



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.: 10/4/2019

45 Day Lock Exp.: 10/21/2019

60 Day Lock Exp.: 11/4/2019

W. Rate Sheet Dated: 9/4/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	102.265	102.115	101.965	3.250	101.678	101.528	101.378	2.375	98.305	98.155	98.005	3.125	100.173	100.023	99.873
3.375	102.809	102.659	102.509	3.375	102.113	101.963	101.813	2.500	98.792	98.642	98.492	3.250	100.175	100.025	99.875
3.500	103.348	103.198	103.048	3.500	102.510	102.360	102.210	2.625	99.275	99.125	98.975	3.375	100.528	100.378	100.228
3.625	103.869	103.719	103.569	3.625	102.926	102.776	102.626	2.750	99.098	98.948	98.798	3.500	100.104	99.954	99.804
3.750	103.005	102.855	102.705	3.750	102.355	102.205	102.055	2.875	99.583	99.433	99.283	3.625	100.231	100.081	99.931
3.875	103.486	103.336	103.186	3.875	102.753	102.603	102.453	3.000	100.053	99.903	99.753	Margin = 2.250		Index = 1.750	
4.000	103.936	103.786	103.636	4.000	103.112	102.962	102.812	3.125	100.519	100.369	100.219				
4.125	104.347	104.197	104.047	4.125	103.442	103.292	103.142	3.250	101.709	101.559	101.409				
4.375	103.693	103.593	103.493	4.375	102.979	102.879	102.779	3.375	102.121	101.971	101.821				
4.500	104.119	104.019	103.919	4.500	103.130	103.030	102.930	3.500	102.496	102.346	102.196				
4.625	104.497	104.397	104.297	4.625	103.361	103.261	103.161	3.625	102.889	102.739	102.589				
4.750	104.622	104.522	104.422	4.750	103.243	103.143	103.043	3.750	102.854	102.704	102.554				
4.875	104.206	104.106	104.006	4.875	103.522	103.422	103.322	3.875	103.230	103.080	102.930				
5.000	104.568	104.468	104.368	5.000	103.773	103.673	103.573	4.000	103.567	103.417	103.267				
5.125	104.644	104.544	104.444	5.125	104.004	103.904	103.804	4.125	103.874	103.724	103.574				
5.375	104.475	104.375	104.275	5.375	103.916	103.816	103.716	4.250	103.323	103.173	103.023				
5.500	104.773	104.673	104.573	5.500	104.167	104.067	103.967	4.375	103.643	103.493	103.343				
5.625	105.037	104.937	104.837	5.625	104.398	104.298	104.198	4.500	103.730	103.580	103.430				
5.875	105.087	104.987	104.887	5.875	104.528	104.428	104.328	4.625	103.945	103.795	103.645				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	101.115	100.965	100.815	3.250	100.678	100.528	100.378	2.375	97.305	97.155	97.005	3.125	99.173	99.023	98.873
3.375	101.659	101.509	101.359	3.375	101.113	100.963	100.813	2.500	97.792	97.642	97.492	3.250	99.175	99.025	98.875
3.500	102.198	102.048	101.898	3.500	101.510	101.360	101.210	2.625	98.275	98.125	97.975	3.375	99.528	99.378	99.228
3.625	102.719	102.569	102.419	3.625	101.926	101.776	101.626	2.750	98.098	97.948	97.798	3.500	99.104	98.954	98.804
3.750	101.855	101.705	101.555	3.750	101.355	101.205	101.055	2.875	98.583	98.433	98.283	3.625	99.231	99.081	98.931
3.875	102.336	102.186	102.036	3.875	101.753	101.603	101.453	3.000	99.053	98.903	98.753	Margin = 2.250		Index = 1.750	
4.000	102.786	102.636	102.486	4.000	102.112	101.962	101.812	3.125	99.519	99.369	99.219	30 Year OTC "Borrower Paid Only for USDA"			
4.125	103.197	103.047	102.897	4.125	102.442	102.292	102.142	3.250	100.709	100.559	100.409	Rate	30 Day	45 Day	60 Day
4.375	102.543	102.443	102.343	4.375	101.979	101.879	101.779	3.375	101.121	100.971	100.821	3.875	101.936	101.686	101.436
4.500	102.969	102.869	102.769	4.500	102.130	102.030	101.930	3.500	101.496	101.346	101.196	4.000	102.386	102.136	101.886
4.625	103.347	103.247	103.147	4.625	102.361	102.261	102.161	3.625	101.889	101.739	101.589	4.125	102.797	102.547	102.297
4.750	103.472	103.372	103.272	4.750	102.243	102.143	102.043	3.750	101.854	101.704	101.554	4.375	102.143	101.893	101.643
4.875	103.056	102.956	102.856	4.875	102.522	102.422	102.322	3.875	102.230	102.080	101.930	4.500	102.569	102.319	102.069
5.000	103.418	103.318	103.218	5.000	102.773	102.673	102.573	4.000	102.567	102.417	102.267	4.625	102.947	102.697	102.447
5.125	103.494	103.394	103.294	5.125	103.004	102.904	102.804	4.125	102.874	102.724	102.574	4.875	102.656	102.406	102.156
5.375	103.325	103.225	103.125	5.375	102.916	102.816	102.716	4.250	102.323	102.173	102.023	5.000	103.018	102.768	102.518
5.500	103.623	103.523	103.423	5.500	103.167	103.067	102.967	4.375	102.643	102.493	102.343	5.125	103.094	102.844	102.594
5.625	103.887	103.787	103.687	5.625	103.398	103.298	103.198	4.500	102.730	102.580	102.430	5.500	103.223	102.973	102.723
5.875	103.937	103.837	103.737	5.875	103.528	103.428	103.328	4.625	102.945	102.795	102.645	5.625	103.487	103.237	102.987

