



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.: 4/3/2020

45 Day Lock Exp.: 4/20/2020

60 Day Lock Exp.: 5/4/2020

W. Rate Sheet Dated: 3/4/2020

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
2.750	102.288	102.138	101.988	2.750	101.834	101.684	101.534	2.375	99.688	99.538	99.388	3.125	99.085	98.935	98.785
2.875	102.813	102.663	102.513	2.875	102.264	102.114	101.964	2.500	100.129	99.979	99.829	3.250	99.817	99.667	99.517
3.000	103.302	103.152	103.002	3.000	102.670	102.520	102.370	2.625	100.581	100.431	100.281	3.375	99.859	99.709	99.559
3.125	103.729	103.579	103.429	3.125	102.973	102.823	102.673	2.750	99.999	99.849	99.699	3.500	100.033	99.883	99.733
3.250	102.947	102.797	102.647	3.250	101.865	101.715	101.565	2.875	100.403	100.253	100.103	3.625	100.206	100.056	99.906
3.375	103.357	103.207	103.057	3.375	102.246	102.096	101.946	3.000	100.784	100.634	100.484	Margin = 2.250		Index = 1.210	
3.500	103.777	103.627	103.477	3.500	102.622	102.472	102.322	3.125	101.063	100.913	100.763				
3.625	104.178	104.028	103.878	3.625	102.920	102.770	102.620	3.250	102.287	102.137	101.987				
4.000	103.921	103.771	103.621	4.000	102.813	102.663	102.513	3.375	102.643	102.493	102.343				
4.125	104.190	104.040	103.890	4.125	102.857	102.707	102.557	3.500	102.994	102.844	102.694				
4.500	103.840	103.740	103.640	4.500	103.400	103.300	103.200	3.625	103.267	103.117	102.967				
4.625	104.198	104.098	103.998	4.625	103.609	103.509	103.409	3.750	103.676	103.526	103.376				
4.750	104.481	104.381	104.281	4.750	104.021	103.921	103.821	3.875	103.983	103.833	103.683				
4.875	104.744	104.644	104.544	4.875	104.311	104.211	104.111	4.000	104.281	104.131	103.981				
5.000	105.013	104.913	104.813	5.000	104.574	104.474	104.374	4.125	104.338	104.188	104.038				
5.125	105.372	105.272	105.172	5.125	104.782	104.682	104.582	4.250	103.896	103.746	103.596				
5.250	106.264	106.164	106.064	5.250	105.804	105.704	105.604	4.375	104.168	104.018	103.868				
5.375	106.527	106.427	106.327	5.375	106.093	105.993	105.893	4.500	104.414	104.264	104.114				
6.250	106.000	105.850	105.700	6.250	105.900	105.750	105.600	4.625	104.605	104.455	104.305				

