



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.: 7/26/2018

45 Day Lock Exp.: 8/10/2018

60 Day Lock Exp.: 8/27/2018

W. Rate Sheet Dated: 6/26/2018

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	98.006	97.856	97.706	3.500	97.494	97.344	97.194	1.875	N/A	N/A	N/A	3.125	97.156	97.006	96.856
3.625	98.540	98.390	98.240	3.625	97.992	97.842	97.692	2.000	N/A	N/A	N/A	3.250	98.138	97.988	97.838
3.750	99.420	99.270	99.120	3.750	99.029	98.879	98.729	2.125	N/A	N/A	N/A	3.375	98.775	98.625	98.475
3.875	99.950	99.800	99.650	3.875	99.523	99.373	99.223	2.250	93.704	93.554	93.404	3.500	99.220	99.070	98.920
4.000	100.476	100.326	100.176	4.000	100.013	99.863	99.713	2.375	94.074	93.924	93.774	3.625	99.754	99.604	99.454
4.125	101.003	100.853	100.703	4.125	100.505	100.355	100.205	2.500	93.191	93.041	92.891	Margin = 2.250		Index = 2.340	
4.250	101.788	101.616	101.491	4.250	101.147	100.975	100.850	2.625	94.141	93.991	93.841				
4.375	102.305	102.134	102.009	4.375	101.629	101.457	101.332	2.750	96.653	96.503	96.353				
4.500	102.815	102.644	102.519	4.500	102.103	101.931	101.806	2.875	97.217	97.067	96.917				
4.625	103.237	103.065	102.940	4.625	102.489	102.317	102.192	3.000	97.692	97.542	97.392				
4.750	103.362	103.190	103.018	4.750	102.568	102.396	102.224	3.125	98.166	98.016	97.866				
4.875	103.543	103.371	103.199	4.875	102.966	102.794	102.622	3.250	98.780	98.630	98.480				
5.000	104.170	103.998	103.826	5.000	103.357	103.185	103.013	3.375	99.247	99.097	98.947				
5.125	104.587	104.416	104.244	5.125	103.559	103.388	103.216	3.500	99.717	99.567	99.417				
5.250	104.557	104.400	104.291	5.250	103.495	103.338	103.229	3.625	100.178	100.028	99.878				
5.375	104.834	104.677	104.568	5.375	103.853	103.697	103.587	3.750	100.228	100.078	99.928				
5.500	104.824	104.668	104.558	5.500	104.181	104.025	103.916	3.875	100.682	100.532	100.382				
5.625	105.103	104.947	104.837	5.625	104.625	104.469	104.359	4.000	101.067	100.917	100.767				
5.750	105.334	105.234	105.134	5.750	104.262	104.162	104.062	4.125	101.407	101.257	101.107				

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	96.806	96.656	96.506	3.500	96.494	96.344	96.194	1.875	N/A	N/A	N/A	3.125	96.156	96.006	95.856
3.625	97.340	97.190	97.040	3.625	96.992	96.842	96.692	2.000	N/A	N/A	N/A	3.250	97.138	96.988	96.838
3.750	98.220	98.070	97.920	3.750	98.029	97.879	97.729	2.125	N/A	N/A	N/A	3.375	97.775	97.625	97.475
3.875	98.750	98.600	98.450	3.875	98.523	98.373	98.223	2.250	92.704	92.554	92.404	3.500	98.220	98.070	97.920
4.000	99.276	99.126	98.976	4.000	99.013	98.863	98.713	2.375	93.074	92.924	92.774	3.625	98.754	98.604	98.454
4.125	99.803	99.653	99.503	4.125	99.505	99.355	99.205	2.500	92.191	92.041	91.891	Margin = 2.250		Index = 2.340	
4.250	100.588	100.416	100.291	4.250	100.147	99.975	99.850	2.625	93.141	92.991	92.841	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.105	100.934	100.809	4.375	100.629	100.457	100.332	2.750	95.653	95.503	95.353	Rate	30 Day	45 Day	60 Day
4.500	101.615	101.444	101.319	4.500	101.103	100.931	100.806	2.875	96.217	96.067	95.917	4.500	100.415	100.165	99.915
4.625	102.037	101.865	101.740	4.625	101.489	101.317	101.192	3.000	96.692	96.542	96.392	4.625	100.837	100.587	100.337
4.750	102.059	101.887	101.715	4.750	101.568	101.396	101.224	3.125	97.166	97.016	96.866	4.750	100.809	100.559	100.309
4.875	102.593	102.421	102.249	4.875	101.966	101.794	101.622	3.250	97.780	97.630	97.480	4.875	101.243	100.993	100.743
5.000	103.020	102.848	102.676	5.000	102.357	102.185	102.013	3.375	98.247	98.097	97.947	5.000	101.670	101.420	101.170
5.125	103.437	103.266	103.094	5.125	102.659	102.488	102.316	3.500	98.717	98.567	98.417	5.125	102.007	101.757	101.507
5.250	104.127	103.970	103.861	5.250	102.495	102.338	102.229	3.625	99.178	99.028	98.878	5.250	101.446	101.196	100.946
5.375	104.404	104.247	104.138	5.375	102.853	102.697	102.587	3.750	99.228	99.078	98.928	5.375	101.630	101.380	101.130
5.500	104.594	104.438	104.328	5.500	103.181	103.025	102.916	3.875	99.682	99.532	99.382	5.500	101.874	101.624	101.374
5.625	104.823	104.667	104.557	5.625	103.625	103.469	103.359	4.000	100.067	99.917	99.767	5.625	102.143	101.893	101.643
5.750	105.104	105.004	104.904	5.750	103.262	103.162	103.062	4.125	100.407	100.257	100.107	5.750	102.764	102.514	102.264

