



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.: 8/6/2018

45 Day Lock Exp.: 8/20/2018

60 Day Lock Exp.: 9/3/2018

W. Rate Sheet Dated: 7/5/2018

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	98.303	98.153	98.003	3.500	97.791	97.641	97.491	1.875	N/A	N/A	N/A	3.125	97.156	97.006	96.856
3.625	98.837	98.687	98.537	3.625	98.289	98.139	97.989	2.000	N/A	N/A	N/A	3.250	98.138	97.988	97.838
3.750	99.686	99.536	99.386	3.750	99.295	99.145	98.995	2.125	N/A	N/A	N/A	3.375	98.775	98.625	98.475
3.875	100.216	100.066	99.916	3.875	99.789	99.639	99.489	2.250	93.547	93.397	93.247	3.500	99.220	99.070	98.920
4.000	100.741	100.591	100.441	4.000	100.279	100.129	99.979	2.375	93.918	93.768	93.618	3.625	99.754	99.604	99.454
4.125	101.269	101.119	100.969	4.125	100.771	100.621	100.471	2.500	93.034	92.884	92.734	Margin = 2.250		Index = 2.330	
4.250	101.975	101.819	101.678	4.250	101.334	101.178	101.037	2.625	93.984	93.834	93.684				
4.375	102.493	102.337	102.196	4.375	101.816	101.660	101.519	2.750	96.798	96.648	96.498				
4.500	103.003	102.847	102.706	4.500	102.291	102.134	101.994	2.875	97.362	97.212	97.062				
4.625	103.424	103.268	103.127	4.625	102.676	102.520	102.379	3.000	97.836	97.686	97.536				
4.750	103.549	103.377	103.221	4.750	102.693	102.521	102.365	3.125	98.311	98.161	98.011				
4.875	103.668	103.496	103.340	4.875	103.091	102.919	102.763	3.250	98.948	98.798	98.648				
5.000	104.295	104.123	103.966	5.000	103.482	103.310	103.154	3.375	99.415	99.265	99.115				
5.125	104.712	104.541	104.384	5.125	103.684	103.513	103.356	3.500	99.885	99.735	99.585				
5.250	104.619	104.416	104.316	5.250	103.557	103.354	103.254	3.625	100.346	100.196	100.046				
5.375	104.896	104.693	104.593	5.375	103.915	103.712	103.612	3.750	100.337	100.187	100.037				
5.500	104.886	104.683	104.583	5.500	104.244	104.041	103.941	3.875	100.791	100.641	100.491				
5.625	105.165	104.962	104.862	5.625	104.687	104.484	104.384	4.000	101.176	101.026	100.876				
5.750	105.584	105.484	105.384	5.750	104.512	104.412	104.312	4.125	101.516	101.366	101.216				

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	97.103	96.953	96.803	3.500	96.791	96.641	96.491	1.875	N/A	N/A	N/A	3.125	96.156	96.006	95.856
3.625	97.637	97.487	97.337	3.625	97.289	97.139	96.989	2.000	N/A	N/A	N/A	3.250	97.138	96.988	96.838
3.750	98.486	98.336	98.186	3.750	98.295	98.145	97.995	2.125	N/A	N/A	N/A	3.375	97.775	97.625	97.475
3.875	99.016	98.866	98.716	3.875	98.789	98.639	98.489	2.250	92.547	92.397	92.247	3.500	98.220	98.070	97.920
4.000	99.541	99.391	99.241	4.000	99.279	99.129	98.979	2.375	92.918	92.768	92.618	3.625	98.754	98.604	98.454
4.125	100.069	99.919	99.769	4.125	99.771	99.621	99.471	2.500	92.034	91.884	91.734	Margin = 2.250		Index = 2.330	
4.250	100.775	100.619	100.478	4.250	100.334	100.178	100.037	2.625	92.984	92.834	92.684	30 Year OTC "Borrower Paid Only for USDA"			
4.375	101.293	101.137	100.996	4.375	100.816	100.660	100.519	2.750	95.798	95.648	95.498	Rate	30 Day	45 Day	60 Day
4.500	101.803	101.647	101.506	4.500	101.291	101.134	100.994	2.875	96.362	96.212	96.062	4.500	100.603	100.353	100.103
4.625	102.224	102.068	101.927	4.625	101.676	101.520	101.379	3.000	96.836	96.686	96.536	4.625	101.024	100.774	100.524
4.750	102.349	102.177	102.021	4.750	101.693	101.521	101.365	3.125	97.311	97.161	97.011	4.750	100.934	100.684	100.434
4.875	102.718	102.546	102.390	4.875	102.091	101.919	101.763	3.250	97.948	97.798	97.648	4.875	101.368	101.118	100.868
5.000	103.145	102.973	102.816	5.000	102.482	102.310	102.154	3.375	98.415	98.265	98.115	5.000	101.795	101.545	101.295
5.125	103.562	103.391	103.234	5.125	102.784	102.613	102.456	3.500	98.885	98.735	98.585	5.125	102.132	101.882	101.632
5.250	104.189	103.986	103.886	5.250	102.557	102.354	102.254	3.625	99.346	99.196	99.046	5.250	101.508	101.258	101.008
5.375	104.466	104.263	104.163	5.375	102.915	102.712	102.612	3.750	99.337	99.187	99.037	5.375	101.692	101.442	101.192
5.500	104.656	104.453	104.353	5.500	103.244	103.041	102.941	3.875	99.791	99.641	99.491	5.500	101.936	101.686	101.436
5.625	104.885	104.682	104.582	5.625	103.687	103.484	103.384	4.000	100.176	100.026	99.876	5.625	102.305	102.055	101.805
5.750	105.354	105.254	105.154	5.750	103.512	103.412	103.312	4.125	100.516	100.366	100.216	5.750	103.064	102.814	102.564