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
2.750	101.538	101.388	101.238	2.750	100.834	100.684	100.534	2.375	98.688	98.538	98.388	3.125	98.085	97.935	97.785
2.875	102.063	101.913	101.763	2.875	101.264	101.114	100.964	2.500	99.129	98.979	98.829	3.250	98.817	98.667	98.517
3.000	102.552	102.402	102.252	3.000	101.670	101.520	101.370	2.625	99.581	99.431	99.281	3.375	98.859	98.709	98.559
3.125	102.979	102.829	102.679	3.125	101.973	101.823	101.673	2.750	98.999	98.849	98.699	3.500	99.033	98.883	98.733
3.250	101.897	101.747	101.597	3.250	100.865	100.715	100.565	2.875	99.403	99.253	99.103	3.625	99.206	99.056	98.906
3.375	102.307	102.157	102.007	3.375	101.246	101.096	100.946	3.000	99.784	99.634	99.484	Margin = 2.250		Index = 1.210	
3.500	102.727	102.577	102.427	3.500	101.622	101.472	101.322	3.125	100.063	99.913	99.763	30 Year OTC			
3.625	103.128	102.978	102.828	3.625	101.920	101.770	101.620	3.250	101.287	101.137	100.987	Rate	30 Day	45 Day	60 Day
4.000	102.971	102.821	102.671	4.000	101.813	101.663	101.513	3.375	101.643	101.493	101.343	3.875	101.236	100.986	100.736
4.125	103.240	103.090	102.940	4.125	101.857	101.707	101.557	3.500	101.994	101.844	101.694	4.000	101.621	101.371	101.121
4.500	103.090	102.990	102.890	4.500	102.400	102.300	102.200	3.625	102.267	102.117	101.967	4.125	101.890	101.640	101.390
4.625	103.448	103.348	103.248	4.625	102.609	102.509	102.409	3.750	102.676	102.526	102.376	4.375	101.771	101.521	101.271
4.750	103.731	103.631	103.531	4.750	103.021	102.921	102.821	3.875	102.983	102.833	102.683	4.500	102.040	101.790	101.540
4.875	103.994	103.894	103.794	4.875	103.311	103.211	103.111	4.000	103.281	103.131	102.981	4.625	102.398	102.148	101.898
5.000	104.263	104.163	104.063	5.000	103.574	103.474	103.374	4.125	103.338	103.188	103.038	4.875	102.944	102.694	102.444
5.125	104.622	104.522	104.422	5.125	103.782	103.682	103.582	4.250	102.896	102.746	102.596	5.000	103.213	102.963	102.713
5.250	105.514	105.414	105.314	5.250	104.804	104.704	104.604	4.375	103.168	103.018	102.868	5.125	103.572	103.322	103.072
5.375	105.777	105.677	105.577	5.375	105.093	104.993	104.893	4.500	103.414	103.264	103.114	5.500	104.996	104.746	104.496
6.250	105.500	105.350	105.200	6.250	105.400	105.250	105.100	4.625	103.605	103.455	103.305	5.625	105.355	105.105	104.855

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	1.000	1.000
FICO 640 - 659	0.000	0.000	\$125,001 - \$175,000	1.000	1.000
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	VA Jumbo	-0.350	-0.350
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000 Max Note Rate = 4.750				-1.875	-1.875

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				3.875	98.486	98.236	97.986	4.750	100.000	99.750	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	98.871	98.621	98.371				
4.250	100.865	100.615	100.365	6.250	103.750	103.500	103.250	4.125	99.140	98.890	98.640				
4.375	100.621	100.371	100.121					4.375	99.021	98.771	98.521				
4.500	100.690	100.440	100.190					4.500	99.290	99.040	98.790				
4.625	101.048	100.798	100.548					4.625	99.648	99.398	99.148				
4.750	101.531	101.281	101.031					4.875	100.194	99.944	99.694				
5.000	102.063	101.813	101.563					5.000	100.463	100.213	99.963				
5.125	102.422	102.172	101.922					5.125	100.822	100.572	100.322				
5.250	102.822	102.572	102.322					5.500	102.246	101.996	101.746	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	102.605	102.355	102.105	Rate	30 Day	45 Day	60 Day
								6.250	102.750	102.500	102.250				

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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4/3/2020