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		Loan Size Adjuster	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.250	\$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	0.000
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

DPA 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
4.500	99.565	99.315	99.065	4.500	99.383	99.133	98.883
4.750	99.959	99.709	99.459	4.750	99.848	99.598	99.348
5.000	100.820	100.570	100.320	5.000	100.637	100.387	100.137
5.250	101.666	101.416	101.166	5.250	101.502	101.252	101.002
5.500	101.895	101.645	101.395	5.500	101.461	101.211	100.961
5.625	102.146	101.896	101.646	5.625	101.905	101.655	101.405
5.750	102.508	102.258	102.008	5.750	101.542	101.292	101.042
5.875	102.738	102.488	102.238	5.875	101.911	101.661	101.411

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:	6/26/2018	5.250%

DPA 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.:

7/26/2018

45 Day Lock Exp.:

8/10/2018

60 Day Lock Exp.:

8/27/2018

W. Rate Sheet Dated: 6/26/2018

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	97.069	96.919	96.769	3.500	96.557	96.407	96.257	1.875	N/A	N/A	N/A	3.125	95.47	95.319	95.169
3.625	97.603	97.453	97.303	3.625	97.055	96.905	96.755	2.000	N/A	N/A	N/A	3.250	97.20	97.050	96.900
3.750	98.420	98.270	98.120	3.750	98.029	97.879	97.729	2.125	N/A	N/A	N/A	3.375	97.84	97.688	97.538
3.875	98.950	98.800	98.650	3.875	98.523	98.373	98.223	2.250	90.204	90.054	89.904	3.500	98.28	98.132	97.982
4.000	99.476	99.326	99.176	4.000	99.013	98.863	98.713	2.375	90.574	90.424	90.274	3.625	98.82	98.666	98.516
4.125	100.003	99.853	99.703	4.125	99.505	99.355	99.205	2.500	89.691	89.541	89.391	Margin = 2.250		Index = 2.340	
4.250	100.694	100.522	100.397	4.250	100.053	99.881	99.756	2.625	90.641	90.491	90.341				
4.375	101.212	101.040	100.915	4.375	100.535	100.363	100.238	2.750	94.966	94.816	94.666				
4.500	101.722	101.550	101.425	4.500	101.009	100.837	100.712	2.875	95.530	95.380	95.230				
4.625	102.143	101.971	101.846	4.625	101.395	101.223	101.098	3.000	96.004	95.854	95.704				
4.750	101.955	101.783	101.612	4.750	101.162	100.990	100.818	3.125	96.479	96.329	96.179				
4.875	102.137	101.965	101.793	4.875	101.560	101.388	101.216	3.250	97.842	97.692	97.542				
5.000	102.763	102.591	102.420	5.000	101.951	101.779	101.607	3.375	98.310	98.160	98.010				
5.125	103.181	103.009	102.837	5.125	102.153	101.981	101.809	3.500	98.779	98.629	98.479				
5.250	101.588	101.432	101.322	5.250	100.526	100.370	100.260	3.625	99.241	99.091	98.941				
5.375	101.865	101.709	101.599	5.375	100.884	100.728	100.619	3.750	99.228	99.078	98.928				
5.500	101.855	101.699	101.589	5.500	101.213	101.056	100.947	3.875	99.682	99.532	99.382				
5.625	102.134	101.978	101.868	5.625	101.656	101.500	101.390	4.000	100.067	99.917	99.767				
5.750	101.896	101.796	101.696	5.750	100.825	100.725	100.625	4.125	100.407	100.257	100.107				