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	99.753	99.503	99.253	4.500	99.571	99.321	99.071
4.750	100.084	99.834	99.584	4.750	99.973	99.723	99.473
5.000	100.945	100.695	100.445	5.000	100.762	100.512	100.262
5.250	101.728	101.478	101.228	5.250	101.565	101.315	101.065
5.500	101.957	101.707	101.457	5.500	101.524	101.274	101.024
5.625	102.208	101.958	101.708	5.625	101.967	101.717	101.467
5.750	102.758	102.508	102.258	5.750	101.792	101.542	101.292
5.875	103.038	102.788	102.538	5.875	102.161	101.911	101.661

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:	7/5/2018	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.:

8/6/2018

45 Day Lock Exp.:

8/20/2018

60 Day Lock Exp.:

9/3/2018

W. Rate Sheet Dated: 7/5/2018

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	97.366	97.216	97.066	3.500	96.853	96.703	96.553	1.875	N/A	N/A	N/A	3.125	95.47	95.319	95.169
3.625	97.900	97.750	97.600	3.625	97.352	97.202	97.052	2.000	N/A	N/A	N/A	3.250	97.20	97.050	96.900
3.750	98.686	98.536	98.386	3.750	98.295	98.145	97.995	2.125	N/A	N/A	N/A	3.375	97.84	97.688	97.538
3.875	99.216	99.066	98.916	3.875	98.789	98.639	98.489	2.250	90.047	89.897	89.747	3.500	98.28	98.132	97.982
4.000	99.741	99.591	99.441	4.000	99.279	99.129	98.979	2.375	90.418	90.268	90.118	3.625	98.82	98.666	98.516
4.125	100.269	100.119	99.969	4.125	99.771	99.621	99.471	2.500	89.534	89.384	89.234	Margin = 2.250		Index = 2.330	
4.250	100.882	100.725	100.585	4.250	99.771	100.084	99.944	2.625	90.484	90.334	90.184				
4.375	101.399	101.243	101.102	4.375	99.771	100.566	100.426	2.750	95.110	94.960	94.810				
4.500	101.909	101.753	101.612	4.500	99.771	101.041	100.900	2.875	95.675	95.525	95.375				
4.625	102.330	102.174	102.033	4.625	99.771	101.426	101.285	3.000	96.149	95.999	95.849				
4.750	102.143	101.971	101.815	4.750	99.771	101.115	100.959	3.125	96.623	96.473	96.323				
4.875	102.262	102.090	101.934	4.875	99.771	101.513	101.357	3.250	98.010	97.860	97.710				
5.000	102.888	102.716	102.560	5.000	99.771	101.904	101.748	3.375	98.478	98.328	98.178				
5.125	103.306	103.134	102.978	5.125	99.771	102.106	101.950	3.500	98.947	98.797	98.647				
5.250	101.650	101.447	101.347	5.250	99.771	100.385	100.285	3.625	99.409	99.259	99.109				
5.375	101.927	101.724	101.624	5.375	99.771	100.744	100.644	3.750	99.337	99.187	99.037				
5.500	101.918	101.714	101.614	5.500	99.771	101.072	100.972	3.875	99.791	99.641	99.491				
5.625	102.197	101.993	101.893	5.625	99.771	101.515	101.415	4.000	100.176	100.026	99.876				
5.750	102.146	102.046	101.946	5.750	99.771	100.975	100.875	4.125	100.516	100.366	100.216				

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	96.166	96.016	95.866	3.500	95.853	95.703	95.553	1.875	N/A	N/A	N/A	3.125	94.469	94.319	94.169
3.625	96.700	96.550	96.400	3.625	96.352	96.202	96.052	2.000	N/A	N/A	N/A	3.250	96.200	96.050	95.900
3.750	97.486	97.336	97.186	3.750	97.295	97.145	96.995	2.125	N/A	N/A	N/A	3.375	96.838	96.688	96.538
3.875	98.016	97.866	97.716	3.875	97.789	97.639	97.489	2.250	90.797	90.647	90.497	3.500	97.282	97.132	96.982
4.000	98.541	98.391	98.241	4.000	98.279	98.129	97.979	2.375	91.168	91.018	90.868	3.625	97.816	97.666	97.516
4.125	99.069	98.919	98.769	4.125	98.771	98.621	98.471	2.500	90.284	90.134	89.984	Margin = 2.250		Index = 2.330	
4.250	99.682	99.525	99.385	4.250	99.240	99.084	98.944	2.625	91.234	91.084	90.934	30 Year OTC "Borrower Paid Only for USDA"			
4.375	100.199	100.043	99.902	4.375	99.722	99.566	99.426	2.750	94.892	94.742	94.592	Rate	30 Day	45 Day	60 Day
4.500	100.709	100.553	100.412	4.500	100.197	100.041	99.900	2.875	95.456	95.306	95.156	4.500	99.509	99.259	99.009
4.625	101.130	100.974	100.833	4.625	100.582	100.426	100.285	3.000	95.930	95.780	95.630	4.625	99.930	99.680	99.430
4.750	100.943	100.771	100.615	4.750	100.287	100.115	99.959	3.125	96.404	96.254	96.104	4.750	99.528	99.278	99.028
4.875	101.312	101.140	100.984	4.875	100.685	100.513	100.357	3.250	96.479	96.329	96.179	4.875	99.962	99.712	99.462
5.000	101.738	101.566	101.410	5.000	101.076	100.904	100.748	3.375	96.946	96.796	96.646	5.000	100.388	100.138	99.888
5.125	102.156	101.984	101.828	5.125	101.378	101.206	101.050	3.500	97.416	97.266	97.116	5.125	100.726	100.476	100.226
5.250	101.220	101.017	100.917	5.250	99.588	99.385	99.285	3.625	97.877	97.727	97.577	5.250	98.539	98.289	98.039
5.375	101.497	101.294	101.194	5.375	99.947	99.744	99.644	3.750	97.149	96.999	96.849	5.375	98.723	98.473	98.223
5.500	101.688	101.484	101.384	5.500	100.275	100.072	99.972	3.875	97.604	97.454	97.304	5.500	98.968	98.718	98.468
5.625	101.917	101.713	101.613	5.625	100.719	100.515	100.415	4.000	97.989	97.839	97.689	5.625	99.337	99.087	98.837
5.750	101.916	101.816	101.716	5.750	100.075	99.975	99.875	4.125	98.329	98.179	98.029	5.750	99.626	99.376	99.126