45 Day Lock Exp.:

4/20/2020

60 Day Lock Exp.:

5/4/2020

W. Rate Sheet Dated: 3/4/2020

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
2.750	101.576	101.426	101.276	2.750	101.552	101.402	101.252	2.375	96.468	96.318	96.168	3.125	98.835	98.685	98.535
2.875	102.100	101.950	101.800	2.875	101.981	101.831	101.681	2.500	96.909	96.759	96.609	3.250	99.567	99.417	99.267
3.000	102.590	102.440	102.290	3.000	102.387	102.237	102.087	2.625	97.361	97.211	97.061	3.375	99.609	99.459	99.309
3.125	103.016	102.866	102.716	3.125	102.691	102.541	102.391	2.750	99.716	99.566	99.416	3.500	99.783	99.633	99.483
3.250	102.328	102.178	102.028	3.250	101.676	101.526	101.376	2.875	100.121	99.971	99.821	3.625	99.956	99.806	99.656
3.375	102.739	102.589	102.439	3.375	102.057	101.907	101.757	3.000	100.502	100.352	100.202	Margin = 2.250		Index = 1.210	
3.500	103.159	103.009	102.859	3.500	102.433	102.283	102.133	3.125	100.780	100.630	100.480				
3.625	103.559	103.409	103.259	3.625	102.731	102.581	102.431	3.250	102.098	101.948	101.798				
4.000	103.396	103.246	103.096	4.000	102.718	102.568	102.418	3.375	102.455	102.305	102.155				
4.125	103.665	103.515	103.365	4.125	102.762	102.612	102.462	3.500	102.805	102.655	102.505				
4.500	103.065	102.965	102.865	4.500	103.055	102.955	102.855	3.625	103.078	102.928	102.778				
4.625	103.423	103.323	103.223	4.625	103.264	103.164	103.064	3.750	103.581	103.431	103.281				
4.750	102.143	102.043	101.943	4.750	102.113	102.013	101.913	3.875	103.888	103.738	103.588				
4.875	102.407	102.307	102.207	4.875	102.403	102.303	102.203	4.000	104.186	104.036	103.886				
5.000	102.676	102.576	102.476	5.000	102.666	102.566	102.466	4.125	104.243	104.093	103.943				
5.125	103.034	102.934	102.834	5.125	102.875	102.775	102.675	4.250	103.551	103.401	103.251				
5.250	103.708	103.608	103.508	5.250	103.678	103.578	103.478	4.375	103.823	103.673	103.523				
5.375	103.971	103.871	103.771	5.375	103.967	103.867	103.767	4.500	104.069	103.919	103.769				
6.250	104.291	104.141	103.991	6.250	104.131	103.981	103.831	4.625	104.260	104.110	103.960				

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
2.750	100.826	100.676	100.526	2.750	100.122	99.972	99.822	2.375	97.288	97.138	96.988	3.125	97.372	97.222	97.072
2.875	101.350	101.200	101.050	2.875	100.551	100.401	100.251	2.500	97.729	97.579	97.429	3.250	98.198	98.048	97.898
3.000	101.840	101.690	101.540	3.000	100.957	100.807	100.657	2.625	98.181	98.031	97.881	3.375	98.240	98.090	97.940
3.125	102.266	102.116	101.966	3.125	101.261	101.111	100.961	2.750	98.255	98.105	97.955	3.500	98.414	98.264	98.114
3.250	101.278	101.128	100.978	3.250	100.246	100.096	99.946	2.875	98.659	98.509	98.359	3.625	98.588	98.438	98.288
3.375	101.689	101.539	101.389	3.375	100.627	100.477	100.327	3.000	99.040	98.890	98.740	Margin = 2.250		Index = 1.210	
3.500	102.109	101.959	101.809	3.500	101.003	100.853	100.703	3.125	99.319	99.169	99.019	30 Year OTC			
3.625	102.509	102.359	102.209	3.625	101.301	101.151	101.001	3.250	100.387	100.237	100.087	Rate	30 Day	45 Day	60 Day
4.000	102.446	102.296	102.146	4.000	101.288	101.138	100.988	3.375	100.743	100.593	100.443	3.875	100.711	100.461	100.211
4.125	102.715	102.565	102.415	4.125	101.332	101.182	101.032	3.500	101.094	100.944	100.794	4.000	101.096	100.846	100.596
4.500	102.315	102.215	102.115	4.500	101.625	101.525	101.425	3.625	101.367	101.217	101.067	4.125	101.365	101.115	100.865
4.625	102.673	102.573	102.473	4.625	101.834	101.734	101.634	3.750	101.268	101.118	100.968	4.375	100.996	100.746	100.496
4.750	101.393	101.293	101.193	4.750	100.683	100.583	100.483	3.875	101.575	101.425	101.275	4.500	101.265	101.015	100.765
4.875	101.657	101.557	101.457	4.875	100.973	100.873	100.773	4.000	101.873	101.723	101.573	4.625	101.623	101.373	101.123
5.000	101.926	101.826	101.726	5.000	101.236	101.136	101.036	4.125	101.930	101.780	101.630	4.875	100.607	100.357	100.107
5.125	102.284	102.184	102.084	5.125	101.445	101.345	101.245	4.250	101.246	101.096	100.946	5.000	100.876	100.626	100.376
5.250	102.958	102.858	102.758	5.250	102.248	102.148	102.048	4.375	101.518	101.368	101.218	5.125	101.234	100.984	100.734
5.375	103.221	103.121	103.021	5.375	102.537	102.437	102.337	4.500	101.764	101.614	101.464	5.500	102.440	102.190	101.940
6.250	103.541	103.391	103.241	6.250	102.701	102.551	102.401	4.625	101.955	101.805	101.655	5.625	102.798	102.548	102.298