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	95.869	95.719	95.569	3.500	95.557	95.407	95.257	1.875	N/A	N/A	N/A	3.125	94.469	94.319	94.169
3.625	96.403	96.253	96.103	3.625	96.055	95.905	95.755	2.000	N/A	N/A	N/A	3.250	96.200	96.050	95.900
3.750	97.220	97.070	96.920	3.750	97.029	96.879	96.729	2.125	N/A	N/A	N/A	3.375	96.838	96.688	96.538
3.875	97.750	97.600	97.450	3.875	97.523	97.373	97.223	2.250	90.954	90.804	90.654	3.500	97.282	97.132	96.982
4.000	98.276	98.126	97.976	4.000	98.013	97.863	97.713	2.375	91.324	91.174	91.024	3.625	97.816	97.666	97.516
4.125	98.803	98.653	98.503	4.125	98.505	98.355	98.205	2.500	90.441	90.291	90.141	Margin = 2.250		Index = 2.340	
4.250	99.494	99.322	99.197	4.250	99.053	98.881	98.756	2.625	91.391	91.241	91.091	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.012	99.840	99.715	4.375	99.535	99.363	99.238	2.750	94.747	94.597	94.447	Rate	30 Day	45 Day	60 Day
4.500	100.522	100.350	100.225	4.500	100.009	99.837	99.712	2.875	95.311	95.161	95.011	4.500	99.322	99.072	98.822
4.625	100.943	100.771	100.646	4.625	100.395	100.223	100.098	3.000	95.785	95.635	95.485	4.625	99.743	99.493	99.243
4.750	100.653	100.481	100.309	4.750	100.162	99.990	99.818	3.125	96.260	96.110	95.960	4.750	99.403	99.153	98.903
4.875	101.187	101.015	100.843	4.875	100.560	100.388	100.216	3.250	96.311	96.161	96.011	4.875	99.837	99.587	99.337
5.000	101.613	101.441	101.270	5.000	100.951	100.779	100.607	3.375	96.779	96.629	96.479	5.000	100.263	100.013	99.763
5.125	102.031	101.859	101.687	5.125	101.253	101.081	100.909	3.500	97.248	97.098	96.948	5.125	100.601	100.351	100.101
5.250	101.158	101.002	100.892	5.250	99.526	99.370	99.260	3.625	97.709	97.559	97.409	5.250	98.477	98.227	97.977
5.375	101.435	101.279	101.169	5.375	99.884	99.728	99.619	3.750	97.040	96.890	96.740	5.375	98.661	98.411	98.161
5.500	101.625	101.469	101.359	5.500	100.213	100.056	99.947	3.875	97.494	97.344	97.194	5.500	98.905	98.655	98.405
5.625	101.854	101.698	101.588	5.625	100.656	100.500	100.390	4.000	97.879	97.729	97.579	5.625	99.174	98.924	98.674
5.750	101.666	101.566	101.466	5.750	99.825	99.725	99.625	4.125	98.220	98.070	97.920	5.750	99.326	99.076	98.826

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.250	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

DPA 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
4.500	98.472	98.222	97.972	4.500	98.289	98.039	97.789
4.750	98.553	98.303	98.053	4.750	98.442	98.192	97.942
5.000	99.413	99.163	98.913	5.000	99.231	98.981	98.731
5.250	98.697	98.447	98.197	5.250	98.533	98.283	98.033
5.500	98.926	98.676	98.426	5.500	98.493	98.243	97.993
5.625	99.177	98.927	98.677	5.625	98.936	98.686	98.436
5.750	99.070	98.820	98.570	5.750	98.105	97.855	97.605
5.875	99.300	99.050	98.800	5.875	98.473	98.223	97.973

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 AVIM	-0.750

Max USDA-GRH Rate	
Today:	6/26/2018 5.250%

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

Lock Desk Policy	
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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/26/2018

45 Day Lock Exp.:

8/10/2018

60 Day Lock Exp.:

8/27/2018

W. Rate Sheet Dated: 6/26/2018

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
4.125	99.177	99.077	98.977	4.500	101.834	101.734	101.634	3.000	96.424	96.324	96.224	2.875	96.691	96.591	96.491
4.250	99.812	99.712	99.612	4.625	102.318	102.218	102.118	3.125	96.959	96.859	96.759	2.990	96.940	96.840	96.740
4.375	100.372	100.272	100.172	4.750	102.783	102.683	102.583	3.250	97.735	97.635	97.535	3.000	97.040	96.940	96.840
4.500	100.961	100.861	100.761	4.875	103.232	103.132	103.032	3.375	98.267	98.167	98.067	3.125	97.389	97.289	97.189
4.625	101.570	101.470	101.370	4.990	103.086	102.986	102.886	3.500	98.748	98.648	98.548	3.250	98.237	98.137	98.037
4.750	102.133	102.033	101.933	5.000	103.186	103.086	102.986	3.625	99.289	99.189	99.089	3.375	98.590	98.490	98.390
4.875	102.620	102.520	102.420	5.125	103.653	103.553	103.453	3.750	99.615	99.515	99.415	3.500	98.925	98.825	98.725
4.990	102.814	102.714	102.614	5.250	104.144	104.044	103.944	3.875	100.020	99.920	99.820	3.625	99.253	99.153	99.053
5.000	102.914	102.814	102.714	5.375	104.437	104.337	104.237	3.990	100.388	100.288	100.188	3.750	99.994	99.894	99.794
5.125	103.449	103.349	103.249	5.500	104.777	104.677	104.577	4.000	100.488	100.388	100.288	3.875	100.315	100.215	100.115
5.250	104.107	104.007	103.907	5.625	105.028	104.928	104.828	4.125	100.968	100.868	100.768	3.990	100.525	100.425	100.325
5.375	104.505	104.405	104.305	5.750	105.594	105.494	105.392	4.250	101.261	101.161	101.061	4.000	100.625	100.525	100.425
5.500	104.883	104.783	104.683	5.875	105.868	105.768	105.666	4.375	101.580	101.480	101.380	4.125	100.925	100.825	100.725
5.625	105.161	105.061	104.961	5.990	106.042	105.942	105.840	4.500	102.003	101.903	101.803	4.250	101.303	101.203	101.102
5.750	105.805	105.705	105.605	6.000	106.142	106.042	105.940	4.625	102.409	102.309	102.209	4.375	101.589	101.489	101.387
5.875	106.156	106.056	105.956	6.125	106.451	106.351	106.233	4.750	102.569	102.469	102.369	4.500	101.854	101.754	101.653
5.990	106.397	106.297	106.197	6.250	106.840	106.686	106.565	4.875	102.820	102.720	102.620	4.625	102.097	101.997	101.895
6.000	106.497	106.397	106.297	6.375	107.137	106.983	106.862	4.990	102.969	102.869	102.769	4.750	102.250	102.150	102.049
6.125	106.855	106.755	106.655	6.500	N/A	N/A	N/A	5.000	103.069	102.969	102.869	4.875	102.390	102.290	102.189