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			Loan Size Adjuster		
FICO 720 +	0.250	0.250	\$0 - \$49,999	-2.500	-2.500
FICO 680 - 719	0.250	0.250	\$50,000 - \$85,000	-0.500	-0.500
FICO 660 - 679	0.250	0.250	\$85,001 - \$125,000	0.000	0.000
FICO 640 - 659	0.000	0.000	\$125,001 - \$175,000	0.000	0.000
FICO 620 - 639	-1.000	0.000	\$175,001 - \$275,000	0.000	0.000
FICO 600 - 619	-1.500	-1.500	\$275,001 up to HB	0.000	0.000
FICO 580 - 599	-2.000	-2.000			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	All VA Loans	0.000	0.000
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000				-1.750	-1.750

DPA Advantage Program "Borrower Paid Only ; 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
4.125	101.397	101.147	100.897	3.375	N/A	N/A	N/A
4.250	101.522	101.272	101.022	3.500	N/A	N/A	N/A
4.375	100.743	100.493	100.243	3.625	N/A	N/A	N/A
4.500	101.169	100.919	100.669	3.750	N/A	N/A	N/A
4.625	101.547	101.297	101.047	3.875	N/A	N/A	N/A
5.000	101.618	101.368	101.118	4.000	N/A	N/A	N/A
5.125	101.694	101.444	101.194	4.125	N/A	N/A	N/A
5.250	101.947	101.697	101.447	4.250	N/A	N/A	N/A
Borrower Paid Comp 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)	

Specialty Adjustment	
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:	9/4/2019	4.000%

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

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
3.875	99.186	98.936	98.686	
4.000	99.636	99.386	99.136	
4.125	100.047	99.797	99.547	
4.375	99.393	99.143	98.893	
4.500	99.819	99.569	99.319	
4.625	100.197	99.947	99.697	
4.875	99.906	99.656	99.406	
5.000	100.268	100.018	99.768	
5.125	100.344	100.094	99.844	
5.500	100.473	100.223	99.973	
5.625	100.737	100.487	100.237	