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	VA Jumbo	-0.350	-0.350
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000 Max Note Rate = 4.750				-1.875	-1.875

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				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	3.875	97.961	97.711	97.461	4.750	N/A	N/A	N/A
4.250	99.740	99.490	99.240	6.250	99.750	99.500	99.250	4.000	98.346	98.096	97.846				
4.375	99.496	99.246	98.996					4.125	98.615	98.365	98.115				
4.500	99.565	99.315	99.065					4.375	98.246	97.996	97.746				
4.625	99.923	99.673	99.423					4.500	98.515	98.265	98.015				
4.750	98.843	98.593	98.343					4.625	98.873	98.623	98.373				
5.000	99.376	99.126	98.876					4.875	97.857	97.607	97.357				
5.125	99.734	99.484	99.234					5.000	98.126	97.876	97.626				
5.250	99.916	99.666	99.416					5.125	98.484	98.234	97.984	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.500	99.690	99.440	99.190	Rate	30 Day	45 Day	60 Day
								6.250	100.048	99.798	99.548	6.250	N/A	N/A	N/A

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



AFR Loan Center
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.: 4/3/2020
45 Day Lock Exp.: 4/20/2020
60 Day Lock Exp.: 5/4/2020

W. Rate Sheet Dated: 3/4/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																											
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance											
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.969	100.759	100.769	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.000	103.242	103.142	103.042	3.000	100.046	99.936	99.846	4.000	103.242	103.142	103.042	3.000	100.046	99.936	99.846
2.875	101.605	101.395	101.405	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.125	103.337	103.237	103.137	3.125	100.288	100.178	100.088	4.125	103.337	103.237	103.137	3.125	100.288	100.178	100.088
2.990	102.205	101.995	102.005	2.625	N/A	N/A	N/A	2.750	99.250	99.140	99.050	4.250	103.120	103.020	102.920	3.250	100.863	100.763	100.663	4.250	103.120	103.020	102.920	3.250	100.863	100.763	100.663
3.000	102.305	102.095	102.105	2.750	99.443	99.333	99.243	2.875	99.969	99.859	99.769	4.375	103.447	103.347	103.247	3.375	101.401	101.301	101.201	4.375	103.447	103.347	103.247	3.375	101.401	101.301	101.201
3.125	102.669	102.459	102.469	2.875	100.157	100.047	99.957	2.990	100.496	100.386	100.296	4.500	103.729	103.629	103.529	3.500	101.804	101.704	101.604	4.500	103.729	103.629	103.529	3.500	101.804	101.704	101.604
3.250	102.542	102.387	102.342	2.990	100.684	100.574	100.484	3.000	100.596	100.486	100.396	4.625	103.663	103.563	103.463	3.625	102.003	101.903	101.803	4.625	103.663	103.563	103.463	3.625	102.003	101.903	101.803
3.375	103.030	102.875	102.830	3.000	100.784	100.674	100.584	3.125	101.000	100.890	100.800	4.750	103.795	103.695	103.595	3.750	102.172	102.072	101.972	4.750	103.795	103.695	103.595	3.750	102.172	102.072	101.972