30-20 Year High Balance				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	97.851	97.751	97.651	2.875	95.635	95.535	95.435
4.250	98.599	98.499	98.399	2.990	95.955	95.855	95.755
4.375	99.192	99.092	98.992	3.000	96.055	95.955	95.855
4.500	99.732	99.632	99.532	3.125	96.483	96.383	96.283
4.625	100.258	100.158	100.058	3.250	97.131	97.031	96.931
4.750	100.925	100.825	100.725	3.375	97.560	97.460	97.360
4.875	101.453	101.353	101.253	3.500	97.998	97.898	97.798
4.990	101.851	101.751	101.651	3.625	98.410	98.310	98.210
5.000	101.951	101.851	101.751	3.750	98.701	98.601	98.501
5.125	102.185	102.085	101.985	3.875	99.114	99.014	98.914
5.250	102.408	102.308	102.208	3.990	99.424	99.324	99.224
5.375	102.888	102.788	102.688	4.000	99.524	99.424	99.324
5.500	103.346	103.246	103.146	4.125	99.914	99.814	99.714
5.625	103.557	103.457	103.357	4.250	100.114	100.014	99.914
5.750	103.769	103.669	103.569	4.375	100.307	100.207	100.107
5.875	102.769	102.669	102.567	4.500	100.455	100.355	100.255
5.990	103.123	103.023	102.921	4.625	100.794	100.694	100.594
6.000	103.223	103.123	103.021	4.750	100.895	100.795	100.695
6.125	103.467	103.367	103.265	4.875	101.057	100.957	100.857

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)	0.000
Texas Equity 50(a)(4)	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 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

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 LLPAs*	
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 LLPAs: State; Extension; Loan Size	

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.			
FHA ID# - 1358600006			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrownhouse.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/26/2018

45 Day Lock Exp.:

8/10/2018

60 Day Lock Exp.:

8/27/2018

W. Rate Sheet Dated: 6/26/2018

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	98.007	97.907	97.807	4.125	96.091	95.991	95.891	4.500	99.883	99.783	99.683	4.500	98.720	98.620	98.520
4.375	98.557	98.457	98.357	4.250	97.121	97.021	96.921	4.625	100.495	100.395	100.295	4.625	99.157	99.057	98.957
4.500	99.086	98.986	98.886	4.375	97.740	97.640	97.540	4.750	101.027	100.927	100.827	4.750	100.042	99.942	99.842
4.625	99.617	99.517	99.417	4.500	98.380	98.280	98.180	4.875	101.396	101.296	101.196	4.875	100.542	100.442	100.342
4.750	100.517	100.417	100.317	4.625	99.368	99.268	99.168	4.990	101.636	101.536	101.436	4.990	100.907	100.807	100.707
4.875	101.009	100.909	100.809	4.750	100.319	100.219	100.119	5.000	101.736	101.636	101.536	5.000	101.007	100.907	100.807
4.990	101.364	101.264	101.164	4.875	100.876	100.776	100.676	5.125	102.203	102.103	102.003	5.125	101.375	101.275	101.175
5.000	101.464	101.364	101.264	4.990	101.280	101.180	101.080	5.250	102.694	102.594	102.494	5.250	101.985	101.885	101.785
5.125	101.999	101.899	101.799	5.000	101.380	101.280	101.180	5.375	102.987	102.887	102.787	5.375	102.404	102.304	102.204
5.250	102.657	102.557	102.457	5.125	101.778	101.678	101.578	5.500	103.327	103.227	103.127	5.500	102.831	102.731	102.631
5.375	103.055	102.955	102.855	5.250	102.679	102.579	102.479	5.625	103.578	103.478	103.378	5.625	103.160	103.060	102.960
5.500	103.433	103.333	103.233	5.375	103.132	103.032	102.932	5.750	104.144	104.044	103.944	5.750	103.619	103.519	103.419
5.625	103.711	103.611	103.511	5.500	103.553	103.453	103.353	5.875	104.418	104.318	104.218	5.875	103.988	103.888	103.788
5.750	104.355	104.255	104.155	5.625	103.861	103.761	103.661	5.990	104.592	104.492	104.392	5.990	104.254	104.154	104.054
5.875	104.706	104.606	104.506	5.750	104.721	104.621	104.521	6.000	104.692	104.592	104.492	6.000	104.354	104.254	104.154
5.990	104.947	104.847	104.747	5.875	105.122	105.022	104.922	6.125	105.001	104.899	104.793	6.125	104.748	104.648	104.548
6.000	105.047	104.947	104.847	5.990	105.398	105.298	105.198	6.250	105.390	105.286	105.181	6.250	105.017	104.907	104.781
6.125	105.405	105.305	105.205	6.000	105.498	105.398	105.298	6.375	105.687	105.583	105.478	6.375	105.416	105.301	105.180
6.250	105.785	105.670	105.549	6.125	105.892	105.792	105.692	6.500	N/A	N/A	N/A	6.500	N/A	N/A	N/A