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10/4/2019

45 Day Lock Exp.:

10/21/2019

60 Day Lock Exp.:

11/4/2019

W. Rate Sheet Dated: 9/4/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	100.927	100.777	100.627	3.250	100.771	100.621	100.471	2.375	95.585	95.435	95.285	3.125	99.846	99.696	99.546
3.375	101.472	101.322	101.172	3.375	101.205	101.055	100.905	2.500	96.072	95.922	95.772	3.250	99.847	99.697	99.547
3.500	102.011	101.861	101.711	3.500	101.602	101.452	101.302	2.625	96.555	96.405	96.255	3.375	100.200	100.050	99.900
3.625	102.532	102.382	102.232	3.625	102.018	101.868	101.718	2.750	98.190	98.040	97.890	3.500	99.777	99.627	99.477
3.750	101.480	101.330	101.180	3.750	101.260	101.110	100.960	2.875	98.676	98.526	98.376	3.625	99.904	99.754	99.604
3.875	101.961	101.811	101.661	3.875	101.658	101.508	101.358	3.000	99.146	98.996	98.846	Margin = 2.250		Index = 1.750	
4.000	102.411	102.261	102.111	4.000	102.017	101.867	101.717	3.125	99.611	99.461	99.311				
4.125	102.822	102.672	102.522	4.125	102.347	102.197	102.047	3.250	100.801	100.651	100.501				
4.375	102.606	102.506	102.406	4.375	102.321	102.221	102.121	3.375	101.213	101.063	100.913				
4.500	103.031	102.931	102.831	4.500	102.472	102.372	102.272	3.500	101.588	101.438	101.288				
4.625	103.409	103.309	103.209	4.625	102.703	102.603	102.503	3.625	101.982	101.832	101.682				
4.750	103.409	103.309	103.209	4.750	102.461	102.361	102.261	3.750	101.759	101.609	101.459				
4.875	102.994	102.894	102.794	4.875	102.740	102.640	102.540	3.875	102.135	101.985	101.835				
5.000	103.356	103.256	103.156	5.000	102.991	102.891	102.791	4.000	102.472	102.322	102.172				
5.125	103.431	103.331	103.231	5.125	103.222	103.122	103.022	4.125	102.779	102.629	102.479				
5.375	103.137	103.037	102.937	5.375	103.008	102.908	102.808	4.250	102.666	102.516	102.366				
5.500	103.435	103.335	103.235	5.500	103.259	103.159	103.059	4.375	102.985	102.835	102.685				
5.625	103.700	103.600	103.500	5.625	103.490	103.390	103.290	4.500	103.073	102.923	102.773				
5.875	103.297	103.197	103.097	5.875	103.168	103.068	102.968	4.625	103.288	103.138	102.988				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	99.777	99.627	99.477	3.250	99.341	99.191	99.041	2.375	95.905	95.755	95.605	3.125	97.836	97.686	97.536
3.375	100.322	100.172	100.022	3.375	99.775	99.625	99.475	2.500	96.392	96.242	96.092	3.250	97.837	97.687	97.537
3.500	100.861	100.711	100.561	3.500	100.172	100.022	99.872	2.625	96.875	96.725	96.575	3.375	98.190	98.040	97.890
3.625	101.382	101.232	101.082	3.625	100.588	100.438	100.288	2.750	97.541	97.391	97.241	3.500	97.767	97.617	97.467
3.750	100.330	100.180	100.030	3.750	99.830	99.680	99.530	2.875	98.027	97.877	97.727	3.625	97.894	97.744	97.594
3.875	100.811	100.661	100.511	3.875	100.228	100.078	99.928	3.000	98.497	98.347	98.197	Margin = 2.250		Index = 1.750	
4.000	101.261	101.111	100.961	4.000	100.587	100.437	100.287	3.125	98.962	98.812	98.662	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.672	101.522	101.372	4.125	100.917	100.767	100.617	3.250	99.871	99.721	99.571	Rate	30 Day	45 Day	60 Day
4.375	101.456	101.356	101.256	4.375	100.891	100.791	100.691	3.375	100.283	100.133	99.983	3.875	100.411	100.161	99.911
4.500	101.881	101.781	101.681	4.500	101.042	100.942	100.842	3.500	100.658	100.508	100.358	4.000	100.861	100.611	100.361
4.625	102.259	102.159	102.059	4.625	101.273	101.173	101.073	3.625	101.052	100.902	100.752	4.125	101.272	101.022	100.772
4.750	102.259	102.159	102.059	4.750	101.031	100.931	100.831	3.750	100.447	100.297	100.147	4.375	101.056	100.806	100.556
4.875	101.844	101.744	101.644	4.875	101.310	101.210	101.110	3.875	100.822	100.672	100.522	4.500	101.481	101.231	100.981
5.000	102.206	102.106	102.006	5.000	101.561	101.461	101.361	4.000	101.159	101.009	100.859	4.625	101.859	101.609	101.359
5.125	102.281	102.181	102.081	5.125	101.792	101.692	101.592	4.125	101.466	101.316	101.166	4.875	101.444	101.194	100.944
5.375	101.987	101.887	101.787	5.375	101.578	101.478	101.378	4.250	100.673	100.523	100.373	5.000	101.806	101.556	101.306
5.500	102.285	102.185	102.085	5.500	101.829	101.729	101.629	4.375	100.993	100.843	100.693	5.125	101.881	101.631	101.381
5.625	102.550	102.450	102.350	5.625	102.060	101.960	101.860	4.500	101.080	100.930	100.780	5.500	101.885	101.635	101.385
5.875	102.147	102.047	101.947	5.875	101.738	101.638	101.538	4.625	101.295	101.145	100.995	5.625	102.150	101.900	101.650

