98.530	98.280	98.030
5.500	99.667	99.417	99.167	5.500	98.948	98.698	98.448
5.625	99.772	99.522	99.272	5.625	99.155	98.905	98.655
5.750	99.618	99.368	99.118	5.750	99.114	98.864	98.614

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 <i>Registered, Submitted, U/W-Received & U/W-Approved</i> 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 11A, 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)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/16/2018

45 Day Lock Exp.:

5/31/2018

60 Day Lock Exp.:

6/15/2018

W. Rate Sheet Dated: 4/16/2018

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
4.000	98.923	98.823	98.723	4.250	100.850	100.750	100.650	3.000	97.444	97.344	97.244	3.000	97.746	97.646	97.546
4.125	99.528	99.428	99.328	4.375	101.348	101.248	101.148	3.125	97.937	97.837	97.737	3.125	98.082	97.982	97.882
4.250	100.119	100.019	99.919	4.500	102.034	101.934	101.834	3.250	98.485	98.385	98.285	3.250	98.788	98.688	98.588
4.375	100.688	100.588	100.488	4.625	102.591	102.491	102.391	3.375	98.919	98.819	98.719	3.375	99.143	99.043	98.943
4.500	101.324	101.224	101.124	4.750	103.036	102.936	102.836	3.500	99.345	99.245	99.145	3.500	99.498	99.398	99.298
4.625	101.881	101.781	101.681	4.875	103.402	103.302	103.202	3.625	99.794	99.694	99.594	3.625	99.806	99.706	99.606
4.750	102.427	102.327	102.227	4.990	103.640	103.540	103.440	3.750	100.256	100.156	100.056	3.750	100.535	100.435	100.335
4.875	102.933	102.833	102.733	5.000	103.740	103.640	103.540	3.875	100.682	100.582	100.482	3.875	100.879	100.779	100.679
4.990	103.178	103.078	102.978	5.125	104.281	104.181	104.081	3.990	101.187	101.087	100.987	3.990	101.106	101.006	100.906
5.000	103.278	103.178	103.078	5.250	104.720	104.620	104.520	4.000	101.287	101.187	101.087	4.000	101.206	101.106	101.006
5.125	103.825	103.725	103.625	5.375	105.063	104.963	104.863	4.125	101.639	101.539	101.439	4.125	101.500	101.400	101.300
5.250	104.471	104.371	104.271	5.500	105.385	105.285	105.185	4.250	101.973	101.873	101.773	4.250	101.877	101.777	101.677
5.375	104.874	104.774	104.674	5.625	105.700	105.600	105.500	4.375	102.273	102.173	102.073	4.375	102.161	102.061	101.951
5.500	105.313	105.213	105.113	5.750	106.211	106.111	106.011	4.500	102.577	102.477	102.377	4.500	102.430	102.330	102.220
5.625	105.724	105.624	105.524	5.875	106.565	106.465	106.365	4.625	102.967	102.867	102.767	4.625	102.674	102.574	102.464
5.750	106.167	106.067	105.967	5.990	106.781	106.681	106.581	4.750	103.166	103.066	102.966	4.750	102.780	102.680	102.570
5.875	106.905	106.805	106.705	6.000	106.881	106.781	106.681	4.875	103.471	103.371	103.271	4.875	102.990	102.890	102.780
5.990	107.243	107.143	107.043	6.125	107.155	107.055	106.955	4.990	103.645	103.545	103.445	4.990	103.065	102.965	102.855
6.000	107.343	107.243	107.143	6.250	107.105	106.894	106.755	5.000	103.745	103.645	103.545	5.000	103.165	103.065	102.955

30-20 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	99.081	98.981	98.881	3.000	96.693	96.593	96.493
4.375	99.671	99.571	99.471	3.125	97.138	97.038	96.938
4.500	100.202	100.102	100.002	3.250	97.462	97.362	97.262
4.625	100.540	100.440	100.340	3.375	97.928	97.828	97.728
4.750	101.218	101.118	101.018	3.500	98.377	98.277	98.177
4.875	101.726	101.626	101.526	3.625	98.800	98.700	98.600
4.990	102.086	101.986	101.886	3.750	99.191	99.091	98.991
5.000	102.186	102.086	101.986	3.875	99.657	99.557	99.457
5.125	102.425	102.325	102.225	3.990	100.001	99.901	99.801
5.250	102.642	102.542	102.442	4.000	100.101	100.001	99.901
5.375	103.139	103.039	102.939	4.125	100.503	100.403	100.303
5.500	103.652	103.552	103.452	4.250	100.733	100.633	100.533
5.625	103.910	103.810	103.710	4.375	100.932	100.832	100.732
5.750	102.921	102.821	102.721	4.500	101.101	101.001	100.901
5.875	103.454	103.354	103.254	4.625	101.415	101.315	101.213
5.990	103.864	103.764	103.664	4.750	101.543	101.443	101.340
6.000	103.964	103.864	103.764	4.875	101.741	101.641	101.539
6.125	104.215	104.115	104.015	4.990	101.829	101.729	101.626
6.250	103.861	103.744	103.611	5.000	101.929	101.829	101.726