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
2.875	95.635	95.535	95.435	2.875	N/A	#N/A	#N/A	2.875	95.191	95.091	94.991	2.875	N/A	#N/A	#N/A
2.990	95.955	95.855	95.755	2.990	93.171	93.071	92.971	2.990	95.440	95.340	95.240	2.990	92.980	92.880	92.780
3.000	96.055	95.955	95.855	3.000	93.271	93.171	93.071	3.000	95.540	95.440	95.340	3.000	93.080	92.980	92.880
3.125	96.483	96.383	96.283	3.125	93.955	93.855	93.755	3.125	95.889	95.789	95.689	3.125	93.773	93.673	93.573
3.250	97.131	97.031	96.931	3.250	94.350	94.250	94.150	3.250	96.737	96.637	96.537	3.250	94.159	94.059	93.959
3.375	97.560	97.460	97.360	3.375	95.028	94.928	94.828	3.375	97.090	96.990	96.890	3.375	94.846	94.746	94.646
3.500	97.998	97.898	97.798	3.500	95.700	95.600	95.500	3.500	97.425	97.325	97.225	3.500	95.508	95.408	95.308
3.625	98.410	98.310	98.210	3.625	96.350	96.250	96.150	3.625	97.753	97.653	97.553	3.625	96.168	96.068	95.968
3.750	98.701	98.601	98.501	3.750	96.722	96.622	96.522	3.750	98.494	98.394	98.294	3.750	96.530	96.430	96.330
3.875	99.114	99.014	98.914	3.875	97.328	97.228	97.128	3.875	98.815	98.715	98.615	3.875	97.136	97.036	96.936
3.990	99.424	99.324	99.224	3.990	97.859	97.759	97.659	3.990	99.025	98.925	98.825	3.990	97.657	97.557	97.457
4.000	99.524	99.424	99.324	4.000	97.959	97.859	97.759	4.000	99.125	99.025	98.925	4.000	97.757	97.657	97.557
4.125	99.914	99.814	99.714	4.125	98.573	98.473	98.373	4.125	99.425	99.325	99.225	4.125	98.371	98.271	98.171
4.250	100.114	100.014	99.914	4.250	98.897	98.797	98.697	4.250	99.803	99.703	99.603	4.250	98.695	98.595	98.495
4.375	100.307	100.207	100.107	4.375	99.248	99.148	99.048	4.375	100.089	99.989	99.889	4.375	99.026	98.926	98.826
4.500	100.455	100.355	100.255	4.500	99.800	99.700	99.600	4.500	100.354	100.254	100.154	4.500	99.578	99.478	99.378
4.625	100.794	100.694	100.594	4.625	100.327	100.227	100.127	4.625	100.597	100.497	100.395	4.625	100.105	100.005	99.905
4.750	100.895	100.795	100.695	4.750	100.507	100.407	100.307	4.750	100.750	100.650	100.549	4.750	100.285	100.185	100.085
4.875	101.057	100.957	100.857	4.875	100.784	100.684	100.584	4.875	100.890	100.790	100.689	4.875	100.552	100.452	100.352

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%
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%	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

All Loan Type Adjustments			
Adjusters	All Terms	Adjusters	All Terms
NY	-0.250	High Balance	-1.500
TX	0.150	Escrow Waiver	0.00



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.:

7/26/2018

45 Day Lock Exp.:

8/10/2018

60 Day Lock Exp.:

8/27/2018

W. Rate Sheet Dated: 6/26/2018

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	
4.250	99.812	99.712	99.612	3.750	98.189	98.089	97.989	2.750	95.178	95.078	94.978	
4.375	100.386	100.286	100.186	3.875	98.719	98.619	98.519	2.875	95.864	95.764	95.664	
4.500	101.052	100.952	100.852	3.990	99.244	99.144	99.044	2.990	96.439	96.339	96.239	
4.625	101.570	101.470	101.370	4.000	99.344	99.244	99.144	3.000	96.539	96.439	96.339	
4.750	102.146	102.046	101.946	4.125	99.878	99.778	99.678	3.125	97.156	97.056	96.956	
4.875	102.755	102.655	102.555	4.250	100.735	100.635	100.535	3.250	97.735	97.635	97.535	
4.990	103.156	103.056	102.956	4.375	101.230	101.130	101.030	3.375	98.267	98.167	98.067	
5.000	103.256	103.156	103.056	4.500	101.834	101.734	101.634	3.500	98.748	98.648	98.548	
5.125	103.809	103.709	103.609	4.625	102.318	102.218	102.118	3.625	99.308	99.208	99.108	
5.250	104.302	104.202	104.102	4.750	102.783	102.683	102.580	3.750	99.844	99.744	99.644	
5.375	104.759	104.659	104.559	4.875	103.232	103.132	103.028	3.875	100.357	100.257	100.157	
5.500	105.140	105.040	104.940	4.990	103.423	103.323	103.218	3.990	100.597	100.497	100.397	
5.625	105.328	105.214	105.128	5.000	103.523	103.423	103.318	4.000	100.697	100.597	100.497	
5.750	105.730	105.615	105.530	5.125	103.960	103.860	103.704	4.125	101.199	101.099	100.999	
5.875	106.084	105.984	105.884	5.250	104.414	104.314	104.157	4.250	101.466	101.366	101.266	
5.990	106.298	106.198	106.098	5.375	104.735	104.635	104.478	4.375	101.903	101.803	101.703	
6.000	106.398	106.298	106.198	5.500	104.982	104.882	104.725	4.500	102.232	102.132	102.032	
6.125	106.567	106.467	106.367	5.625	105.265	105.151	105.065	4.625	102.631	102.531	102.431	
6.250	106.974	106.874	106.774	5.750	105.740	105.626	105.540	4.750	102.928	102.828	102.728	