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs							
	Standard	Specialty		Standard	Specialty		
FICO Adjuster			FICO Adjuster				
FICO 720 +	0.250	0.250	FICO 620 - 639	-1.000	0.000		
FICO 680- 719	0.250	0.250	FICO 600 - 619	-1.500	-1.500		
FICO 660 - 679	0.250	0.250	FICO 580 - 599	-2.000	-2.000		
FICO 640 - 659	0.000	0.000					
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000		
2 Unit	0.000	0.000	All VA Loans	0.000	0.000		
USDA Streamline-Assist Refinance Option				-0.250	-0.250		
VA C/O Refi with an LTV >90.000				-1.750	-1.750		
DPA Advantage Program "Borrower Paid Only ; 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
4.125	99.522	99.272	99.022	3.375	N/A	N/A	N/A
4.250	100.085	99.835	99.585	3.500	N/A	N/A	N/A
4.375	99.306	99.056	98.806	3.625	N/A	N/A	N/A
4.500	99.731	99.481	99.231	3.750	N/A	N/A	N/A
4.625	100.109	99.859	99.609	3.875	N/A	N/A	N/A
5.000	100.056	99.806	99.556	4.000	N/A	N/A	N/A
5.125	100.131	99.881	99.631	4.125	N/A	N/A	N/A
5.250	100.260	100.010	99.760	4.250	N/A	N/A	N/A
Borrower Paid Comp Only							

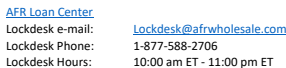
Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate		
Today:	9/4/2019	4.000%

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

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
3.875	97.661	97.411	97.161	
4.000	98.111	97.861	97.611	
4.125	98.522	98.272	98.022	
4.375	98.306	98.056	97.806	
4.500	98.731	98.481	98.231	
4.625	99.109	98.859	98.609	
4.875	98.694	98.444	98.194	
5.000	99.056	98.806	98.556	
5.125	99.131	98.881	98.631	
5.500	99.135	98.885	98.635	
5.625	99.400	99.150	98.900	

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)	



Prices are subject to change without notice.

30 Day Lock Exp.: 10/4/2019
45 Day Lock Exp.: 10/21/2019
60 Day Lock Exp.: 11/4/2019

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%	>97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.500	-0.500	-0.500	-1.000	-1.000	-1.125
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.500	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.500	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.500	-3.500	-3.500

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%	>97.00%
Investment property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.250
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
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	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	-0.250	-0.250

* Not applicable to MH Advantage properties (Identified by SFC 859 in conjunction with SFC 235).