3.500	103.399	103.244	103.199	3.125	101.187	101.077	100.987	3.250	101.041	100.941	100.841	4.875	104.089	103.989	103.889	3.875	102.589	102.489	102.389	4.875	104.089	103.989	103.889	3.875	102.589	102.489	102.389
3.625	103.815	103.660	103.615	3.250	101.232	101.132	101.032	3.375	101.595	101.495	101.395	4.990	104.251	104.151	104.051	3.990	102.830	102.730	102.630	4.990	104.251	104.151	104.051	3.990	102.830	102.730	102.630
3.750	103.148	102.993	102.948	3.375	101.782	101.682	101.582	3.500	102.006	101.906	101.806	5.000	104.351	104.251	104.151	4.000	102.930	102.830	102.730	5.000	104.351	104.251	104.151	4.000	102.930	102.830	102.730
3.875	103.522	103.367	103.322	3.500	101.193	101.093	101.993	3.625	102.465	102.365	102.265	5.125	104.486	104.386	104.286	4.125	103.337	103.237	103.137	5.125	104.486	104.386	104.286	4.125	103.337	103.237	103.137
3.990	103.732	103.577	103.532	3.625	102.652	102.552	102.452	3.750	102.744	102.644	102.544	5.250	104.371	104.271	104.171	4.250	103.120	103.020	102.920	5.250	104.371	104.271	104.171	4.250	103.120	103.020	102.920
4.000	100.832	103.677	103.632	3.750	102.747	102.647	102.547	3.875	103.172	103.072	102.972	5.375	104.661	104.561	104.461	4.375	103.447	103.347	103.247	5.375	104.661	104.561	104.461	4.375	103.447	103.347	103.247
4.125	103.851	103.751	103.651	3.875	103.172	103.072	102.972	3.990	103.420	103.320	103.220	5.500	104.932	104.832	104.732	4.500	103.729	103.629	103.529	5.500	104.932	104.832	104.732	4.500	103.729	103.629	103.529
4.250	104.235	104.135	104.035	3.990	103.420	103.320	103.220	4.000	103.520	103.420	103.320	5.625	105.060	104.960	104.860	4.625	103.663	103.563	103.463	5.625	105.060	104.960	104.860	4.625	103.663	103.563	103.463
4.375	104.522	104.422	104.322	4.000	103.520	103.420	103.320	4.125	103.794	103.694	103.594	5.750	104.955	104.824	104.755	4.750	103.795	103.695	103.595	5.750	104.955	104.824	104.755	4.750	103.795	103.695	103.595
4.500	104.810	104.710	104.610	4.125	103.948	103.848	103.748	4.250	104.512	104.412	104.312	5.875	105.238	105.107	105.038	4.875	104.089	103.989	103.889	5.875	105.238	105.107	105.038	4.875	104.089	103.989	103.889
4.625	104.936	104.836	104.736	4.250	104.703	104.603	104.503	4.375	104.897	104.797	104.697	5.990	105.392	105.261	105.192	4.990	104.251	104.151	104.051	5.990	105.392	105.261	105.192	4.990	104.251	104.151	104.051
4.750	105.492	105.392	105.292	4.375	105.084	104.984	104.884	4.500	105.214	105.114	105.014	6.000	105.492	105.361	105.261	5.000	104.351	104.251	104.151	6.000	105.492	105.361	105.261	5.000	104.351	104.251	104.151



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.: 4/3/2020
45 Day Lock Exp.: 4/20/2020
60 Day Lock Exp.: 5/4/2020

