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.: **1/29/2018**
45 Day Lock Exp.: **2/12/2018**
60 Day Lock Exp.: **2/26/2018**

W. Rate Sheet Dated: **12/28/2017** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT

30/25 Year				20 Year				15/10 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	100.100	99.950	99.800	3.250	99.883	99.733	99.583	1.875	N/A	N/A	N/A
3.375	100.547	100.397	100.247	3.375	100.294	100.144	99.994	2.000	N/A	N/A	N/A
3.500	100.996	100.846	100.696	3.500	100.707	100.557	100.407	2.125	N/A	N/A	N/A
3.625	101.392	101.242	101.092	3.625	101.068	100.918	100.768	2.250	96.547	96.397	96.247
3.750	102.576	102.426	102.276	3.750	102.359	102.209	102.059	2.375	96.941	96.791	96.641
3.875	103.012	102.862	102.712	3.875	102.759	102.609	102.459	2.500	97.331	97.181	97.031
4.000	103.693	103.543	103.393	4.000	103.105	102.955	102.805	2.625	97.671	97.521	97.371
4.125	104.000	103.850	103.700	4.125	103.376	103.226	103.076	2.750	99.603	99.453	99.303
4.250	103.820	103.720	103.620	4.250	103.303	103.203	103.103	2.875	99.991	99.841	99.691
4.375	103.917	103.817	103.717	4.375	103.614	103.514	103.414	3.000	100.366	100.216	100.066
4.500	104.228	104.128	104.028	4.500	103.890	103.790	103.690	3.125	100.692	100.542	100.392
4.625	104.471	104.371	104.271	4.625	104.097	103.997	103.897	3.250	101.459	101.309	101.159
4.750	104.167	104.067	103.967	4.750	103.900	103.800	103.700	3.375	101.782	101.632	101.482
4.875	104.444	104.344	104.244	4.875	104.141	104.041	103.941	3.500	102.069	101.919	101.769
5.000	104.897	104.797	104.697	5.000	104.558	104.458	104.358	3.625	102.285	102.135	101.985
5.125	105.139	105.039	104.939	5.125	104.765	104.665	104.565	3.750	102.377	102.227	102.077
5.250	105.117	104.726	104.626	5.250	104.850	104.459	104.359	3.875	102.629	102.479	102.329
5.375	105.344	104.953	104.853	5.375	105.091	104.700	104.600	4.000	102.847	102.697	102.547
5.500	105.797	105.406	105.306	5.500	105.508	105.117	105.017	4.125	103.001	102.851	102.701

5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**
3.125	101.217	101.067	100.917
3.250	101.109	100.959	100.809
3.375	101.515	101.365	101.215
3.500	101.922	101.772	101.622
3.625	102.319	102.169	102.019
Margin = 2.250		Index = 1.720	

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.

30/25 Year				20 Year				15/10 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	98.920	98.770	98.620	3.250	98.753	98.603	98.453	1.875	N/A	N/A	N/A
3.375	99.367	99.217	99.067	3.375	99.164	99.014	98.864	2.000	N/A	N/A	N/A
3.500	99.816	99.666	99.516	3.500	99.577	99.427	99.277	2.125	N/A	N/A	N/A
3.625	100.212	100.062	99.912	3.625	99.938	99.788	99.638	2.250	95.417	95.267	95.117
3.750	101.396	101.246	101.096	3.750	101.229	101.079	100.929	2.375	95.811	95.661	95.511
3.875	101.832	101.682	101.532	3.875	101.629	101.479	101.329	2.500	96.201	96.051	95.901
4.000	102.213	102.063	101.913	4.000	101.975	101.825	101.675	2.625	96.541	96.391	96.241
4.125	102.520	102.370	102.220	4.125	102.246	102.096	101.946	2.750	98.473	98.323	98.173
4.250	102.340	102.240	102.140	4.250	102.173	102.073	101.973	2.875	98.861	98.711	98.561
4.375	102.687	102.587	102.487	4.375	102.484	102.384	102.284	3.000	99.236	99.086	98.936
4.500	102.998	102.898	102.798	4.500	102.760	102.660	102.560	3.125	99.562	99.412	99.262
4.625	103.241	103.141	103.041	4.625	102.967	102.867	102.767	3.250	100.329	100.179	100.029
4.750	102.937	102.837	102.737	4.750	102.770	102.670	102.570	3.375	100.652	100.502	100.352
4.875	103.214	103.114	103.014	4.875	103.011	102.911	102.811	3.500	100.939	100.789	100.639
5.000	103.667	103.567	103.467	5.000	103.428	103.328	103.228	3.625	101.155	101.005	100.855
5.125	103.909	103.809	103.709	5.125	103.635	103.535	103.435	3.750	101.247	101.097	100.947
5.250	103.887	103.496	103.396	5.250	103.720	103.329	103.229	3.875	101.499	101.349	101.199
5.375	104.164	103.773	103.673	5.375	103.961	103.570	103.470	4.000	101.717	101.567	101.417
5.500	104.617	104.226	104.126	5.500	104.378	103.987	103.887	4.125	101.871	101.721	101.571

5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**
3.125	100.087	99.937	99.787
3.250	99.979	99.829	99.679
3.375	100.385	100.235	100.085
3.500	100.792	100.642	100.492
3.625	101.189	101.039	100.889
Margin = 2.250		Index = 1.720	
30 Year OTC			
Rate	**30 Day**	**45 Day**	**60 Day**
3.500	98.206	97.956	97.706
4.000	100.603	100.353	100.103
4.500	101.388	101.138	100.888
5.000	102.057	101.807	101.557
5.500	103.007	102.616	102.366
15 Year OTC			
Rate	**30 Day**	**45 Day**	**60 Day**
2.500	94.591	94.341	94.091
3.000	97.626	97.376	97.126
3.500	99.329	99.079	98.829
4.000	100.107	99.857	99.607