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	-1.000
Texas Equity 50(a)(4)	-0.250
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	-0.250	-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								

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 applicable to detached condominiums or site condominiums								*Not

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				

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/16/2018

45 Day Lock Exp.:

5/31/2018

60 Day Lock Exp.:

6/15/2018

W. Rate Sheet Dated: 4/16/2018

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
4.000	96.937	96.837	96.737	3.750	94.299	94.199	94.099	4.250	99.400	99.300	99.200	4.375	98.626	98.526	98.426
4.125	97.688	97.588	97.488	3.875	94.970	94.870	94.770	4.375	99.898	99.798	99.698	4.500	99.151	99.051	98.951
4.250	98.393	98.293	98.193	3.990	95.727	95.627	95.527	4.500	100.584	100.484	100.384	4.625	99.662	99.562	99.462
4.375	98.944	98.844	98.744	4.000	95.827	95.727	95.627	4.625	101.141	101.041	100.941	4.750	100.411	100.311	100.211
4.500	99.628	99.528	99.428	4.125	96.839	96.739	96.639	4.750	101.586	101.486	101.386	4.875	100.927	100.827	100.727
4.625	100.292	100.192	100.092	4.250	97.782	97.682	97.582	4.875	101.952	101.852	101.752	4.990	101.284	101.184	101.084
4.750	100.921	100.821	100.721	4.375	98.396	98.296	98.196	4.990	102.190	102.090	101.990	5.000	101.384	101.284	101.184
4.875	101.391	101.291	101.191	4.500	99.329	99.229	99.129	5.000	102.290	102.190	102.090	5.125	101.795	101.695	101.595
4.990	101.728	101.628	101.528	4.625	100.230	100.130	100.030	5.125	102.831	102.731	102.631	5.250	102.271	102.171	102.071
5.000	101.828	101.728	101.628	4.750	101.075	100.975	100.875	5.250	103.270	103.170	103.070	5.375	102.769	102.669	102.569
5.125	102.375	102.275	102.175	4.875	101.595	101.495	101.395	5.375	103.613	103.513	103.413	5.500	103.233	103.133	103.033
5.250	103.021	102.921	102.821	4.990	101.981	101.881	101.781	5.500	103.935	103.835	103.735	5.625	103.614	103.514	103.414
5.375	103.424	103.324	103.224	5.000	102.081	101.981	101.881	5.625	104.250	104.150	104.050	5.750	104.259	104.159	104.059
5.500	103.863	103.763	103.663	5.125	102.608	102.508	102.408	5.750	104.761	104.661	104.561	5.875	104.772	104.672	104.572
5.625	104.274	104.174	104.074	5.250	103.487	103.387	103.287	5.875	105.115	105.015	104.915	5.990	105.132	105.032	104.932
5.750	105.017	104.917	104.817	5.375	103.933	103.833	103.733	5.990	105.331	105.231	105.131	6.000	105.232	105.132	105.032
5.875	105.455	105.355	105.255	5.500	104.419	104.319	104.219	6.000	105.431	105.331	105.231	6.125	105.489	105.389	105.289
5.990	105.793	105.693	105.593	5.625	104.800	104.700	104.600	6.125	105.705	105.605	105.505	6.250	105.240	105.123	105.003
6.000	105.893	105.793	105.693	5.750	105.701	105.601	105.501	6.250	105.655	105.544	105.435	6.375	105.722	105.605	105.484