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	98.659	98.409	98.159	4.500	98.477	98.227	97.977
4.750	98.678	98.428	98.178	4.750	98.567	98.317	98.067
5.000	99.538	99.288	99.038	5.000	99.356	99.106	98.856
5.250	98.759	98.509	98.259	5.250	98.596	98.346	98.096
5.500	98.989	98.739	98.489	5.500	98.555	98.305	98.055
5.625	99.240	98.990	98.740	5.625	98.999	98.749	98.499
5.750	99.320	99.070	98.820	5.750	98.355	98.105	97.855
5.875	99.600	99.350	99.100	5.875	98.723	98.473	98.223

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:	7/5/2018 5.250%

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
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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)



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9/3/2018

W. Rate Sheet Dated: 7/5/2018

Release Time: 10:00 am ET

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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	98.558	98.458	98.358	4.625	102.256	102.156	102.056	2.875	96.003	95.903	95.803	2.875	96.799	96.699	96.599
4.125	99.239	99.139	99.039	4.750	102.720	102.620	102.520	2.990	96.429	96.329	96.229	2.990	97.045	96.945	96.845
4.250	99.874	99.774	99.674	4.875	103.169	103.069	102.969	3.000	96.529	96.429	96.329	3.000	97.145	97.045	96.945
4.375	100.435	100.335	100.235	4.990	103.226	103.126	103.026	3.125	97.061	96.961	96.861	3.125	97.491	97.391	97.291
4.500	100.961	100.861	100.761	5.000	103.326	103.226	103.126	3.250	97.698	97.598	97.498	3.250	98.353	98.253	98.153
4.625	101.570	101.470	101.370	5.125	103.734	103.634	103.534	3.375	98.230	98.130	98.030	3.375	98.707	98.607	98.507
4.750	102.133	102.033	101.933	5.250	104.220	104.120	104.020	3.500	98.738	98.638	98.538	3.500	99.036	98.936	98.836
4.875	102.620	102.520	102.420	5.375	104.506	104.406	104.306	3.625	99.252	99.152	99.052	3.625	99.362	99.262	99.162
4.990	102.937	102.837	102.737	5.500	104.840	104.740	104.640	3.750	99.578	99.478	99.378	3.750	100.048	99.948	99.848
5.000	103.037	102.937	102.837	5.625	105.086	104.986	104.886	3.875	100.050	99.950	99.850	3.875	100.369	100.269	100.169
5.125	103.502	103.402	103.302	5.750	105.658	105.557	105.456	3.990	100.439	100.339	100.239	3.990	100.575	100.475	100.375
5.250	104.154	104.054	103.954	5.875	105.814	105.693	105.572	4.000	100.539	100.439	100.339	4.000	100.675	100.575	100.475
5.375	104.544	104.444	104.344	5.990	105.902	105.781	105.660	4.125	101.014	100.914	100.814	4.125	100.971	100.871	100.771
5.500	104.913	104.813	104.713	6.000	106.002	105.881	105.760	4.250	101.304	101.204	101.104	4.250	101.314	101.214	101.114
5.625	105.186	105.086	104.986	6.125	106.530	106.409	106.288	4.375	101.650	101.550	101.450	4.375	101.596	101.496	101.396
5.750	105.800	105.694	105.588	6.250	106.719	106.598	106.477	4.500	102.068	101.968	101.868	4.500	101.858	101.758	101.658
5.875	106.000	105.894	105.788	6.375	107.014	106.893	106.772	4.625	102.472	102.372	102.272	4.625	102.096	101.996	101.896
5.990	106.129	106.023	105.917	6.500	N/A	N/A	N/A	4.750	102.629	102.529	102.429	4.750	102.247	102.147	102.047
6.000	106.229	106.123	106.017	6.625	N/A	N/A	N/A	4.875	102.872	102.772	102.672	4.875	102.382	102.282	102.182