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

FICO Adjuster		**Loan Size Adjuster**	
FICO 720 +	0.500	$0 - $49,999	-2.500
FICO 660 - 719	0.500	$50,000 - $85,000	-0.500
FICO 640 - 659	0.000	$85,001 - $125,000	-0.500
FICO 620 - 639	-1.000	$125,001 - $175,000	-0.125
FICO 600 - 619	-1.500	$175,001 - $275,000	0.000
NY	-0.250	$275,001 up to HB	0.375
Non Owner Occupancy	-2.000		
USDA Streamline-Assist Refinance Option			-0.250

Specialty Adjustment

Manufactured Homes (OTC Exempt)	0.500
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:	12/28/2017	4.750%

Lock Desk Policy

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

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

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

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	**1/29/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**2/12/2018**
			60 Day Lock Exp.:	**2/26/2018**

W. Rate Sheet Dated: **12/28/2017** **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	99.147	98.997	98.847	3.250	98.930	98.780	98.630	1.875	N/A	N/A	N/A	3.125	99.53	99.379	99.229
3.375	99.594	99.444	99.294	3.375	99.341	99.191	99.041	2.000	N/A	N/A	N/A	3.250	100.16	100.006	99.856
3.500	100.042	99.892	99.742	3.500	99.754	99.604	99.454	2.125	N/A	N/A	N/A	3.375	100.56	100.412	100.262
3.625	100.439	100.289	100.139	3.625	100.115	99.965	99.815	2.250	94.547	94.397	94.247	3.500	100.97	100.819	100.669
3.750	101.201	101.051	100.901	3.750	100.984	100.834	100.684	2.375	94.941	94.791	94.641	3.625	101.37	101.216	101.066
3.875	101.637	101.487	101.337	3.875	101.384	101.234	101.084	2.500	95.331	95.181	95.031	Margin = 2.250		Index = 1.720	
4.000	102.318	102.168	102.018	4.000	101.730	101.580	101.430	2.625	95.671	95.521	95.371				
4.125	102.625	102.475	102.325	4.125	102.001	101.851	101.701	2.750	97.916	97.766	97.616				
4.250	102.320	102.220	102.120	4.250	101.803	101.703	101.603	2.875	98.303	98.153	98.003				
4.375	102.417	102.317	102.217	4.375	102.114	102.014	101.914	3.000	98.679	98.529	98.379				
4.500	102.728	102.628	102.528	4.500	102.390	102.290	102.190	3.125	99.005	98.855	98.705				
4.625	102.971	102.871	102.771	4.625	102.597	102.497	102.397	3.250	100.506	100.356	100.206				
4.750	101.511	101.411	101.311	4.750	101.244	101.144	101.044	3.375	100.829	100.679	100.529				
4.875	101.788	101.688	101.588	4.875	101.485	101.385	101.285	3.500	101.116	100.966	100.816				
5.000	102.241	102.141	102.041	5.000	101.902	101.802	101.702	3.625	101.332	101.182	101.032				
5.125	102.483	102.383	102.283	5.125	102.109	102.009	101.909	3.750	101.002	100.852	100.702				
5.250	98.867	98.476	98.376	5.250	98.600	98.209	98.109	3.875	101.254	101.104	100.954				
5.375	99.094	98.703	98.603	5.375	98.841	98.450	98.350	4.000	101.472	101.322	101.172				
5.500	99.547	99.156	99.056	5.500	99.258	98.867	98.767	4.125	101.626	101.476	101.326				

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	97.967	97.817	97.667	3.250	97.800	97.650	97.500	1.875	N/A	N/A	N/A	3.125	98.399	98.249	98.099
3.375	98.414	98.264	98.114	3.375	98.211	98.061	97.911	2.000	N/A	N/A	N/A	3.250	99.026	98.876	98.726
3.500	98.862	98.712	98.562	3.500	98.624	98.474	98.324	2.125	N/A	N/A	N/A	3.375	99.432	99.282	99.132
3.625	99.259	99.109	98.959	3.625	98.985	98.835	98.685	2.250	93.667	93.517	93.367	3.500	99.839	99.689	99.539
3.750	100.021	99.871	99.721	3.750	99.854	99.704	99.554	2.375	94.061	93.911	93.761	3.625	100.236	100.086	99.936
3.875	100.457	100.307	100.157	3.875	100.254	100.104	99.954	2.500	94.451	94.301	94.151	Margin = 2.250		Index = 1.720	
4.000	100.838	100.688	100.538	4.000	100.600	100.450	100.300	2.625	94.791	94.641	94.491	**30 Year OTC**			
4.125	101.145	100.995	100.845	4.125	100.871	100.721	100.571	2.750	97.411	97.261	97.111	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.250	100.840	100.740	100.640	4.250	100.673	100.573	100.473	2.875	97.798	97.648	97.498	3.500	97.252	97.002	96.752
4.375	101.187	101.087	100.987	4.375	100.984	100.884	100.784	3.000	98.174	98.024	97.874	4.000	99.228	98.978	98.728
4.500	101.498	101.398	101.298	4.500	101.260	101.160	101.060	3.125	98.500	98.350	98.200	4.500	99.888	99.638	99.388
4.625	101.741	101.641	101.541	4.625	101.467	101.367	101.267	3.250	98.900	98.750	98.600	5.000	99.401	99.151	98.901
4.750	100.281	100.181	100.081	4.750	100.114	100.014	99.914	3.375	99.222	99.072	98.922	5.500	96.757	96.366	96.116
4.875	100.558	100.458	100.358	4.875	100.355	100.255	100.155	3.500	99.510	99.360	99.210	**15 Year OTC**			
5.000	101.011	100.911	100.811	5.000	100.772	100.672	100.572	3.625	99.725	99.575	99.425	**Rate**	**30 Day**	**45 Day**	**60 Day**
5.125	101.253	101.153	101.053	5.125	100.979	100.879	100.779	3.750	99.357	99.207	99.057	2.500	92.841	92.591	92.341
5.250	97.637	97.246	97.146	5.250	97.470	97.079	96.979	3.875	99.609	99.459	99.309	3.000	96.564	96.314	96.064
5.375	97.914	97.523	97.423	5.375	97.711	97.320	97.220	4.000	99.826	99.676	99.526	3.500	97.900	97.650	97.400
5.500	98.367	97.976	97.876	5.500	98.128	97.737	97.637	4.125	99.980	99.830	99.680	4.000	98.216	97.966	97.716