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		
4.250	98.991	98.891	98.791	2.750	94.834	94.734	94.634		
4.375	99.565	99.465	99.365	2.875	95.520	95.420	95.320		
4.500	100.231	100.131	100.031	2.990	96.095	95.995	95.895		
4.625	100.710	100.610	100.510	3.000	96.195	96.095	95.995		
4.750	101.286	101.186	101.086	3.125	96.812	96.712	96.612		
4.875	101.895	101.795	101.695	3.250	97.391	97.291	97.191		
4.990	102.296	102.196	102.096	3.375	97.923	97.823	97.723		
5.000	102.396	102.296	102.196	3.500	98.123	98.023	97.923		
5.125	101.949	101.849	101.749	3.625	98.683	98.583	98.483		
5.250	102.442	102.342	102.242	3.750	99.219	99.119	99.019		
5.375	102.899	102.799	102.699	3.875	99.732	99.632	99.532		
5.500	103.280	103.180	103.080	3.990	99.448	99.348	99.248		
5.625	102.538	102.424	102.338	4.000	99.548	99.448	99.348		
5.750	102.940	102.825	102.740	4.125	100.050	99.950	99.850		
5.875	103.144	103.044	102.944	4.250	100.317	100.217	100.117		
5.990	103.208	103.108	103.008	4.375	100.754	100.654	100.554		
6.000	103.308	103.208	103.108	4.500	100.653	100.553	100.453		
6.125	103.327	103.227	103.127	4.625	101.052	100.952	100.852		
6.250	103.584	103.484	103.384	4.750	101.349	101.249	101.149		

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	-0.250	-0.500	-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	-2.500	
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	
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	
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	N/A	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

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.			

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

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



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.:

7/26/2018

45 Day Lock Exp.:

8/10/2018

60 Day Lock Exp.:

8/27/2018

W. Rate Sheet Dated: 6/26/2018

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
4.250	98.353	98.253	98.153	4.250	98.253	98.153	98.053	3.750	96.422	96.322	96.222	3.750	96.322	96.222	96.122
4.375	98.936	98.836	98.736	4.375	98.836	98.736	98.636	3.875	97.164	97.064	96.964	3.875	97.064	96.964	96.864
4.500	99.602	99.502	99.402	4.500	99.502	99.402	99.302	3.990	97.627	97.527	97.427	3.990	97.527	97.427	97.327
4.625	100.105	100.005	99.905	4.625	100.005	99.905	99.805	4.000	97.827	97.727	97.627	4.000	97.727	97.627	97.527
4.750	100.696	100.596	100.496	4.750	100.596	100.496	100.396	4.125	98.295	98.195	98.095	4.125	98.195	98.095	97.995
4.875	101.305	101.205	101.105	4.875	101.205	101.105	101.005	4.250	98.941	98.841	98.741	4.250	98.841	98.741	98.641
4.990	101.706	101.606	101.506	4.990	101.606	101.506	101.406	4.375	99.577	99.477	99.377	4.375	99.477	99.377	99.277
5.000	101.806	101.706	101.606	5.000	101.706	101.606	101.506	4.500	100.132	100.032	99.932	4.500	100.032	99.932	99.832
5.125	102.359	102.259	102.159	5.125	102.259	102.159	102.059	4.625	100.736	100.636	100.536	4.625	100.636	100.536	100.436
5.250	102.852	102.752	102.652	5.250	102.752	102.652	102.552	4.750	101.324	101.224	101.121	4.750	101.224	101.121	101.021
5.375	103.309	103.209	103.109	5.375	103.209	103.109	103.009	4.875	101.696	101.596	101.492	4.875	101.596	101.496	101.392
5.500	103.698	103.598	103.498	5.500	103.598	103.498	103.398	4.990	101.973	101.873	101.768	4.990	101.873	101.773	101.668
5.625	103.878	103.764	103.678	5.625	103.778	103.664	103.578	5.000	102.073	101.973	101.868	5.000	101.973	101.873	101.768
5.750	104.280	104.165	104.080	5.750	104.180	104.065	103.980	5.125	102.510	102.410	102.254	5.125	102.410	102.310	102.154
5.875	104.634	104.534	104.434	5.875	104.534	104.434	104.334	5.250	102.964	102.864	102.707	5.250	102.864	102.764	102.607
5.990	104.848	104.748	104.648	5.990	104.748	104.648	104.548	5.375	103.285	103.185	103.028	5.375	103.185	103.085	102.928
6.000	104.948	104.848	104.748	6.000	104.848	104.748	104.648	5.500	103.532	103.432	103.275	5.500	103.432	103.332	103.175
6.125	105.117	105.017	104.917	6.125	105.017	104.917	104.817	5.625	103.815	103.701	103.615	5.625	103.715	103.601	103.515
6.250	105.524	105.424	105.324	6.250	105.424	105.324	105.224	5.750	104.290	104.176	104.090	5.750	104.190	104.076	103.990