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	98.041	97.941	97.841	2.875	95.740	95.640	95.540
4.250	98.783	98.683	98.583	2.990	96.060	95.960	95.860
4.375	99.370	99.270	99.170	3.000	96.160	96.060	95.960
4.500	99.901	99.801	99.701	3.125	96.585	96.485	96.385
4.625	100.415	100.315	100.215	3.250	97.400	97.300	97.200
4.750	101.073	100.973	100.873	3.375	97.829	97.729	97.629
4.875	101.595	101.495	101.395	3.500	98.265	98.165	98.065
4.990	101.989	101.889	101.789	3.625	98.675	98.575	98.475
5.000	102.089	101.989	101.889	3.750	98.911	98.811	98.711
5.125	102.314	102.214	102.114	3.875	99.322	99.222	99.122
5.250	102.515	102.415	102.315	3.990	99.629	99.529	99.429
5.375	102.956	102.856	102.756	4.000	99.729	99.629	99.529
5.500	103.405	103.305	103.205	4.125	100.117	100.017	99.917
5.625	103.612	103.512	103.412	4.250	100.314	100.214	100.114
5.750	103.823	103.723	103.623	4.375	100.504	100.404	100.304
5.875	102.867	102.766	102.625	4.500	100.638	100.538	100.438
5.990	103.219	103.098	102.977	4.625	100.825	100.725	100.625
6.000	103.319	103.198	103.077	4.750	100.923	100.823	100.723
6.125	103.560	103.439	103.318	4.875	101.084	100.984	100.884

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.			



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.:

8/6/2018

45 Day Lock Exp.:

8/20/2018

60 Day Lock Exp.:

9/3/2018

W. Rate Sheet Dated: 7/5/2018

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	96.644	96.544	96.444	4.125	96.282	96.182	96.082	4.625	100.647	100.547	100.447	4.625	99.313	99.213	99.113
4.125	97.420	97.320	97.220	4.250	97.306	97.206	97.106	4.750	101.173	101.073	100.973	4.750	100.189	100.089	99.989
4.250	98.176	98.076	97.976	4.375	97.918	97.818	97.718	4.875	101.537	101.437	101.337	4.875	100.684	100.584	100.484
4.375	98.721	98.621	98.521	4.500	98.546	98.446	98.346	4.990	101.776	101.676	101.576	4.990	101.042	100.942	100.842
4.500	99.234	99.134	99.034	4.625	99.526	99.426	99.326	5.000	101.876	101.776	101.676	5.000	101.142	101.042	100.942
4.625	99.957	99.857	99.757	4.750	100.468	100.368	100.268	5.125	102.284	102.184	102.084	5.125	101.505	101.405	101.305
4.750	100.651	100.551	100.451	4.875	101.019	100.919	100.819	5.250	102.770	102.670	102.570	5.250	102.062	101.962	101.862
4.875	101.137	101.037	100.937	4.990	101.416	101.316	101.216	5.375	103.056	102.956	102.856	5.375	102.473	102.373	102.273
4.990	101.487	101.387	101.287	5.000	101.516	101.416	101.316	5.500	103.390	103.290	103.190	5.500	102.890	102.790	102.690
5.000	101.587	101.487	101.387	5.125	101.889	101.789	101.689	5.625	103.636	103.536	103.436	5.625	103.216	103.116	103.016
5.125	102.052	101.952	101.852	5.250	102.757	102.657	102.557	5.750	104.208	104.087	103.966	5.750	103.672	103.566	103.460
5.250	102.704	102.604	102.504	5.375	103.203	103.103	103.003	5.875	104.364	104.243	104.122	5.875	103.882	103.776	103.671
5.375	103.094	102.994	102.894	5.500	103.614	103.514	103.414	5.990	104.452	104.331	104.210	5.990	104.038	103.932	103.826
5.500	103.463	103.363	103.263	5.625	103.918	103.818	103.718	6.000	104.552	104.431	104.310	6.000	104.138	104.032	103.926
5.625	103.736	103.636	103.536	5.750	104.825	104.719	104.613	6.125	105.080	104.959	104.838	6.125	104.844	104.738	104.632
5.750	104.350	104.244	104.138	5.875	105.059	104.954	104.848	6.250	105.269	105.148	105.027	6.250	104.935	104.814	104.693
5.875	104.550	104.444	104.338	5.990	105.214	105.108	105.002	6.375	105.564	105.443	105.322	6.375	105.333	105.212	105.091
5.990	104.679	104.573	104.467	6.000	105.314	105.208	105.102	6.500	N/A	N/A	N/A	6.500	N/A	N/A	N/A
6.000	104.779	104.673	104.567	6.125	105.988	105.882	105.776	6.625	N/A	N/A	N/A	6.625	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	95.740	95.640	95.540	3.000	93.378	93.278	93.178	3.000	95.645	95.545	95.445	3.000	93.186	93.086	92.986
2.990	96.060	95.960	95.860	3.125	94.057	93.957	93.857	3.125	95.991	95.891	95.791	3.125	93.875	93.775	93.675
3.000	96.160	96.060	95.960	3.250	94.452	94.352	94.252	3.250	96.853	96.753	96.653	3.250	94.260	94.160	94.060
3.125	96.585	96.485	96.385	3.375	95.144	95.044	94.944	3.375	97.207	97.107	97.007	3.375	94.962	94.862	94.762
3.250	97.400	97.300	97.200	3.500	95.812	95.712	95.612	3.500	97.536	97.436	97.336	3.500	95.620	95.520	95.420
3.375	97.829	97.729	97.629	3.625	96.458	96.358	96.258	3.625	97.862	97.762	97.662	3.625	96.277	96.177	96.077
3.500	98.265	98.165	98.065	3.750	96.825	96.725	96.625	3.750	98.548	98.448	98.348	3.750	96.634	96.534	96.434
3.625	98.675	98.575	98.475	3.875	97.384	97.284	97.184	3.875	98.869	98.769	98.669	3.875	97.192	97.092	96.992
3.750	98.911	98.811	98.711	3.990	97.910	97.810	97.710	3.990	99.075	98.975	98.875	3.990	97.708	97.608	97.508
3.875	99.322	99.222	99.122	4.000	98.010	97.910	97.810	4.000	99.175	99.075	98.975	4.000	97.808	97.708	97.608
3.990	99.629	99.529	99.429	4.125	98.619	98.519	98.419	4.125	99.471	99.371	99.271	4.125	98.417	98.317	98.217
4.000	99.729	99.629	99.529	4.250	98.939	98.839	98.739	4.250	99.814	99.714	99.614	4.250	98.738	98.638	98.538
4.125	100.117	100.017	99.917	4.375	99.258	99.158	99.058	4.375	100.096	99.996	99.896	4.375	99.036	98.936	98.836
4.250	100.314	100.214	100.114	4.500	99.803	99.703	99.603	4.500	100.358	100.258	100.158	4.500	99.581	99.481	99.381
4.375	100.504	100.404	100.304	4.625	100.327	100.227	100.127	4.625	100.596	100.496	100.396	4.625	100.105	100.005	99.905
4.500	100.638	100.538	100.438	4.750	100.503	100.403	100.303	4.750	100.747	100.647	100.547	4.750	100.281	100.181	100.081
4.625	100.825	100.725	100.625	4.875	100.776	100.676	100.576	4.875	100.882	100.782	100.682	4.875	100.544	100.444	100.344
4.750	100.923	100.823	100.723	4.990	100.951	100.851	100.751	4.990	100.925	100.825	100.725	4.990	100.749	100.649	100.549
4.875	101.084	100.984	100.884	5.000	101.051	100.951	100.851	5.000	101.025	100.925	100.825	5.000	100.849	100.749	100.649