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs

FICO Adjuster		**FICO Adjuster**	
FICO 720 +	0.500	FICO 620 - 639	-1.000
FICO 660 - 719	0.500	FICO 600 - 619	-1.500
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
USDA Streamline-Assist Refinance Option			-0.250

Specialty Adjustment

Manufactured Homes (OTC Exempt)	0.500
203(k) / 203(k)s / 203(h) / Repair Escrow	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate

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[AFR Loan Center](#)

Lockdesk e-mail:	Lockdesk@afrwholesale.com	30 Day Lock Exp.:	**1/29/2018**
Lockdesk Phone:	1-877-588-2706	45 Day Lock Exp.:	**2/12/2018**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	60 Day Lock Exp.:	**2/26/2018**

W. Rate Sheet Dated: **12/28/2017** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

Conforming FNMA

30/25 Year				20 Year				15 Year				10 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.750	101.214	101.114	101.014	3.875	102.007	101.907	101.807	3.000	99.607	99.507	99.407	3.000	99.814	99.714	99.614
3.875	101.886	101.786	101.686	3.990	102.429	102.329	102.229	3.125	100.056	99.956	99.856	3.125	100.114	100.014	99.914
3.990	102.338	102.238	102.138	4.000	102.529	102.429	102.329	3.250	100.798	100.698	100.598	3.250	100.893	100.793	100.693
4.000	102.438	102.338	102.238	4.125	102.996	102.896	102.796	3.375	101.067	100.967	100.867	3.375	101.183	101.083	100.983
4.125	102.959	102.859	102.759	4.250	103.728	103.628	103.528	3.500	101.586	101.486	101.386	3.500	101.448	101.348	101.248
4.250	103.390	103.290	103.190	4.375	104.065	103.965	103.865	3.625	101.868	101.768	101.668	3.625	101.698	101.598	101.498
4.375	103.838	103.738	103.638	4.500	104.583	104.483	104.383	3.750	102.240	102.140	102.040	3.750	102.238	102.138	102.038
4.500	103.951	103.851	103.751	4.625	105.004	104.904	104.804	3.875	102.565	102.465	102.365	3.875	102.516	102.416	102.316
4.625	104.463	104.363	104.263	4.750	105.383	105.283	105.183	3.990	102.680	102.580	102.480	3.990	102.726	102.626	102.526
4.750	104.964	104.864	104.764	4.875	105.790	105.690	105.590	4.000	102.780	102.680	102.580	4.000	102.826	102.726	102.626
4.875	105.458	105.358	105.258	4.990	105.839	105.739	105.639	4.125	103.136	103.036	102.936	4.125	103.047	102.947	102.847
4.990	105.603	105.503	105.403	5.000	105.939	105.839	105.739	4.250	103.480	103.380	103.280	4.250	103.247	103.147	103.047
5.000	105.703	105.603	105.503	5.125	106.424	106.324	106.224	4.375	103.784	103.684	103.584	4.375	103.457	103.357	103.257
5.125	106.119	106.019	105.919	5.250	106.856	106.756	106.656	4.500	103.882	103.782	103.682	4.500	103.517	103.417	103.317
5.250	106.720	106.620	106.520	5.375	107.170	107.070	106.970	4.625	103.889	103.789	103.689	4.625	103.673	103.573	103.473
5.375	107.134	107.034	106.934	5.500	107.451	107.351	107.251	4.750	104.174	104.074	103.974	4.750	103.853	103.753	103.653
5.500	107.525	107.425	107.325	5.625	N/A	N/A	N/A	4.875	104.428	104.328	104.228	4.875	104.012	103.912	103.812
5.625	107.863	107.763	107.663	5.750	107.096	106.976	106.825	4.990	104.571	104.471	104.371	4.990	104.063	103.963	103.863
5.750	107.647	107.527	107.377	5.875	107.421	107.301	107.151	5.000	104.671	104.571	104.471	5.000	104.163	104.063	103.963

30/25 Year High Balance				15 Year High Balance			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
4.125	101.399	101.299	101.199	3.000	98.922	98.822	98.722
4.250	101.924	101.824	101.724	3.125	99.322	99.222	99.122
4.375	102.292	102.192	102.092	3.250	99.608	99.508	99.408
4.500	102.581	102.481	102.381	3.375	100.035	99.935	99.835
4.625	102.740	102.640	102.540	3.500	100.442	100.342	100.242
4.750	103.228	103.128	103.028	3.625	100.790	100.690	100.590
4.875	103.654	103.554	103.454	3.750	101.045	100.945	100.845
4.990	103.733	103.633	103.533	3.875	101.260	101.160	101.060
5.000	103.833	103.733	103.633	3.990	101.199	101.099	100.999
5.125	104.002	103.902	103.802	4.000	101.299	101.199	101.099
5.250	103.269	103.169	103.069	4.125	101.533	101.433	101.333
5.375	103.627	103.527	103.427	4.250	101.762	101.662	101.562
5.500	103.937	103.837	103.737	4.375	101.960	101.860	101.760
5.625	104.117	104.017	103.917	4.500	102.025	101.925	101.825
5.750	101.696	101.569	101.402	4.625	102.106	102.006	101.906
5.875	102.065	101.938	101.771	4.750	102.302	102.202	102.102
5.990	102.294	102.168	102.000	4.875	102.472	102.372	102.272
6.000	102.394	102.268	102.100	4.990	102.539	102.439	102.339
6.125	102.519	102.392	102.225	5.000	102.639	102.539	102.439