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	96.693	96.593	96.493	3.000	94.140	94.040	93.940	3.000	96.246	96.146	96.046	3.000	93.879	93.779	93.679
3.125	97.138	97.038	96.938	3.125	94.793	94.693	94.593	3.125	96.582	96.482	96.382	3.125	94.523	94.423	94.323
3.250	97.462	97.362	97.262	3.250	95.216	95.116	95.016	3.250	97.288	97.188	97.088	3.250	94.955	94.855	94.755
3.375	97.928	97.828	97.728	3.375	95.709	95.609	95.509	3.375	97.643	97.543	97.443	3.375	95.438	95.338	95.238
3.500	98.377	98.277	98.177	3.500	96.386	96.286	96.186	3.500	97.998	97.898	97.798	3.500	96.126	96.026	95.926
3.625	98.800	98.700	98.600	3.625	96.986	96.886	96.786	3.625	98.306	98.206	98.106	3.625	96.716	96.616	96.516
3.750	99.191	99.091	98.991	3.750	97.490	97.390	97.290	3.750	99.035	98.935	98.835	3.750	97.219	97.119	97.019
3.875	99.657	99.557	99.457	3.875	98.184	98.084	97.984	3.875	99.379	99.279	99.179	3.875	97.904	97.804	97.704
3.990	100.001	99.901	99.801	3.990	98.735	98.635	98.535	3.990	99.606	99.506	99.406	3.990	98.455	98.355	98.255
4.000	100.101	100.001	99.901	4.000	98.835	98.735	98.635	4.000	99.706	99.606	99.506	4.000	98.555	98.455	98.355
4.125	100.503	100.403	100.303	4.125	99.407	99.307	99.207	4.125	100.000	99.900	99.800	4.125	99.126	99.026	98.926
4.250	100.733	100.633	100.533	4.250	99.775	99.675	99.575	4.250	100.377	100.277	100.177	4.250	99.475	99.375	99.275
4.375	100.932	100.832	100.732	4.375	100.115	100.015	99.915	4.375	100.661	100.561	100.461	4.375	99.815	99.715	99.615
4.500	101.101	101.001	100.901	4.500	100.658	100.558	100.458	4.500	100.930	100.830	100.730	4.500	100.358	100.258	100.158
4.625	101.415	101.315	101.215	4.625	101.156	101.056	100.956	4.625	101.174	101.074	100.974	4.625	100.855	100.755	100.655
4.750	101.543	101.443	101.343	4.750	101.377	101.277	101.177	4.750	101.280	101.180	101.080	4.750	101.066	100.966	100.866
4.875	101.741	101.641	101.541	4.875	101.718	101.618	101.518	4.875	101.490	101.390	101.290	4.875	101.437	101.337	101.237
4.990	101.829	101.729	101.629	4.990	101.923	101.823	101.723	4.990	101.565	101.465	101.365	4.990	101.642	101.542	101.442
5.000	101.929	101.829	101.729	5.000	102.023	101.923	101.823	5.000	101.665	101.565	101.465	5.000	101.742	101.642	101.542

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	-2.500	-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%	> 105%
High-LTV ≤ 30 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000
High-LTV ≤ 20 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000
High-LTV ≤ 15 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-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
2-Unit Property	-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
Condo > 15 year*	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
*Not applicable to detached condominiums or site condominiums									

Cash-Out Refinance Texas Equity 50(a)(6) Only				
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	75.01 - 80.00%	80.01 - 85.00%
≥ 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