** Not applicable to detached Condominium units (Identified by SFC 588).

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

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.

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/4/2019

45 Day Lock Exp.:

10/21/2019

60 Day Lock Exp.:

11/4/2019

W. Rate Sheet Dated: 9/4/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	100.956	100.856	100.756	3.375	101.271	101.171	101.071	3.375	101.271	101.171	101.071	4.000	102.849	102.749	102.649	4.000	102.474	102.374	102.274
3.375	101.521	101.421	101.321	3.500	101.773	101.673	101.573	3.500	101.773	101.673	101.573	4.125	102.848	102.748	102.648	4.125	102.473	102.373	102.273
3.500	102.023	101.923	101.823	3.625	102.057	101.957	101.857	3.625	102.057	101.957	101.857	4.250	102.667	102.567	102.467	4.250	102.292	102.192	102.092
3.625	102.307	102.207	102.107	3.750	102.186	102.086	101.986	3.750	102.186	102.086	101.986	4.375	102.945	102.845	102.745	4.375	102.570	102.470	102.370
3.750	102.436	102.336	102.236	3.875	102.653	102.553	102.453	3.875	102.653	102.553	102.453	4.500	103.141	103.041	102.941	4.500	102.516	102.416	102.316
3.875	102.903	102.803	102.703	3.990	102.871	102.771	102.671	3.990	102.871	102.771	102.671	4.625	103.153	103.053	102.953	4.625	102.528	102.428	102.328
3.990	103.246	103.146	103.046	4.000	102.971	102.871	102.771	4.000	102.971	102.871	102.771	4.750	103.021	102.921	102.821	4.750	102.296	102.196	102.096
4.000	103.346	103.246	103.146	4.125	102.970	102.870	102.770	4.125	102.970	102.870	102.770	4.875	103.202	103.102	103.002	4.875	102.577	102.477	102.377
4.125	103.345	103.245	103.145	4.250	102.851	102.751	102.651	4.250	102.851	102.751	102.651	4.990	103.327	103.227	103.127	4.990	102.327	102.227	102.127
4.250	103.226	103.126	103.026	4.375	103.129	103.029	102.929	4.375	103.129	103.029	102.929	5.000	103.427	103.327	103.227	5.000	102.427	102.327	102.227
4.375	103.504	103.404	103.304	4.500	103.075	102.975	102.875	4.500	103.075	102.975	102.875	5.125	102.687	102.587	102.487	5.125	101.687	101.587	101.487
4.500	103.700	103.600	103.500	4.625	103.087	102.987	102.887	4.625	103.087	102.987	102.887	5.250	103.083	102.983	102.883	5.250	102.083	101.983	101.883
4.625	103.712	103.612	103.512	4.750	103.353	103.253	103.153	4.750	103.353	103.253	103.153	5.375	102.409	102.309	102.209	5.375	102.409	102.309	102.209
4.750	103.978	103.878	103.778	4.875	103.634	103.534	103.434	4.875	103.634	103.534	103.434	5.500	102.636	102.536	102.436	5.500	102.636	102.536	102.436
4.875	104.259	104.159	104.059	4.990	103.384	103.284	103.184	4.990	103.384	103.284	103.184	5.625	103.201	103.101	103.001	5.625	103.201	103.101	103.001
4.990	104.384	104.284	104.184	5.000	103.484	103.384	103.284	5.000	103.484	103.384	103.284	5.750	103.487	103.387	103.287	5.750	103.487	103.387	103.287
5.000	104.484	104.384	104.284	5.125	103.870	103.770	103.670	5.125	103.870	103.770	103.670	5.875	103.584	103.484	103.384	5.875	103.584	103.484	103.384
5.125	104.870	104.770	104.670	5.250	104.266	104.166	104.066	5.250	104.266	104.166	104.066	5.990	103.508	103.408	103.308	5.990	103.508	103.408	103.308
5.250	105.266	105.166	105.066	5.375	105.343	105.243	105.143	5.375	105.343	105.243	105.143	6.000	103.608	103.508	103.408	6.000	103.608	103.508	103.408
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				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
4.000	102.474	102.374	102.274	3.125	100.607	100.445	100.407	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.375	102.302	102.202	102.102
4.125	102.473	102.373	102.273	3.250	101.191	101.030	100.991	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.500	102.483	102.383	102.283
4.250	102.292	102.192	102.092	3.375	101.765	101.613	101.565	3.375	101.765	101.613	101.565	3.375	101.765	101.613	101.565	3.625	102.427	102.327	102.227
4.375	102.570	102.470	102.370	3.500	102.135	101.987	101.935	3.500	102.135	101.987	101.935	3.500	102.135	101.987	101.935	3.750	102.947	102.847	102.747