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Loan Size	
$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	-0.500
$125,001 - $175,000	-0.375
$175,001 - $275,000	0.000
$275,001 up to HB	0.125

Applicable for all mortgages with greater than 15 year terms

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

* A minimum required credit score of 620 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2

Cash-Out Refinance

FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125

80.01-85.00% Only available with DU v. 9.1

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.

Product Features

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

HB C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only *Not applicable to detached condominiums

HomeReady LLPA Caps*

Product Feature	LLPA Cap
LTV > 80% and credit score≥ 680	0.000
All other LTV & FICO combos	-1.500

*The above caps do not include the following LLPA's: State; Extension; LPMI, Loan Size

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

Additional LPMI Premium Adjustments

Product Feature ↓ \ FICO →	≥ 760	740 - 759	720 - 739	700 - 719	680 - 699
Rate/Term Refi	-0.150	-0.240	-0.300	-0.530	-0.540
Cash-Out Refi	-0.540	-0.600	-0.700	-1.000	-1.050
Second Home	-0.360	-0.390	-0.490	-0.700	-0.700
Manufactured Home	-0.540	-0.600	-0.700	-1.000	-1.050
Loan Amount > $424,100*	-0.600	-0.660	-0.880	-1.400	-1.400
Employee Relocation	0.100	0.100	0.140	0.250	0.250
Investment Property	-1.190	-1.190	-1.330	-1.750	-1.750

*The Loan Amount adjustment does not apply in AK with loan amt $424.1K - $636.15K

Lock Desk Policy

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

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

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

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

30 Day Lock Exp.: **1/29/2018**
45 Day Lock Exp.: **2/12/2018**
60 Day Lock Exp.: **2/26/2018**

W. Rate Sheet Dated: **12/28/2017** **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
3.750	98.918	98.818	98.718	3.250	N/A	N/A	N/A	3.875	100.557	100.457	100.357	3.875	98.841	98.741	98.641
3.875	99.718	99.618	99.518	3.375	94.396	94.296	94.196	3.990	100.979	100.879	100.779	3.990	99.254	99.154	99.054
3.990	100.294	100.194	100.094	3.500	95.796	95.696	95.596	4.000	101.079	100.979	100.879	4.000	99.354	99.254	99.154
4.000	100.394	100.294	100.194	3.625	96.772	96.672	96.572	4.125	101.546	101.446	101.346	4.125	100.154	100.054	99.954
4.125	100.984	100.884	100.784	3.750	97.638	97.538	97.438	4.250	102.278	102.178	102.078	4.250	100.764	100.664	100.564
4.250	101.519	101.419	101.319	3.875	98.573	98.473	98.373	4.375	102.615	102.515	102.415	4.375	101.211	101.111	101.011
4.375	101.977	101.877	101.777	3.990	99.387	99.287	99.187	4.500	103.133	103.033	102.933	4.500	101.600	101.500	101.400
4.500	102.501	102.401	102.301	4.000	99.487	99.387	99.287	4.625	103.554	103.454	103.354	4.625	101.928	101.828	101.728
4.625	103.013	102.913	102.813	4.125	100.292	100.192	100.092	4.750	103.933	103.833	103.733	4.750	102.536	102.436	102.336
4.750	103.514	103.414	103.314	4.250	101.252	101.152	101.052	4.875	104.340	104.240	104.140	4.875	103.102	103.002	102.902
4.875	104.008	103.908	103.808	4.375	101.940	101.840	101.740	4.990	104.389	104.289	104.189	4.990	103.257	103.157	103.057
4.990	104.153	104.053	103.953	4.500	102.660	102.560	102.460	5.000	104.489	104.389	104.289	5.000	103.357	103.257	103.157
5.000	104.253	104.153	104.053	4.625	103.364	103.264	103.164	5.125	104.974	104.874	104.774	5.125	103.719	103.619	103.519
5.125	104.669	104.569	104.469	4.750	104.020	103.920	103.820	5.250	105.406	105.306	105.206	5.250	104.249	104.149	104.049
5.250	105.270	105.170	105.070	4.875	104.569	104.469	104.369	5.375	105.720	105.620	105.520	5.375	104.706	104.606	104.506
5.375	105.684	105.584	105.484	4.990	104.742	104.642	104.542	5.500	106.001	105.901	105.801	5.500	105.113	105.013	104.913
5.500	106.075	105.975	105.875	5.000	104.842	104.742	104.642	5.625	N/A	N/A	N/A	5.625	105.489	105.389	105.289
5.625	106.413	106.313	106.213	5.125	105.232	105.132	105.032	5.750	105.646	105.526	105.375	5.750	105.240	105.120	104.970
5.750	106.197	106.077	105.927	5.250	106.025	105.925	105.825	5.875	105.971	105.851	105.701	5.875	105.713	105.593	105.442