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

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

*Not applicable to detached condominiums or site condominiums

All Loan Type Adjustments			
Adjusters	All Terms	Adjusters	All Terms
NY	-0.250	High Balance	-1.500
TX	0.150	Escrow Waiver	0.000
All Subordinate Financing	-0.375	Texas Equity 50(a)(6)	0.000
Loan Size Adjuster		Texas Equity 50(a)(4)	0.000
\$0 - \$49,999	-2.500		
\$50,000 - \$85,000	-1.375		
\$85,001 - \$125,000	-0.500		
\$125,001 - \$175,000	-0.375		
\$175,001 - \$275,000	0.000		
\$275,001 up to HB	0.125		

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
65.01% - 75.00%	90.01% - 95.00%	-0.500	-0.250
75.01% - 95.00%	90.01% - 95.00%	-0.500	-0.250
75.01% - 90.00%	76.01% - 90.00%	-0.250	0.000
Any	>95.00%	-1.500	-1.500

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

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/6/2018

45 Day Lock Exp.:

8/20/2018

60 Day Lock Exp.:

9/3/2018

W. Rate Sheet Dated: 7/5/2018

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	99.962	99.862	99.762	3.750	98.157	98.050	97.957	2.750	95.267	95.167	95.067
4.375	100.541	100.441	100.341	3.875	98.763	98.654	98.563	2.875	95.952	95.852	95.752
4.500	101.202	101.102	101.002	3.990	99.307	99.195	99.107	2.990	96.526	96.426	96.326
4.625	101.671	101.571	101.471	4.000	99.407	99.295	99.207	3.000	96.626	96.526	96.426
4.750	102.255	102.155	102.055	4.125	99.940	99.840	99.740	3.125	97.239	97.139	97.039
4.875	102.892	102.792	102.692	4.250	100.672	100.569	100.472	3.250	97.737	97.637	97.537
4.990	103.255	103.155	103.055	4.375	101.199	101.094	100.999	3.375	98.252	98.152	98.052
5.000	103.355	103.255	103.155	4.500	101.771	101.662	101.571	3.500	98.845	98.745	98.645
5.125	103.843	103.743	103.643	4.625	102.256	102.146	102.056	3.625	99.405	99.305	99.205
5.250	104.332	104.232	104.132	4.750	102.810	102.698	102.610	3.750	99.895	99.795	99.695
5.375	104.799	104.699	104.599	4.875	103.181	103.066	102.981	3.875	100.407	100.307	100.207
5.500	105.169	105.069	104.969	4.990	103.477	103.362	103.277	3.990	100.629	100.529	100.429
5.625	105.404	105.304	105.204	5.000	103.577	103.462	103.377	4.000	100.729	100.629	100.529
5.750	105.795	105.695	105.595	5.125	103.961	103.818	103.724	4.125	101.235	101.135	101.035
5.875	106.145	106.045	105.945	5.250	104.370	104.227	104.132	4.250	101.495	101.395	101.295
5.990	106.357	106.257	106.157	5.375	104.687	104.543	104.448	4.375	101.911	101.811	101.711
6.000	106.457	106.357	106.257	5.500	104.949	104.805	104.710	4.500	102.157	102.057	101.957
6.125	106.547	106.447	106.347	5.625	105.344	105.244	105.144	4.625	102.530	102.430	102.330
6.250	107.238	107.138	107.038	5.750	105.763	105.663	105.563	4.750	102.786	102.686	102.586