4.500	102.516	102.416	102.316	3.625	102.365	102.265	102.165	3.625	102.365	102.265	102.165	3.625	102.365	102.265	102.165	3.875	103.124	103.024	102.924
4.625	102.528	102.428	102.328	3.750	102.792	102.692	102.592	3.750	102.792	102.692	102.592	3.750	102.792	102.692	102.592	3.990	103.371	103.271	103.171
4.750	102.296	102.196	102.096	3.875	103.123	103.023	102.923	3.875	103.123	103.023	102.923	3.875	103.123	103.023	102.923	4.000	103.471	103.371	103.271
4.875	102.577	102.477	102.377	3.990	103.385	103.285	103.185	3.990	103.385	103.285	103.185	3.990	103.385	103.285	103.185	4.125	103.406	103.306	103.206
4.990	102.327	102.227	102.127	4.000	103.485	103.385	103.285	4.000	103.485	103.385	103.285	4.000	103.485	103.385	103.285	4.250	103.825	103.725	103.625
5.000	102.427	102.327	102.227	4.125	103.598	103.498	103.398	4.125	103.598	103.498	103.398	4.125	103.598	103.498	103.398	4.375	104.160	104.060	103.960
5.125	101.687	101.587	101.487	4.250	103.533	103.433	103.333	4.250	103.533	103.433	103.333	4.250	103.533	103.433	103.333	4.500	103.458	103.358	103.258
5.250	102.083	101.983	101.883	4.375	103.810	103.710	103.610	4.375	103.810	103.710	103.610	4.375	103.810	103.710	103.610	4.625	103.875	103.775	103.675
5.375	102.409	102.309	102.209	4.500	104.098	103.998	103.898	4.500	104.098	103.998	103.898	4.500	104.098	103.998	103.898	4.750	104.169	104.069	103.969
5.500	102.636	102.536	102.436	4.625	104.036	103.936	103.836	4.625	104.036	103.936	103.836	4.625	104.036	103.936	103.836	4.875	104.405	104.305	104.205
5.625	103.201	103.101	103.001	4.750	104.232	104.132	104.032	4.750	104.232	104.132	104.032	4.750	104.232	104.132	104.032	4.990	104.244	104.144	104.044
5.750	103.487	103.387	103.287	4.875	104.590	104.490	104.390	4.875	104.590	104.490	104.390	4.875	104.590	104.490	104.390	5.000	104.344	104.244	104.144
5.875	103.584	103.484	103.384	4.990	104.754	104.654	104.554	4.990	104.754	104.654	104.554	4.990	104.754	104.654	104.554	5.125	104.607	104.507	104.407
5.990	103.508	103.408	103.308	5.000	104.854	104.754	104.654	5.000	104.854	104.754	104.654	5.000	104.854	104.754	104.654	5.250	104.702	104.602	104.502
6.000	103.608	103.508	103.408	5.125	105.073	104.973	104.873	5.125	105.073	104.973	104.873	5.125	105.073	104.973	104.873	5.375	0.000	#N/A	#N/A
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	102.302	102.202	102.102	3.375	102.302	102.202	102.102	3.375	101.539	101.439	101.339	3.375	101.539	101.439	101.339	3.375	101.539	101.439	101.339
3.500	102.483	102.383	102.283	3.500	102.483	102.383	102.283	3.500	101.720	101.620	101.520	3.500	101.720	101.620	101.520	3.500	101.720	101.620	101.520
3.625	102.427	102.327	102.227	3.625	102.427	102.327	102.227	3.625	101.165	101.065	100.965	3.625	101.165	101.065	100.965	3.625	101.165	101.065	100.965
3.750	102.947	102.847	102.747	3.750	102.947	102.847	102.747	3.750	101.685	101.585	101.485	3.750	101.685	101.585	101.485	3.750	101.685	101.585	101.485
3.875	103.124	103.024	102.924	3.875	103.124	103.024	102.924	3.875	101.862	101.762	101.662	3.875	101.862	101.762	101.662	3.875	101.862	101.762	101.662
3.990	103.371	103.271	103.171	3.990	103.371	103.271	103.171	3.990	102.109	102.009	101.909	3.990	102.109	102.009	101.909	3.990	102.109	102.009	101.909
4.000	103.471	103.371	103.271	4.000	103.471	103.371	103.271	4.000	102.209	102.109	102.009	4.000	102.209	102.109	102.009	4.000	102.209	102.109	102.009
4.125	103.406	103.306	103.206	4.125	103.406	103.306	103.206	4.125	101.645	101.545	101.445	4.125	101.645	101.545	101.445	4.125	101.645	101.545	101.445
4.250	103.825	103.725	103.625	4.250	103.825	103.725	103.625	4.250	102.064	101.964	101.864	4.250	102.064	101.964	101.864	4.250	102.064	101.964	101.864
4.375	103.045	103.945	103.845	4.375	103.045	103.945	103.845	4.375	102.399	102.299	102.199	4.375	102.274	102.174	102.074	4.375	102.274	102.174	102.074
4.500	103.333	103.168	103.104	4.500	103.333	103.168	103.104	4.500	101.351										