15 Year								10 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.922	98.822	98.722	3.000	96.401	96.301	96.201	3.000	98.314	98.214	98.114	3.000	96.243	96.143	96.043
3.125	99.322	99.222	99.122	3.125	96.974	96.874	96.774	3.125	98.614	98.514	98.414	3.125	96.806	96.706	96.606
3.250	99.608	99.508	99.408	3.250	97.880	97.780	97.680	3.250	99.393	99.293	99.193	3.250	97.712	97.612	97.512
3.375	100.035	99.935	99.835	3.375	98.464	98.364	98.264	3.375	99.683	99.583	99.483	3.375	98.285	98.185	98.085
3.500	100.442	100.342	100.242	3.500	98.994	98.894	98.794	3.500	99.948	99.848	99.748	3.500	98.816	98.716	98.616
3.625	100.790	100.690	100.590	3.625	99.471	99.371	99.271	3.625	100.198	100.098	99.998	3.625	99.293	99.193	99.093
3.750	101.045	100.945	100.845	3.750	99.882	99.782	99.682	3.750	100.738	100.638	100.538	3.750	99.683	99.583	99.483
3.875	101.260	101.160	101.060	3.875	100.242	100.142	100.042	3.875	101.016	100.916	100.816	3.875	100.044	99.944	99.844
3.990	101.199	101.099	100.999	3.990	100.633	100.533	100.433	3.990	101.226	101.126	101.026	3.990	100.434	100.334	100.234
4.000	101.299	101.199	101.099	4.000	100.733	100.633	100.533	4.000	101.326	101.226	101.126	4.000	100.534	100.434	100.334
4.125	101.533	101.433	101.333	4.125	101.175	101.075	100.975	4.125	101.547	101.447	101.347	4.125	100.977	100.877	100.777
4.250	101.762	101.662	101.562	4.250	101.556	101.456	101.356	4.250	101.747	101.647	101.547	4.250	101.347	101.247	101.147
4.375	101.960	101.860	101.760	4.375	101.896	101.796	101.696	4.375	101.957	101.857	101.757	4.375	101.718	101.618	101.518
4.500	102.025	101.925	101.825	4.500	102.003	101.903	101.803	4.500	102.017	101.917	101.817	4.500	101.825	101.725	101.625
4.625	102.106	102.006	101.906	4.625	102.269	102.169	102.069	4.625	102.173	102.073	101.973	4.625	102.091	101.991	101.891
4.750	102.302	102.202	102.102	4.750	102.585	102.485	102.385	4.750	102.353	102.253	102.153	4.750	102.407	102.307	102.207
4.875	102.472	102.372	102.272	4.875	102.864	102.764	102.664	4.875	102.512	102.412	102.312	4.875	102.685	102.585	102.485
4.990	102.539	102.439	102.339	4.990	103.033	102.933	102.833	4.990	102.563	102.463	102.363	4.990	102.854	102.754	102.654
5.000	102.639	102.539	102.439	5.000	103.133	103.033	102.933	5.000	102.663	102.563	102.463	5.000	102.954	102.854	102.754

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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
700 - 719	0.000	-0.500	-0.750	-0.750	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	-0.500	-0.500	-0.500
660 - 679	0.000	-1.000	-1.500	-1.750	-1.750	-1.750	-1.750	-1.250	-1.250	-1.250
640 - 659	-0.500	-1.250	-2.000	-2.250	-2.250	-2.250	-2.250	-1.750	-1.750	-1.750
620 - 639	-0.500	-1.500	-2.500	-2.750	-2.750	-2.750	-2.750	-2.500	-2.500	-2.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000

* A minimum required credit score of 580 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide 95.01-97.00% LTV only with DU v. 9.2

LLPA Cap		
Characteristic	30/25 yr	20 - 10 yr
Owner Occupied LTV < 80%	2.000	2.000
Owner Occupied LTV ≥ 80%	0.750	0.000
Investment & 2nd Home LTV ≤ 105%	2.000	2.000
Investment & 2nd Home LTV > 105%	2.000	1.500

Exclude the following from the LLPA cap: State; Loan Size; UW Buy Out; escrow waiver; -1.500 HB LLPA

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

*Not applicable to detached condominiums

All Loan Type Adjustments			
Adjusters	All Terms	Adjusters	All Terms
NY	-0.250	High Balance	-1.500
AZ, CA, FL, GA, LA, MA, NJ, NV, UT	0.000	Escrow Waiver	0.000
All Subordinate Financing	-0.375		

Loan Size Adjuster	
$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	-0.500
$125,001 - $175,000	-0.375
$175,001 - $275,000	0.000
$275,001 up to HB	0.125

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

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

Lock Desk Policy

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

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

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

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

AFR

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.: **1/29/2018**
45 Day Lock Exp.: **2/12/2018**
60 Day Lock Exp.: **2/26/2018**