All Loan Type Adjustments



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

30 Day Lock Exp.: 5/16/2018
45 Day Lock Exp.: 5/31/2018
60 Day Lock Exp.: 6/15/2018

W. Rate Sheet Dated: 4/16/2018

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	97.512	97.412	97.312	3.750	98.452	98.352	98.252	2.750	96.227	96.127	96.027
3.875	98.176	98.076	97.976	3.875	99.048	98.948	98.848	2.875	96.889	96.789	96.689
3.990	98.823	98.723	98.623	3.990	99.623	99.523	99.423	2.990	97.344	97.244	97.144
4.000	98.923	98.823	98.723	4.000	99.723	99.623	99.523	3.000	97.444	97.344	97.244
4.125	99.528	99.428	99.328	4.125	100.425	100.325	100.225	3.125	97.937	97.837	97.737
4.250	100.119	100.019	99.919	4.250	100.997	100.897	100.797	3.250	98.485	98.385	98.285
4.375	100.732	100.632	100.532	4.375	101.581	101.481	101.381	3.375	98.919	98.819	98.719
4.500	101.365	101.265	101.165	4.500	102.157	102.057	101.957	3.500	99.345	99.245	99.145
4.625	101.956	101.856	101.756	4.625	102.644	102.544	102.444	3.625	99.794	99.694	99.594
4.750	102.538	102.438	102.338	4.750	103.152	103.052	102.949	3.750	100.303	100.203	100.103
4.875	103.033	102.933	102.833	4.875	103.680	103.580	103.476	3.875	100.864	100.764	100.664
4.990	103.404	103.304	103.204	4.990	104.086	103.986	103.880	3.990	101.188	101.088	100.988
5.000	103.504	103.404	103.304	5.000	104.186	104.086	103.980	4.000	101.288	101.188	101.088
5.125	104.061	103.958	103.851	5.125	104.307	104.205	104.035	4.125	101.796	101.696	101.596
5.250	104.555	104.452	104.345	5.250	104.817	104.715	104.544	4.250	102.117	102.017	101.917
5.375	105.003	104.900	104.795	5.375	105.319	105.217	105.045	4.375	102.437	102.337	102.237
5.500	105.467	105.364	105.261	5.500	105.798	105.695	105.523	4.500	102.704	102.595	102.504
5.625	106.046	105.924	105.846	5.625	106.164	106.042	105.964	4.625	103.089	102.980	102.889
5.750	106.496	106.374	106.296	5.750	106.675	106.553	106.475	4.750	103.383	103.274	103.183

Conforming FHLMC Super Conforming							
SC 30-20 Year				SC 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	96.754	96.654	96.554	2.750	95.883	95.783	95.683
3.875	97.418	97.318	97.218	2.875	96.545	96.445	96.345
3.990	98.065	97.965	97.865	2.990	97.000	96.900	96.800
4.000	98.165	98.065	97.965	3.000	97.100	97.000	96.900
4.125	98.590	98.490	98.390	3.125	97.593	97.493	97.393
4.250	99.181	99.081	98.981	3.250	98.141	98.041	97.941
4.375	99.794	99.694	99.594	3.375	98.575	98.475	98.375
4.500	100.427	100.327	100.227	3.500	98.657	98.557	98.457
4.625	101.034	100.934	100.834	3.625	99.106	99.006	98.906
4.750	101.616	101.516	101.416	3.750	99.615	99.515	99.415
4.875	102.111	102.011	101.911	3.875	100.176	100.076	99.976
4.990	102.482	102.382	102.282	3.990	99.992	99.892	99.792
5.000	102.582	102.482	102.382	4.000	100.092	99.992	99.892
5.125	102.678	102.575	102.468	4.125	100.600	100.500	100.400
5.250	103.172	103.069	102.962	4.250	100.921	100.821	100.721
5.375	103.620	103.517	103.412	4.375	101.241	101.141	101.041
5.500	104.084	103.981	103.878	4.500	101.446	101.337	101.246
5.625	103.663	103.541	103.463	4.625	101.768	101.659	101.568
5.750	104.113	103.991	103.913	4.750	102.000	101.891	101.800

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

Program 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	0.000
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

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	

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	-1.000
Texas Equity 50(a)(4)	-0.250
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

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					

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)
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.			