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.:

10/4/2019

45 Day Lock Exp.:

10/21/2019

60 Day Lock Exp.:

11/4/2019

W. Rate Sheet Dated: 9/4/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	100.643	100.543	100.443	3.125	100.280	100.120	100.080	3.375	102.173	102.073	101.973	4.000	102.384	102.284	102.184	3.375	101.110	101.010	100.910
3.375	101.232	101.132	101.032	3.250	100.878	100.719	100.678	3.500	102.359	102.259	102.159	4.125	102.376	102.276	102.176	3.500	101.296	101.196	101.096
3.500	101.752	101.652	101.552	3.375	101.471	101.320	101.271	3.625	102.325	102.225	102.125	4.250	102.238	102.138	102.038	3.625	100.765	100.665	100.565
3.625	102.052	101.952	101.852	3.500	101.857	101.710	101.657	3.750	102.856	102.756	102.656	4.375	102.528	102.428	102.328	3.750	101.296	101.196	101.096
3.750	102.238	102.138	102.038	3.625	102.175	102.075	101.975	3.875	103.037	102.937	102.837	4.500	102.737	102.637	102.537	3.875	101.477	101.377	101.277
3.875	102.725	102.625	102.525	3.750	102.618	102.518	102.418	3.990	103.293	103.193	103.093	4.625	102.749	102.649	102.549	3.990	101.733	101.633	101.533
3.990	103.093	102.993	102.893	3.875	102.963	102.863	102.763	4.000	103.393	103.293	103.193	4.750	102.527	102.427	102.327	4.000	101.833	101.733	101.633
4.000	103.193	103.093	102.993	3.990	103.242	103.142	103.042	4.125	103.353	103.253	103.153	4.875	102.819	102.719	102.619	4.125	101.295	101.195	101.095
4.125	103.185	103.085	102.985	4.000	103.342	103.242	103.142	4.250	103.783	103.683	103.583	4.990	102.948	102.848	102.748	4.250	101.725	101.625	101.525
4.250	103.107	103.007	102.907	4.125	103.456	103.356	103.256	4.375	104.127	104.027	103.927	5.000	103.048	102.948	102.848	4.375	102.069	101.969	101.869
4.375	103.397	103.297	103.197	4.250	103.408	103.308	103.208	4.500	103.253	103.143	103.053	5.125	102.242	102.142	102.042	4.500	100.846	100.736	100.646
4.500	103.606	103.506	103.406	4.375	103.696	103.596	103.496	4.625	103.680	103.571	103.480	5.250	102.650	102.550	102.450	4.625	101.273	101.164	101.073
4.625	103.618	103.518	103.418	4.500	103.996	103.896	103.796	4.750	103.986	103.876	103.786	5.375	102.028	101.928	101.828	4.750	101.579	101.469	101.379
4.750	103.897	103.797	103.697	4.625	103.933	103.833	103.733	4.875	104.232	104.125	104.032	5.500	102.264	102.164	102.064	4.875	101.825	101.718	101.625
4.875	104.189	104.089	103.989	4.750	104.140	104.040	103.940	4.990	104.088	103.988	103.888	5.625	102.842	102.742	102.642	4.990	102.181	102.081	101.981
4.990	104.318	104.218	104.118	4.875	104.510	104.410	104.310	5.000	104.188	104.088	103.988	5.750	103.131	103.031	102.931	5.000	102.281	102.181	102.081
5.000	104.418	104.318	104.218	4.990	104.682	104.582	104.482	5.125	104.459	104.359	104.259	5.875	103.231	103.131	103.031	5.125	102.552	102.452	102.352
5.125	104.758	104.658	104.558	5.000	104.782	104.682	104.582	5.250	104.556	104.456	104.356	5.990	103.157	103.057	102.957	5.250	102.649	102.549	102.449
5.250	105.166	105.066	104.966	5.125	104.965	104.865	104.765	5.375	0.000	0.000	0.000	6.000	103.257	103.157	103.057	5.375	0.000	0.000	0.000