Conforming FHLMC Super Conforming						
SC 30-20 Year				SC 15 Year		
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day
4.250	99.110	99.010	98.910	2.750	94.892	94.792
4.375	99.689	99.589	99.489	2.875	95.577	95.477
4.500	100.350	100.250	100.150	2.990	96.151	96.051
4.625	100.803	100.703	100.603	3.000	96.251	96.151
4.750	101.387	101.287	101.187	3.125	96.864	96.764
4.875	102.024	101.924	101.824	3.250	97.362	97.262
4.990	102.387	102.287	102.187	3.375	97.877	97.777
5.000	102.487	102.387	102.287	3.500	98.282	98.182
5.125	101.975	101.875	101.775	3.625	98.842	98.742
5.250	102.464	102.364	102.264	3.750	99.332	99.232
5.375	102.931	102.831	102.731	3.875	99.844	99.744
5.500	103.301	103.201	103.101	3.990	99.457	99.357
5.625	102.489	102.389	102.289	4.000	99.557	99.457
5.750	102.880	102.780	102.680	4.125	100.063	99.963
5.875	103.080	102.980	102.880	4.250	100.323	100.223
5.990	103.142	103.042	102.942	4.375	100.739	100.639
6.000	103.242	103.142	103.042	4.500	100.578	100.478
6.125	103.182	103.082	102.982	4.625	100.951	100.851
6.250	103.723	103.623	103.523	4.750	101.207	101.107

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.:

8/6/2018

45 Day Lock Exp.:

8/20/2018

60 Day Lock Exp.:

9/3/2018

W. Rate Sheet Dated: 7/5/2018

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	98.512	98.412	98.312	4.250	98.412	98.312	98.212	3.750	96.524	96.417	96.324	3.750	96.424	96.317	96.224
4.375	99.091	98.991	98.891	4.375	98.991	98.891	98.791	3.875	97.211	97.102	97.011	3.875	97.111	97.002	96.911
4.500	99.752	99.652	99.552	4.500	99.652	99.552	99.452	3.990	97.801	97.689	97.601	3.990	97.701	97.589	97.501
4.625	100.221	100.121	100.021	4.625	100.121	100.021	99.921	4.000	97.901	97.789	97.701	4.000	97.801	97.689	97.601
4.750	100.805	100.705	100.605	4.750	100.705	100.605	100.505	4.125	98.484	98.384	98.284	4.125	98.384	98.284	98.184
4.875	101.442	101.342	101.242	4.875	101.342	101.242	101.142	4.250	99.117	99.014	98.917	4.250	99.017	98.914	98.817
4.990	101.805	101.705	101.605	4.990	101.705	101.605	101.505	4.375	99.749	99.644	99.549	4.375	99.649	99.544	99.449
5.000	101.905	101.805	101.705	5.000	101.805	101.705	101.605	4.500	100.292	100.183	100.092	4.500	100.192	100.083	99.992
5.125	102.393	102.293	102.193	5.125	102.293	102.193	102.093	4.625	100.799	100.689	100.599	4.625	100.699	100.589	100.499
5.250	102.882	102.782	102.682	5.250	102.782	102.682	102.582	4.750	101.360	101.248	101.160	4.750	101.260	101.148	101.060
5.375	103.349	103.249	103.149	5.375	103.249	103.149	103.049	4.875	101.731	101.616	101.531	4.875	101.631	101.516	101.431
5.500	103.719	103.619	103.519	5.500	103.619	103.519	103.419	4.990	102.027	101.912	101.827	4.990	101.927	101.812	101.727
5.625	103.954	103.854	103.754	5.625	103.854	103.754	103.654	5.000	102.127	102.012	101.927	5.000	102.027	101.912	101.827
5.750	104.345	104.245	104.145	5.750	104.245	104.145	104.045	5.125	102.511	102.368	102.274	5.125	102.411	102.268	102.174
5.875	104.695	104.595	104.495	5.875	104.595	104.495	104.395	5.250	102.920	102.777	102.682	5.250	102.820	102.677	102.582
5.990	104.907	104.807	104.707	5.990	104.807	104.707	104.607	5.375	103.237	103.093	102.998	5.375	103.137	102.993	102.898
6.000	105.007	104.907	104.807	6.000	104.907	104.807	104.707	5.500	103.499	103.355	103.260	5.500	103.399	103.255	103.160
6.125	105.097	104.997	104.897	6.125	104.997	104.897	104.797	5.625	103.894	103.794	103.694	5.625	103.794	103.694	103.594
6.250	105.788	105.688	105.588	6.250	105.688	105.588	105.488	5.750	104.313	104.213	104.113	5.750	104.213	104.113	104.013