30 Day Lock Exp.: 5/16/2018
45 Day Lock Exp.: 5/31/2018
60 Day Lock Exp.: 6/15/2018

Prices are subject to change without notice

30-20 Year Super Conforming												15 Year Super Conforming											
≤ 105% LTV						> 105% LTV						≤ 105% LTV						> 105% LTV					
Rate	30 Day	45 Day	60 Days	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	94.085	94.885	94.785	3.750	94.885	94.785	94.685	3.750	93.942	93.842	93.742	3.750	93.842	93.742	93.642								
3.875	95.710	95.610	95.510	3.875	95.610	95.510	95.410	2.875	94.626	94.526	94.426	2.875	94.526	94.426	94.326								
3.900	96.396	96.296	96.196	3.900	96.296	96.196	96.096	2.900	95.208	95.108	95.008	2.900	95.108	95.008	94.908								
4.000	96.496	96.396	96.296	4.000	96.396	96.296	96.196	3.000	95.308	95.208	95.108	3.000	95.208	95.108	95.008								
4.125	97.025	96.925	96.825	4.125	96.925	96.825	96.725	3.125	95.936	95.836	95.736	3.125	95.836	95.736	95.636								
4.250	97.588	97.588	97.488	4.250	97.488	97.388	97.288	3.250	96.422	96.322	96.222	3.250	96.322	96.222	96.122								
4.375	98.344	98.344	98.144	4.375	98.244	98.144	98.044	3.375	96.824	96.724	96.624	3.375	96.824	96.724	96.624								
4.500	98.977	98.877	98.777	4.500	98.877	98.777	98.677	3.500	97.005	96.905	96.805	3.500	96.905	96.805	96.705								
4.625	99.584	99.484	99.384	4.625	99.484	99.384	99.284	3.625	97.538	97.438	97.338	3.625	97.438	97.338	97.238								
4.750	100.166	100.066	99.966	4.750	100.066	99.966	99.866	3.750	98.115	98.015	97.915	3.750	98.015	97.915	97.815								
4.875	100.661	100.561	100.461	4.875	100.561	100.461	100.361	3.875	98.676	98.576	98.476	3.875	98.576	98.476	98.376								
4.990	101.032	100.932	100.832	4.990	100.932	100.832	100.732	3.990	98.492	98.392	98.292	3.990	98.392	98.292	98.192								
5.000	101.132	101.032	100.932	5.000	101.032	100.932	100.832	4.000	98.592	98.492	98.392	4.000	98.492	98.392	98.292								
5.125	101.228	101.125	101.018	5.125	101.128	101.025	100.918	4.125	99.100	99.000	98.900	4.125	99.000	98.900	98.800								
5.250	101.723	101.623	101.520	5.250	101.623	101.520	101.423	4.250	99.219	99.119	99.019	4.250	99.119	99.019	98.919								
5.375	102.170	102.067	101.962	5.375	102.070	101.967	101.862	4.375	99.741	99.641	99.541	4.375	99.641	99.541	99.441								
5.500	102.634	102.531	102.428	5.500	102.534	102.431	102.328	4.500	99.946	99.837	99.746	4.500	99.846	99.746	99.646								
5.625	102.213	102.091	102.013	5.625	102.113	101.991	101.913	4.625	100.268	100.159	100.068	4.625	100.168	100.059	99.968								
5.750	102.663	102.541	102.463	5.750	102.563	102.441	102.363	4.750	100.500	100.391	100.300	4.750	100.400	100.291	100.200								

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

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

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	-1.000
Texas Equity 50(a)(4)	-0.250
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

Cash-Out Refinance Texas Equity 50(a)(6) only					
FICO ↓ TVT →	≤ 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	

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Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			FHA ID# - 1358600006
<i>For use by mortgage professionals only and should not be distributed to borrowers.</i>			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/16/2018