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.678	93.578	93.478	2.750	93.578	93.478	93.378
2.875	94.364	94.264	94.164	2.875	94.264	94.164	94.064
2.990	94.939	94.839	94.739	2.990	94.839	94.739	94.639
3.000	95.039	94.939	94.839	3.000	94.939	94.839	94.739
3.125	95.656	95.556	95.456	3.125	95.556	95.456	95.356
3.250	96.155	96.055	95.955	3.250	96.055	95.955	95.855
3.375	96.672	96.572	96.472	3.375	96.572	96.472	96.372
3.500	97.246	97.146	97.046	3.500	97.146	97.046	96.946
3.625	97.808	97.708	97.608	3.625	97.708	97.608	97.508
3.750	98.344	98.244	98.144	3.750	98.244	98.144	98.044
3.875	98.857	98.757	98.657	3.875	98.757	98.657	98.557
3.990	99.097	98.997	98.897	3.990	98.997	98.897	98.797
4.000	99.197	99.097	98.997	4.000	99.097	98.997	98.897
4.125	99.699	99.599	99.499	4.125	99.599	99.499	99.399
4.250	99.966	99.866	99.766	4.250	99.866	99.766	99.666
4.375	100.403	100.303	100.203	4.375	100.303	100.203	100.103
4.500	100.732	100.632	100.532	4.500	100.632	100.532	100.432
4.625	101.131	101.031	100.931	4.625	101.031	100.931	100.831
4.750	101.428	101.328	101.228	4.750	101.328	101.228	101.128

30-20 Year Super Conforming								15 Year Super Conforming							
≤ 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	97.532	97.432	97.332	4.250	97.432	97.332	97.232	2.750	93.334	93.234	93.134	2.750	93.234	93.134	93.034
4.375	98.115	98.015	97.915	4.375	98.015	97.915	97.815	2.875	94.020	93.920	93.820	2.875	93.920	93.820	93.720
4.500	98.781	98.681	98.581	4.500	98.681	98.581	98.481	2.990	94.595	94.495	94.395	2.990	94.495	94.395	94.295
4.625	99.245	99.145	99.045	4.625	99.145	99.045	98.945	3.000	94.695	94.595	94.495	3.000	94.595	94.495	94.395
4.750	99.836	99.736	99.636	4.750	99.736	99.636	99.536	3.125	95.312	95.212	95.112	3.125	95.212	95.112	95.012
4.875	100.445	100.345	100.245	4.875	100.345	100.245	100.145	3.250	95.811	95.711	95.611	3.250	95.711	95.611	95.511
4.990	100.846	100.746	100.646	4.990	100.746	100.646	100.546	3.375	96.328	96.228	96.128	3.375	96.228	96.128	96.028
5.000	100.946	100.846	100.746	5.000	100.846	100.746	100.646	3.500	96.621	96.521	96.421	3.500	96.521	96.421	96.321
5.125	100.499	100.399	100.299	5.125	100.399	100.299	100.199	3.625	97.183	97.083	96.983	3.625	97.083	96.983	96.883
5.250	100.992	100.892	100.792	5.250	100.892	100.792	100.692	3.750	97.719	97.619	97.519	3.750	97.619	97.519	97.419
5.375	101.449	101.349	101.249	5.375	101.349	101.249	101.149	3.875	98.232	98.132	98.032	3.875	98.132	98.032	97.932
5.500	101.830	101.730	101.630	5.500	101.730	101.630	101.530	3.990	97.948	97.848	97.748	3.990	97.848	97.748	97.648
5.625	101.088	100.974	100.888	5.625	100.988	100.874	100.788	4.000	98.048	97.948	97.848	4.000	97.948	97.848	97.748
5.750	101.490	101.375	101.290	5.750	101.390	101.275	101.190	4.125	98.550	98.450	98.350	4.125	98.450	98.350	98.250
5.875	101.694	101.594	101.494	5.875	101.594	101.494	101.394	4.250	98.817	98.717	98.617	4.250	98.717	98.617	98.517
5.990	101.758	101.658	101.558	5.990	101.658	101.558	101.458	4.375	99.254	99.154	99.054	4.375	99.154	99.054	98.954
6.000	101.858	101.758	101.658	6.000	101.758	101.658	101.558	4.500	99.053	98.953	98.853	4.500	99.053	98.953	98.853
6.125	101.877	101.777	101.677	6.125	101.777	101.677	101.577	4.625	99.552	99.452	99.352	4.625	99.452	99.352	99.252
6.250	102.134	102.034	101.934	6.250	102.034	101.934	101.834	4.750	99.849	99.749	99.649	4.750	99.749	99.649	99.549

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%
≥ 740	0.000	-0.250	-0.250	-0.500	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.500	-0.750	0.000	0.000	0.000
700 - 719	0.000	-0.500	-1.000	-1.250	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.000	-0.750	-0.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.250	-1.750	-1.750
640 - 659	-0.500	-1.250	-2.750	-3.000	-2.750	-2.250	-2.250
620 - 639	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750
< 620 *	-0.500	-1.500	-3.000	-3.000	-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

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		



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.:

7/26/2018

45 Day Lock Exp.:

8/10/2018

60 Day Lock Exp.:

8/27/2018

W. Rate Sheet Dated: 6/26/2018

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
4.250	99.803	99.703	99.603	3.750	97.872	97.772	97.672	2.750	95.178	95.078	94.978	4.250	98.982	98.882	98.782	2.750	94.834	94.734	94.634
4.375	100.386	100.286	100.186	3.875	98.614	98.514	98.414	2.875	95.864	95.764	95.664	4.375	99.565	99.465	99.365	2.875	95.520	95.420	95.320
4.500	101.052	100.952	100.852	3.990	99.177	99.077	98.977	2.990	96.439	96.339	96.239	4.500	100.231	100.131	100.031	2.990	96.095	95.995	95.895
4.625	101.555	101.455	101.355	4.000	99.277	99.177	99.077	3.000	96.539	96.439	96.339	4.625	100.695	100.595	100.495	3.000	96.195	96.095	95.995
4.750	102.146	102.046	101.946	4.125	99.745	99.645	99.545	3.125	97.156	97.056	96.956	4.750	101.286	101.186	101.086	3.125	96.812	96.712	96.612
4.875	102.755	102.655	102.555	4.250	100.391	100.291	100.191	3.250	97.655	97.555	97.455	4.875	101.895	101.795	101.695	3.250	97.311	97.211	97.111
4.990	103.156	103.056	102.956	4.375	101.027	100.927	100.827	3.375	98.172	98.072	97.972	4.990	102.296	102.196	102.096	3.375	97.828	97.728	97.628
5.000	103.256	103.156	103.056	4.500	101.582	101.482	101.382	3.500	98.746	98.646	98.546	5.000	102.396	102.296	102.196	3.500	98.121	98.021	97.921
5.125	103.809	103.709	103.609	4.625	102.186	102.086	101.986	3.625	99.308	99.208	99.108	5.125	101.949	101.849	101.749	3.625	98.683	98.583	98.483
5.250	104.302	104.202	104.102	4.750	102.774	102.674	102.571	3.750	99.844	99.744	99.644	5.250	102.442	102.342	102.242	3.750	99.219	99.119	99.019
5.375	104.759	104.659	104.559	4.875	103.146	103.046	102.942	3.875	100.357	100.257	100.157	5.375	102.899	102.799	102.699	3.875	99.732	99.632	99.532
5.500	105.140	105.040	104.940	4.990	103.423	103.323	103.218	3.990	100.597	100.497	100.397	5.500	103.280	103.180	103.080	3.990	99.448	99.348	99.248
5.625	105.328	105.214	105.128	5.000	103.523	103.423	103.318	4.000	100.697	100.597	100.497	5.625	102.538	102.424	102.338	4.000	99.548	99.448	99.348
5.750	105.730	105.615	105.530	5.125	103.960	103.860	103.704	4.125	101.199	101.099	100.999	5.750	102.940	102.825	102.740	4.125	100.050	99.950	99.850
5.875	106.084	105.984	105.884	5.250	104.414	104.314	104.157	4.250	101.466	101.366	101.266	5.875	103.144	103.044	102.944	4.250	100.317	100.217	100.117
5.990	106.298	106.198	106.098	5.375	104.735	104.635	104.478	4.375	101.903	101.803	101.703	5.990	103.208	103.108	103.008	4.375	100.754	100.654	100.554
6.000	106.398	106.298	106.198	5.500	104.982	104.882	104.725	4.500	102.232	102.132	102.032	6.000	103.308	103.208	103.108	4.500	100.653	100.553	100.453
6.125	106.567	106.467	106.367	5.625	105.265	105.151	105.065	4.625	102.631	102.531	102.431	6.125	103.327	103.227	103.127	4.625	101.052	100.952	100.852
6.250	106.974	106.874	106.774	5.750	105.740	105.626	105.540	4.750	102.928	102.828	102.728	6.250	103.584	103.484	103.384	4.750	101.349	101.249	101.149

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%	> 105%
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	-1.500	-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
SC Purchase or R/T Refi	-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)	0.000
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

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.: 7/26/2018

45 Day Lock Exp.: 8/10/2018

60 Day Lock Exp.: 8/27/2018

W. Rate Sheet Dated: 6/26/2018

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
4.000	96.462	96.337	96.212	
4.125	97.538	97.413	97.288	
4.250	98.334	98.209	98.084	
4.375	98.985	98.860	98.735	
4.500	99.543	99.418	99.293	
4.625	100.044	99.919	99.794	
4.750	100.481	100.356	100.231	
4.875	100.872	100.747	100.622	
5.000	101.194	101.069	100.944	
5.125	101.438	101.313	101.188	
5.250	101.630	101.505	101.380	
5.375	101.795	101.670	101.545	
5.500	101.922	101.797	101.672	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 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	97.114	96.989	96.864	
3.625	97.564	97.439	97.314	
3.750	97.975	97.850	97.725	
3.875	98.569	98.444	98.319	
4.000	98.901	98.776	98.651	
4.125	99.144	99.019	98.894	
4.250	99.420	99.295	99.170	
4.375	99.671	99.546	99.421	
4.500	99.914	99.789	99.664	
4.625	100.184	100.059	99.934	
4.750	100.452	100.327	100.202	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 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	97.516	97.391	97.266	
3.375	97.979	97.854	97.729	
3.500	98.413	98.288	98.163	
3.625	98.812	98.687	98.562	
3.750	99.179	99.054	98.929	
3.875	99.516	99.391	99.266	
4.000	99.825	99.700	99.575	
4.125	100.162	100.037	99.912	
4.250	100.480	100.355	100.230	
4.375	100.787	100.662	100.537	
4.500	101.096	100.971	100.846	
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	-0.500	-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)