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.767	93.667	93.567	2.750	93.667	93.567	93.467
2.875	94.452	94.352	94.252	2.875	94.352	94.252	94.152
2.990	95.026	94.926	94.826	2.990	94.926	94.826	94.726
3.000	95.126	95.026	94.926	3.000	95.026	94.926	94.826
3.125	95.739	95.639	95.539	3.125	95.639	95.539	95.439
3.250	96.237	96.137	96.037	3.250	96.137	96.037	95.937
3.375	96.752	96.652	96.552	3.375	96.652	96.552	96.452
3.500	97.345	97.245	97.145	3.500	97.245	97.145	97.045
3.625	97.905	97.805	97.705	3.625	97.805	97.705	97.605
3.750	98.395	98.295	98.195	3.750	98.295	98.195	98.095
3.875	98.907	98.807	98.707	3.875	98.807	98.707	98.607
3.990	99.129	99.029	98.929	3.990	99.029	98.929	98.829
4.000	99.229	99.129	99.029	4.000	99.129	99.029	98.929
4.125	99.735	99.635	99.535	4.125	99.635	99.535	99.435
4.250	99.995	99.895	99.795	4.250	99.895	99.795	99.695
4.375	100.411	100.311	100.211	4.375	100.311	100.211	100.111
4.500	100.657	100.557	100.457	4.500	100.557	100.457	100.357
4.625	101.030	100.930	100.830	4.625	100.930	100.830	100.730
4.750	101.286	101.186	101.086	4.750	101.186	101.086	100.986

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	97.660	97.560	97.460	4.250	97.560	97.460	97.360	2.750	93.392	93.292	93.192	2.750	93.292	93.192	93.092
4.375	98.239	98.139	98.039	4.375	98.139	98.039	97.939	2.875	94.077	93.977	93.877	2.875	93.977	93.877	93.777
4.500	98.900	98.800	98.700	4.500	98.800	98.700	98.600	2.990	94.651	94.551	94.451	2.990	94.551	94.451	94.351
4.625	99.353	99.253	99.153	4.625	99.253	99.153	99.053	3.000	94.751	94.651	94.551	3.000	94.651	94.551	94.451
4.750	99.937	99.837	99.737	4.750	99.837	99.737	99.637	3.125	95.364	95.264	95.164	3.125	95.264	95.164	95.064
4.875	100.574	100.474	100.374	4.875	100.474	100.374	100.274	3.250	95.862	95.762	95.662	3.250	95.762	95.662	95.562
4.990	100.937	100.837	100.737	4.990	100.837	100.737	100.637	3.375	96.377	96.277	96.177	3.375	96.277	96.177	96.077
5.000	101.037	100.937	100.837	5.000	100.937	100.837	100.737	3.500	96.782	96.682	96.582	3.500	96.682	96.582	96.482
5.125	100.525	100.425	100.325	5.125	100.425	100.325	100.225	3.625	97.342	97.242	97.142	3.625	97.242	97.142	97.042
5.250	101.014	100.914	100.814	5.250	100.914	100.814	100.714	3.750	97.832	97.732	97.632	3.750	97.732	97.632	97.532
5.375	101.481	101.381	101.281	5.375	101.381	101.281	101.181	3.875	98.344	98.244	98.144	3.875	98.244	98.144	98.044
5.500	101.851	101.751	101.651	5.500	101.751	101.651	101.551	3.990	97.957	97.857	97.757	3.990	97.857	97.757	97.657
5.625	101.039	100.939	100.839	5.625	100.939	100.839	100.739	4.000	98.057	97.957	97.857	4.000	97.957	97.857	97.757
5.750	101.430	101.330	101.230	5.750	101.330	101.230	101.130	4.125	98.563	98.463	98.363	4.125	98.463	98.363	98.263
5.875	101.630	101.530	101.430	5.875	101.530	101.430	101.330	4.250	98.823	98.723	98.623	4.250	98.723	98.623	98.523
5.990	101.692	101.592	101.492	5.990	101.592	101.492	101.392	4.375	99.239	99.139	99.039	4.375	99.139	99.039	98.939
6.000	101.792	101.692	101.592	6.000	101.692	101.592	101.492	4.500	99.078	98.978	98.878	4.500	98.978	98.878	98.778
6.125	101.732	101.632	101.532	6.125	101.632	101.532	101.432	4.625	99.451	99.351	99.251	4.625	99.351	99.251	99.151
6.250	102.273	102.173	102.073	6.250	102.173	102.073	101.973	4.750	99.707	99.607	99.507	4.750	99.607	99.507	99.407

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	0.00%	-0.25%	-0.25%	-0.50%	0.00%	0.00%	0.00%
720 - 739	0.00%	-0.25%	-0.50%	-0.75%	0.00%	0.00%	0.00%
700 - 719	0.00%	-0.50%	-1.00%	-1.25%	-0.50%	-0.50%	-0.50%
680 - 699	0.00%	-0.50%	-1.25%	-1.75%	-1.00%	-0.75%	-0.75%
660 - 679	0.00%	-1.00%	-2.25%	-2.75%	-2.25%	-1.75%	-1.75%
640 - 659	-0.50%	-1.25%	-2.75%	-3.00%	-2.75%	-2.25%	-2.25%
620 - 639	-0.50%	-1.50%	-3.00%	-3.00%	-2.75%	-2.75%	-2.75%
< 620 *	-0.50%	-1.50%	-3.00%	-3.00%	-2.75%	-2.75%	-2.75%

* 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	LTV 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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/6/2018