W. Rate Sheet Dated: **12/28/2017** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

Conforming FHLMC											
30/25 Year				20 Year				15 Year			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.750	101.214	101.114	101.014	3.750	101.652	101.552	101.447	2.750	98.436	98.336	98.236
3.875	101.886	101.786	101.686	3.875	102.390	102.290	102.179	2.875	99.008	98.908	98.808
3.990	102.338	102.238	102.138	3.990	102.946	102.846	102.732	2.990	99.507	99.407	99.307
4.000	102.438	102.338	102.238	4.000	103.046	102.946	102.832	3.000	99.607	99.507	99.407
4.125	102.959	102.859	102.759	4.125	103.014	102.914	102.796	3.125	100.136	100.036	99.936
4.250	103.390	103.290	103.190	4.250	103.655	103.555	103.435	3.250	100.799	100.699	100.599
4.375	103.840	103.740	103.640	4.375	104.188	104.088	103.966	3.375	101.289	101.189	101.089
4.500	104.354	104.254	104.154	4.500	104.733	104.633	104.510	3.500	101.586	101.486	101.386
4.625	104.518	104.418	104.318	4.625	105.077	104.977	104.828	3.625	102.069	101.969	101.869
4.750	105.047	104.947	104.847	4.750	105.615	105.515	105.364	3.750	102.599	102.499	102.399
4.875	105.528	105.428	105.328	4.875	106.154	106.054	105.903	3.875	103.087	102.987	102.887
4.990	105.849	105.749	105.649	4.990	106.567	106.467	106.315	3.990	102.844	102.744	102.644
5.000	105.949	105.849	105.749	5.000	106.667	106.567	106.415	4.000	102.944	102.844	102.744
5.125	106.098	105.995	105.898	5.125	106.133	106.030	105.914	4.125	103.438	103.338	103.238
5.250	106.566	106.463	106.366	5.250	106.656	106.553	106.438	4.250	103.830	103.730	103.630
5.375	106.959	106.856	106.759	5.375	107.097	106.994	106.881	4.375	104.224	104.124	104.024
5.500	107.304	107.201	107.104	5.500	107.490	107.387	107.277	4.500	104.788	104.688	104.588
5.625	107.189	107.067	106.989	5.625	107.367	107.245	107.167	4.625	105.186	105.086	104.986
5.750	107.594	107.472	107.394	5.750	107.809	107.687	107.609	4.750	103.396	103.296	103.196

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	**≤ 60.00%**	**60.01 - 70.00%**	**70.01 - 75.00%**	**75.01 - 80.00%**	**80.01 - 85.00%**	**85.01 - 90.00%**	**90.01 - 95.00%**	**95.01 - 97%**
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

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

Program Feataures								
Product Feature ↓ \ LTV →	**≤ 60.00%**	**60.01 - 70.00%**	**70.01 - 75.00%**	**75.01 - 80.00%**	**80.01 - 85.00%**	**85.01 - 90.00%**	**90.01 - 95.00%**	**95.01 - 97.00%**
High-LTV	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
SC Fixed C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
SC Fixed Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O with LTV over 60.00 & purchase or R/T refi with LTV over 90.00 eligible with DU 9.3 or later only								

Mortgages with Subordinate Financing			
LTV Range	**CLTV Range**	**Credit Score < 720**	**Credit Score ≥ 720**
≤ 75.00%	≤ 80.00%	-0.375	-0.375
≤ 65.00%	80.01 - 95.00%	-0.875	-0.625
65.01 - 75.00%	80.01 - 95.00%	-1.125	-0.875
75.01 - 95.00%	75.01 - 95.00%	-1.375	-1.125

Cash-Out Refinance				
FICO ↓ \ LTV →	**≤ 60.00%**	**60.01 - 70.00%**	**70.01 - 75.00%**	**75.01 - 80.00%**
≥ 740	-0.375	-0.625	-0.625	-0.875
720 - 739	-0.375	-1.000	-1.000	-1.125
700 - 719	-0.375	-1.000	-1.000	-1.125
680 - 699	-0.375	-1.125	-1.125	-1.750
660 - 679	-0.625	-1.125	-1.125	-1.875
640 - 659	-0.625	-1.625	-1.625	-2.625
620 - 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125

Additional LPMI Premium Adjustments					
Product Feature ↓ \ FICO →	**≥ 760**	**740 - 759**	**720 - 739**	**700 - 719**	**680 - 699**
Rate/Term Refi	-0.150	-0.240	-0.300	-0.530	-0.540
Cash-Out Refi	-0.540	-0.600	-0.700	-1.000	-1.050
Second Home	-0.360	-0.390	-0.490	-0.700	-0.700
Manufactured Home	-0.540	-0.600	-0.700	-1.000	-1.050
Loan Amount > $424,100*	-0.600	-0.660	-0.880	-1.400	-1.400
Employee Relocation	0.100	0.100	0.140	0.250	0.250
Investment Property	-1.190	-1.190	-1.330	-1.750	-1.750
*The Loan Amount adjustment does not apply in AK with loan amt $424.1K - $636.15K					

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

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.: **1/29/2018**
45 Day Lock Exp.: **2/12/2018**
60 Day Lock Exp.: **2/26/2018**