45 Day Lock Exp.:

5/31/2018

60 Day Lock Exp.:

6/15/2018

W. Rate Sheet Dated: 4/16/2018

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				Super Conforming - 30-20 Year				Super Conforming - 15 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	Rate	30 Day	45 Day	60 Day
3.750	97.193	97.093	96.993	3.750	98.368	98.268	98.168	2.750	95.786	95.686	95.586	3.750	96.435	96.335	96.235	2.750	95.442	95.342	95.242
3.875	97.918	97.818	97.718	3.875	99.048	98.948	98.848	2.875	96.470	96.370	96.270	3.875	97.160	97.060	96.960	2.875	96.126	96.026	95.926
3.990	98.604	98.504	98.404	3.990	99.623	99.523	99.423	2.990	97.052	96.952	96.852	3.990	97.846	97.746	97.646	2.990	96.708	96.608	96.508
4.000	98.704	98.604	98.504	4.000	99.723	99.623	99.523	3.000	97.152	97.052	96.952	4.000	97.946	97.846	97.746	3.000	96.808	96.708	96.608
4.125	99.413	99.313	99.213	4.125	100.425	100.325	100.225	3.125	97.780	97.680	97.580	4.125	98.475	98.375	98.275	3.125	97.436	97.336	97.236
4.250	100.076	99.976	99.876	4.250	100.997	100.897	100.797	3.250	98.266	98.166	98.066	4.250	99.138	99.038	98.938	3.250	97.922	97.822	97.722
4.375	100.732	100.632	100.532	4.375	101.581	101.481	101.381	3.375	98.768	98.668	98.568	4.375	99.794	99.694	99.594	3.375	98.424	98.324	98.224
4.500	101.365	101.265	101.165	4.500	102.157	102.057	101.957	3.500	99.223	99.123	99.023	4.500	100.427	100.327	100.227	3.500	98.535	98.435	98.335
4.625	101.956	101.856	101.756	4.625	102.644	102.544	102.444	3.625	99.726	99.626	99.526	4.625	101.034	100.934	100.834	3.625	99.038	98.938	98.838
4.750	102.538	102.438	102.338	4.750	103.152	103.052	102.949	3.750	100.303	100.203	100.103	4.750	101.616	101.516	101.416	3.750	99.615	99.515	99.415
4.875	103.033	102.933	102.833	4.875	103.680	103.580	103.476	3.875	100.864	100.764	100.664	4.875	102.111	102.011	101.911	3.875	100.176	100.076	99.976
4.990	103.404	103.304	103.204	4.990	104.086	103.986	103.880	3.990	101.188	101.088	100.988	4.990	102.482	102.382	102.282	3.990	99.992	99.892	99.792
5.000	103.504	103.404	103.304	5.000	104.186	104.086	103.980	4.000	101.288	101.188	101.088	5.000	102.582	102.482	102.382	4.000	100.092	99.992	99.892
5.125	104.061	103.958	103.851	5.125	104.307	104.205	104.035	4.125	101.796	101.696	101.596	5.125	102.678	102.575	102.468	4.125	100.600	100.500	100.400
5.250	104.555	104.452	104.345	5.250	104.817	104.715	104.544	4.250	102.117	102.017	101.917	5.250	103.172	103.069	102.962	4.250	100.921	100.821	100.721
5.375	105.003	104.900	104.795	5.375	105.319	105.217	105.045	4.375	102.437	102.337	102.237	5.375	103.620	103.517	103.412	4.375	101.241	101.141	101.041
5.500	105.467	105.364	105.261	5.500	105.798	105.695	105.523	4.500	102.704	102.595	102.504	5.500	104.084	103.981	103.878	4.500	101.446	101.337	101.246
5.625	106.046	105.924	105.846	5.625	106.164	106.042	105.964	4.625	103.089	102.980	102.889	5.625	103.663	103.541	103.463	4.625	101.768	101.659	101.568
5.750	106.496	106.374	106.296	5.750	106.675	106.553	106.475	4.750	103.383	103.274	103.183	5.750	104.113	103.991	103.913	4.750	102.000	101.891	101.800

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)(4)	-0.250
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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/16/2018

45 Day Lock Exp.: 5/31/2018

60 Day Lock Exp.: 6/15/2018

W. Rate Sheet Dated: 4/16/2018

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	
4.000	97.570	97.445	97.320	
4.125	98.084	97.959	97.834	
4.250	98.700	98.575	98.450	
4.375	99.483	99.358	99.233	
4.500	100.033	99.908	99.783	
4.625	100.507	100.382	100.257	
4.750	101.005	100.880	100.755	
4.875	101.363	101.238	101.113	
5.000	101.859	101.734	101.609	
5.125	102.195	102.070	101.945	
5.250	102.407	102.282	102.157	
5.375	102.691	102.566	102.441	
5.500	102.941	102.816	102.691	

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	97.260	97.135	97.010	
3.625	97.712	97.587	97.462	
3.750	98.126	98.001	97.876	
3.875	98.724	98.599	98.474	
4.000	99.059	98.934	98.809	
4.125	99.309	99.184	99.059	
4.250	99.581	99.456	99.331	
4.375	99.842	99.717	99.592	
4.500	100.077	99.952	99.827	
4.625	100.329	100.204	100.079	
4.750	100.597	100.472	100.347	

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	97.364	97.239	97.114	
3.375	97.840	97.715	97.590	
3.500	98.288	98.163	98.038	
3.625	98.700	98.575	98.450	
3.750	99.080	98.955	98.830	
3.875	99.429	99.304	99.179	
4.000	99.750	99.625	99.500	
4.125	100.097	99.972	99.847	
4.250	100.423	100.298	100.173	
4.375	100.733	100.608	100.483	
4.500	101.043	100.918	100.793	
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	-	-0.250	-0.500	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.375	-1.000	-1.250	n/a
740-759	0.500	0.375	0.250	0.250	-	-	-0.750	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	-	-	-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	-	-	-0.250	-0.750	-1.500	n/a	n/a	n/a	n/a
Refi ¹	-	-	-0.250	-0.750	-1.500	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	-	-	-	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	-0.750	-0.750	-1.250	-1.250	-1.750	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	-0.250	-0.750	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 <i>Registered, Submitted, U/W-Received & U/W-Approved</i> 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)