45 Day Lock Exp.:

8/20/2018

60 Day Lock Exp.:

9/3/2018

W. Rate Sheet Dated: 7/5/2018

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	99.962	99.862	99.762	3.750	97.974	97.867	97.774	2.750	95.267	95.167	95.067	4.250	99.110	99.010	98.910	2.750	94.892	94.792	94.692
4.375	100.541	100.441	100.341	3.875	98.661	98.552	98.461	2.875	95.952	95.852	95.752	4.375	99.689	99.589	99.489	2.875	95.577	95.477	95.377
4.500	101.202	101.102	101.002	3.990	99.251	99.139	99.051	2.990	96.526	96.426	96.326	4.500	100.350	100.250	100.150	2.990	96.151	96.051	95.951
4.625	101.671	101.571	101.471	4.000	99.351	99.239	99.151	3.000	96.626	96.526	96.426	4.625	100.803	100.703	100.603	3.000	96.251	96.151	96.051
4.750	102.255	102.155	102.055	4.125	99.934	99.834	99.734	3.125	97.239	97.139	97.039	4.750	101.387	101.287	101.187	3.125	96.864	96.764	96.664
4.875	102.892	102.792	102.692	4.250	100.567	100.464	100.367	3.250	97.737	97.637	97.537	4.875	102.024	101.924	101.824	3.250	97.362	97.262	97.162
4.990	103.255	103.155	103.055	4.375	101.199	101.094	100.999	3.375	98.252	98.152	98.052	4.990	102.387	102.287	102.187	3.375	97.877	97.777	97.677
5.000	103.355	103.255	103.155	4.500	101.742	101.633	101.542	3.500	98.845	98.745	98.645	5.000	102.487	102.387	102.287	3.500	98.282	98.182	98.082
5.125	103.843	103.743	103.643	4.625	102.249	102.139	102.049	3.625	99.405	99.305	99.205	5.125	101.975	101.875	101.775	3.625	98.842	98.742	98.642
5.250	104.332	104.232	104.132	4.750	102.810	102.698	102.610	3.750	99.895	99.795	99.695	5.250	102.464	102.364	102.264	3.750	99.332	99.232	99.132
5.375	104.799	104.699	104.599	4.875	103.181	103.066	102.981	3.875	100.407	100.307	100.207	5.375	102.931	102.831	102.731	3.875	99.844	99.744	99.644
5.500	105.169	105.069	104.969	4.990	103.477	103.362	103.277	3.990	100.629	100.529	100.429	5.500	103.301	103.201	103.101	3.990	99.457	99.357	99.257
5.625	105.404	105.304	105.204	5.000	103.577	103.462	103.377	4.000	100.729	100.629	100.529	5.625	102.489	102.389	102.289	4.000	99.557	99.457	99.357
5.750	105.795	105.695	105.595	5.125	103.961	103.818	103.724	4.125	101.235	101.135	101.035	5.750	102.880	102.780	102.680	4.125	100.063	99.963	99.863
5.875	106.145	106.045	105.945	5.250	104.370	104.227	104.132	4.250	101.495	101.395	101.295	5.875	103.080	102.980	102.880	4.250	100.323	100.223	100.123
5.990	106.357	106.257	106.157	5.375	104.687	104.543	104.448	4.375	101.911	101.811	101.711	5.990	103.142	103.042	102.942	4.375	100.739	100.639	100.539
6.000	106.457	106.357	106.257	5.500	104.949	104.805	104.710	4.500	102.157	102.057	101.957	6.000	103.242	103.142	103.042	4.500	100.578	100.478	100.378
6.125	106.547	106.447	106.347	5.625	105.344	105.244	105.144	4.625	102.530	102.430	102.330	6.125	103.182	103.082	102.982	4.625	100.951	100.851	100.751
6.250	107.238	107.138	107.038	5.750	105.763	105.663	105.563	4.750	102.786	102.686	102.586	6.250	103.723	103.623	103.523	4.750	101.207	101.107	101.007

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.: **8/6/2018**

45 Day Lock Exp.: **8/20/2018**

60 Day Lock Exp.: **9/3/2018**

W. Rate Sheet Dated: **7/5/2018**

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	95.904	95.779	95.654	
4.125	97.011	96.886	96.761	
4.250	97.832	97.707	97.582	
4.375	98.519	98.394	98.269	
4.500	99.105	98.980	98.855	
4.625	99.630	99.505	99.380	
4.750	100.087	99.962	99.837	
4.875	100.497	100.372	100.247	
5.000	100.840	100.715	100.590	
5.125	101.104	100.979	100.854	
5.250	101.312	101.187	101.062	
5.375	101.493	101.368	101.243	
5.500	101.636	101.511	101.386	

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	96.820	96.695	96.570	
3.625	97.286	97.161	97.036	
3.750	97.712	97.587	97.462	
3.875	98.322	98.197	98.072	
4.000	98.671	98.546	98.421	
4.125	98.929	98.804	98.679	
4.250	99.221	99.096	98.971	
4.375	99.487	99.362	99.237	
4.500	99.738	99.613	99.488	
4.625	99.976	99.851	99.726	
4.750	100.244	100.119	99.994	

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	97.322	97.197	97.072	
3.375	97.797	97.672	97.547	
3.500	98.242	98.117	97.992	
3.625	98.654	98.529	98.404	
3.750	99.033	98.908	98.783	
3.875	99.382	99.257	99.132	
4.000	99.704	99.579	99.454	
4.125	100.054	99.929	99.804	
4.250	100.379	100.254	100.129	
4.375	100.693	100.568	100.443	
4.500	101.008	100.883	100.758	
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)