W. Rate Sheet Dated: **12/28/2017** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

FHLMC Open Access															
30/25 Year								20 Year							
≤ 105% LTV				> 105% LTV				≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	99.276	99.176	99.076	3.750	99.176	99.076	98.976	3.750	100.202	100.102	99.997	3.750	100.102	100.002	99.897
3.875	100.007	99.907	99.807	3.875	99.907	99.807	99.707	3.875	100.940	100.840	100.729	3.875	100.840	100.740	100.629
3.990	100.564	100.464	100.364	3.990	100.464	100.364	100.264	3.990	101.496	101.396	101.282	3.990	101.396	101.296	101.182
4.000	100.664	100.564	100.464	4.000	100.564	100.464	100.364	4.000	101.596	101.496	101.382	4.000	101.496	101.396	101.282
4.125	101.159	101.059	100.959	4.125	101.059	100.959	100.859	4.125	101.564	101.464	101.346	4.125	101.464	101.364	101.246
4.250	101.808	101.708	101.608	4.250	101.708	101.608	101.508	4.250	102.166	102.066	101.946	4.250	102.066	101.966	101.846
4.375	102.390	102.290	102.190	4.375	102.290	102.190	102.090	4.375	102.738	102.638	102.516	4.375	102.638	102.538	102.416
4.500	102.904	102.804	102.704	4.500	102.804	102.704	102.604	4.500	103.283	103.183	103.060	4.500	103.183	103.083	102.960
4.625	103.068	102.968	102.868	4.625	102.968	102.868	102.768	4.625	103.627	103.527	103.378	4.625	103.527	103.427	103.278
4.750	103.597	103.497	103.397	4.750	103.497	103.397	103.297	4.750	104.165	104.065	103.914	4.750	104.065	103.965	103.814
4.875	104.078	103.978	103.878	4.875	103.978	103.878	103.778	4.875	104.704	104.604	104.453	4.875	104.604	104.504	104.353
4.990	104.399	104.299	104.199	4.990	104.299	104.199	104.099	4.990	105.117	105.017	104.865	4.990	105.017	104.917	104.765
5.000	104.499	104.399	104.299	5.000	104.399	104.299	104.199	5.000	105.217	105.117	104.965	5.000	105.117	105.017	104.865
5.125	104.648	104.545	104.448	5.125	104.548	104.445	104.348	5.125	104.683	104.580	104.464	5.125	104.583	104.480	104.364
5.250	105.116	105.013	104.916	5.250	105.016	104.913	104.816	5.250	105.206	105.103	104.988	5.250	105.106	105.003	104.888
5.375	105.509	105.406	105.309	5.375	105.409	105.306	105.209	5.375	105.647	105.544	105.431	5.375	105.547	105.444	105.331
5.500	105.854	105.751	105.654	5.500	105.754	105.651	105.554	5.500	106.040	105.937	105.827	5.500	105.940	105.837	105.727
5.625	105.739	105.617	105.539	5.625	105.639	105.517	105.439	5.625	105.917	105.795	105.717	5.625	105.817	105.695	105.617
5.750	106.144	106.022	105.944	5.750	106.044	105.922	105.844	5.750	106.359	106.237	106.159	5.750	106.259	106.137	106.059

15 Year							
≤ 105% LTV				> 105% LTV			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	96.791	96.691	96.591	2.750	96.691	96.591	96.491
2.875	97.430	97.330	97.230	2.875	97.330	97.230	97.130
2.990	97.940	97.840	97.740	2.990	97.840	97.740	97.640
3.000	98.040	97.940	97.840	3.000	97.940	97.840	97.740
3.125	98.636	98.536	98.436	3.125	98.536	98.436	98.336
3.250	99.299	99.199	99.099	3.250	99.199	99.099	98.999
3.375	99.789	99.689	99.589	3.375	99.689	99.589	99.489
3.500	100.068	99.968	99.868	3.500	99.968	99.868	99.768
3.625	100.569	100.469	100.369	3.625	100.469	100.369	100.269
3.750	101.099	100.999	100.899	3.750	100.999	100.899	100.799
3.875	101.587	101.487	101.387	3.875	101.487	101.387	101.287
3.990	101.344	101.244	101.144	3.990	101.244	101.144	101.044
4.000	101.444	101.344	101.244	4.000	101.344	101.244	101.144
4.125	101.938	101.838	101.738	4.125	101.838	101.738	101.638
4.250	102.330	102.230	102.130	4.250	102.230	102.130	102.030
4.375	102.724	102.624	102.524	4.375	102.624	102.524	102.424
4.500	103.288	103.188	103.088	4.500	103.188	103.088	102.988
4.625	103.686	103.586	103.486	4.625	103.586	103.486	103.386
4.750	101.896	101.796	101.696	4.750	101.796	101.696	101.596

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

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

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	> 95.00%
≥ 740	0.000	-0.250	-0.250	-0.500	0.000	0.000	0.000	0.000
720 - 739	0.000	-0.250	-0.500	-0.750	0.000	0.000	0.000	0.000
700 - 719	0.000	-0.500	-1.000	-1.250	-0.500	-0.500	-0.500	-0.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.000	-0.750	-0.750	-0.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.250	-1.750	-1.750	-1.750
640 - 659	-0.500	-1.250	-2.750	-3.000	-2.750	-2.250	-2.250	-2.250
620 - 639	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750	-2.750
< 620 *	-0.500	-1.500	-3.000	-3.000	-2.750	-2.750	-2.750	-2.750
* A minimum required credit score of 580 applies to all mortgage loans delivered to AFR in accordance with the Selling Guide								

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

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

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.: **1/29/2018**
45 Day Lock Exp.: **2/12/2018**
60 Day Lock Exp.: **2/26/2018**

W. Rate Sheet Dated: **12/28/2017** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

Home Possible & Home Possible Advantage

30/25 Year				20 Year				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	100.726	100.626	100.526	3.750	101.652	101.552	101.447	2.750	98.291	98.191	98.091
3.875	101.457	101.357	101.257	3.875	102.390	102.290	102.179	2.875	98.930	98.830	98.730
3.990	102.014	101.914	101.814	3.990	102.946	102.846	102.732	2.990	99.440	99.340	99.240
4.000	102.114	102.014	101.914	4.000	103.046	102.946	102.832	3.000	99.540	99.440	99.340
4.125	102.609	102.509	102.409	4.125	103.014	102.914	102.796	3.125	100.136	100.036	99.936
4.250	103.258	103.158	103.058	4.250	103.616	103.516	103.396	3.250	100.799	100.699	100.599
4.375	103.840	103.740	103.640	4.375	104.188	104.088	103.966	3.375	101.289	101.189	101.089
4.500	104.354	104.254	104.154	4.500	104.733	104.633	104.510	3.500	101.568	101.468	101.368
4.625	104.518	104.418	104.318	4.625	105.077	104.977	104.828	3.625	102.069	101.969	101.869
4.750	105.047	104.947	104.847	4.750	105.615	105.515	105.364	3.750	102.599	102.499	102.399
4.875	105.528	105.428	105.328	4.875	106.154	106.054	105.903	3.875	103.087	102.987	102.887
4.990	105.849	105.749	105.649	4.990	106.567	106.467	106.315	3.990	102.844	102.744	102.644
5.000	105.949	105.849	105.749	5.000	106.667	106.567	106.415	4.000	102.944	102.844	102.744
5.125	106.098	105.995	105.898	5.125	106.133	106.030	105.914	4.125	103.438	103.338	103.238
5.250	106.566	106.463	106.366	5.250	106.656	106.553	106.438	4.250	103.830	103.730	103.630
5.375	106.959	106.856	106.759	5.375	107.097	106.994	106.881	4.375	104.224	104.124	104.024
5.500	107.304	107.201	107.104	5.500	107.490	107.387	107.277	4.500	104.788	104.688	104.588
5.625	107.189	107.067	106.989	5.625	107.367	107.245	107.167	4.625	105.186	105.086	104.986
5.750	107.594	107.472	107.394	5.750	107.809	107.687	107.609	4.750	103.396	103.296	103.196