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 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
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to 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.:

10/4/2019

45 Day Lock Exp.:

10/21/2019

60 Day Lock Exp.:

11/4/2019

W. Rate Sheet Dated: 9/4/2019

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	
3.750	98.946	98.884	98.821	
3.875	99.286	99.224	99.161	
4.000	99.598	99.536	99.473	
4.125	99.738	99.675	99.613	
4.250	99.884	99.822	99.759	
4.375	100.117	100.054	99.992	
4.500	100.342	100.280	100.217	
4.625	100.687	100.625	100.562	
4.750	100.957	100.894	100.832	
4.875	101.231	101.169	101.106	
5.000	101.608	101.545	101.483	
5.125	101.932	101.869	101.807	
5.250	102.269	102.207	102.144	

15 Yr. Fixed				
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	98.893	98.768	98.643	
3.375	99.422	99.297	99.172	
3.500	99.760	99.635	99.510	
3.625	100.068	99.943	99.818	
3.750	100.528	100.403	100.278	
3.875	101.014	100.889	100.764	
4.000	101.185	101.060	100.935	
4.125	101.370	101.245	101.120	
4.250	101.609	101.484	101.359	
4.375	101.932	101.807	101.682	
4.500	102.068	101.943	101.818	

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	97.590	97.465	97.340	
3.375	97.998	97.873	97.748	
3.500	98.402	98.277	98.152	
3.625	98.779	98.654	98.529	
3.750	99.193	99.068	98.943	
3.875	99.704	99.579	99.454	
4.000	99.971	99.846	99.721	
4.125	100.278	100.153	100.028	
4.250	100.560	100.435	100.310	
4.375	100.818	100.693	100.568	
4.500	101.052	100.927	100.802	
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	-0.625	-1.250	-1.500	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.500	-0.750	-1.000	n/a
740-759	0.500	0.375	0.250	0.250	-	-0.250	-0.500	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.500	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	n/a
Purpose									
Cash-Out	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Refi ¹	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	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	-1.000	-1.000	-1.250	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.250	-0.750	n/a

¹Full Am. ²ARMs Only

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

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *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)