Applicable for all mortgages with greater than 15 year terms

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

Mortgages with Subordinate Financing

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

HP & HPA LLPA Cap

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

Product Features

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

All Loan Type Adjustments

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

FICO ↓ \ LTV →	LPMI Adjust Term > 20 yr & All Manuf. ≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	LPMI Adjust Term ≤ 20 yr ≤ 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 760	-0.700	-1.400	-1.600	-1.900	-0.550	-0.800	-1.420	-1.570
740 - 759	-0.850	-2.000	-2.250	-2.610	-0.600	-1.020	-2.070	-2.320
720 - 739	-1.000	-2.450	-2.800	-3.250	-0.650	-1.270	-2.620	-2.970
700 - 719	-1.150	-2.950	-3.300	-3.850	-0.700	-1.420	-3.020	-3.420
680 - 699	-1.350	-3.600	-4.100	-4.720	-0.800	-1.720	-3.820	-4.320

Additional LPMI Premium Adjustments

Product Feature ↓ \ LTV →	≥ 760	740 - 759	720 - 739	700 - 719	680 - 699
Rate/Term Refi	-0.150	-0.240	-0.300	-0.530	-0.540
Cash-Out Refi	-0.540	-0.600	-0.700	-1.000	-1.050
Second Home	-0.360	-0.390	-0.490	-0.700	-0.700
Manufactured Home	-0.540	-0.600	-0.700	-1.000	-1.050
Loan Amount > $424,100*	-0.600	-0.660	-0.880	-1.400	-1.400
Employee Relocation	0.100	0.100	0.140	0.250	0.250
Investment Property	-1.190	-1.190	-1.330	-1.750	-1.750

*The Loan Amount adjustment does not apply in AK with loan amt $424.1K - $636.15K

Lock Desk Policy

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

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

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

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

30 Day Lock Exp.: **1/29/2018**
45 Day Lock Exp.: **2/12/2018**
60 Day Lock Exp.: **2/26/2018**

W. Rate Sheet Dated: 12/28/2017 **Release Time: 10:00 am ET** Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed

All-in Price Cap "Borrower Paid Only" **101.850**

Rate	30 Day	45 Day	60 Day
3.500	97.215	97.168	97.001
3.625	98.033	97.984	97.812
3.750	98.819	98.768	98.591
3.875	99.370	99.317	99.135
4.000	99.899	99.844	99.657
4.125	100.373	100.317	100.124
4.250	100.859	100.801	100.603
4.375	101.249	101.189	100.985
4.500	101.650	101.588	101.380
4.625	102.054	101.990	101.776
4.750	102.375	102.310	102.091
4.875	102.602	102.534	102.311
5.000	102.903	102.834	102.605

15 Yr. Fixed

All-in Price Cap "Borrower Paid Only" **101.850**

Rate	30 Day	45 Day	60 Day
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	96.092	96.054	95.913
3.000	96.760	96.720	96.574
3.125	97.269	97.227	97.076
3.250	97.781	97.737	97.581
3.375	98.158	98.112	97.951
3.500	98.576	98.529	98.362
3.625	98.980	98.931	98.759
3.750	99.364	99.313	99.135
3.875	99.711	99.658	99.475
4.000	99.940	99.885	99.698
4.125	100.159	100.102	99.910

7/1 Hybrid ARMs

All-in Price Cap "Borrower Paid Only" **101.850**

Rate	30 Day	45 Day	60 Day
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	97.300	97.262	97.121
3.000	97.800	97.760	97.614
3.125	98.322	98.281	98.130
3.250	98.744	98.700	98.544
3.375	99.108	99.063	98.901
3.500	99.453	99.406	99.239
3.625	99.740	99.691	99.519
3.750	99.987	99.936	99.759
3.875	100.266	100.213	100.031
4.000	100.570	100.515	100.327
4.125	100.757	100.701	100.508
1 year LIBOR "Wall Street Journal"			
Margin	2.250	Cap	5/2/5

FICO/CLTV Adjuster

FICO	CLTV <=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	0.375	0.250	0.125	0.000	-0.750	-1.000	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.500	-0.750	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.750	-1.000	-1.250	n/a
740-759	0.500	0.375	0.250	0.250	0.000	0.000	-0.750	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	0.000	0.000	-0.375	-0.625	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.125	-0.250	-0.500	n/a
Purpose									
Cash-Out Refi	0.000	0.000	-0.250	-0.750	-2.000	n/a	n/a	n/a	n/a
Purchase	0.500	0.500	0.375	0.375	0.250	0.000	0.000	0.000	n/a
Other									
Interest Only[2]	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor[1]	-1.000	-1.000	-1.500	-1.500	-2.000	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

[1]Full Am. [2]ARMs 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)