W. Rate Sheet Dated: 3/4/2020

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
2.750	100.242	100.071	100.042	2.875	0.000	0.000	0.000	2.875	0.000	0.000	0.000	4.000	103.220	103.120	103.020	4.000	102.845	102.745	102.645
2.875	101.058	100.894	100.858	2.990	0.000	0.000	0.000	2.990	0.000	0.000	0.000	4.125	103.269	103.169	103.069	4.125	102.894	102.794	102.694
2.990	101.678	101.524	101.478	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	4.250	102.834	102.734	102.634	4.250	102.459	102.359	102.259
3.000	101.778	101.624	101.578	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	4.375	103.102	103.002	102.902	4.375	102.727	102.627	102.527
3.125	102.418	102.273	102.218	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	4.500	103.399	103.299	103.199	4.500	102.774	102.674	102.574
3.250	102.514	102.395	102.314	3.375	102.862	102.755	102.662	3.375	102.862	102.755	102.662	4.625	103.469	103.369	103.269	4.625	102.844	102.744	102.644
3.375	103.112	103.005	102.912	3.500	103.248	103.148	103.048	3.500	103.248	103.148	103.048	4.750	103.667	103.567	103.467	4.750	103.042	102.942	102.842
3.500	103.498	103.398	103.298	3.625	103.611	103.511	103.411	3.625	103.611	103.511	103.411	4.875	103.994	103.894	103.794	4.875	103.369	103.269	103.169
3.625	103.861	103.761	103.661	3.750	102.980	102.880	102.780	3.750	102.980	102.880	102.780	4.990	104.117	104.017	103.917	4.990	103.117	103.017	102.917
3.750	103.230	103.130	103.030	3.875	103.319	103.219	103.119	3.875	103.319	103.219	103.119	5.000	104.217	104.117	104.017	5.000	103.217	103.117	103.017
3.875	103.569	103.469	103.369	3.990	104.309	104.209	104.109	3.990	104.309	104.209	104.109	5.125	104.379	104.279	104.179	5.125	103.379	103.279	103.179
3.990	103.784	103.684	103.584	4.000	103.509	103.409	103.309	4.000	103.509	103.409	103.309	5.250	103.695	103.595	103.495	5.250	102.695	102.595	102.495
4.000	103.884	103.784	103.684	4.125	103.558	103.458	103.358	4.125	103.558	103.458	103.358	5.375	103.883	103.783	103.683	5.375	103.883	103.783	103.683
4.125	103.933	103.833	103.733	4.250	103.948	103.848	103.748	4.250	103.948	103.848	103.748	5.500	104.058	103.958	103.858	5.500	104.058	103.958	103.858
4.250	104.323	104.223	104.123	4.375	104.216	104.116	104.016	4.375	104.216	104.116	104.016	5.625	104.306	104.206	104.106	5.625	104.306	104.206	104.106
4.375	104.591	104.491	104.391	4.500	104.263	104.163	104.063	4.500	104.263	104.163	104.063	5.750	104.615	104.515	104.415	5.750	104.615	104.515	104.415
4.500	104.888	104.788	104.688	4.625	104.333	104.233	104.133	4.625	104.333	104.233	104.133	5.875	104.617	104.517	104.417	5.875	104.617	104.517	104.417
4.625	104.958	104.858	104.758	4.750	104.941	104.841	104.741	4.750	104.941	104.841	104.741	5.990	104.536	104.436	104.336	5.990	104.536	104.436	104.336
4.750	105.566	105.466	105.366	4.875	105.268	105.168	105.068	4.875	105.268	105.168	105.068	6.000	104.636	104.536	104.436	6.000	104.636	104.536	104.436
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	102.845	102.745	102.645	2.375	0.000	0.000	0.000	2.375	0.000	0.000	0.000	2.375	0.000	0.000	0.000	3.375	103.529	103.429	103.329
4.125	102.894	102.794	102.694	2.500	0.000	0.000	0.000	2.500	0.000	0.000	0.000	2.500	0.000	0.000	0.000	3.500	103.806	103.706	103.606
4.250	102.459	102.359	102.259	2.625	0.000	0.000	0.000	2.625	0.000	0.000	0.000	2.625	0.000	0.000	0.000	3.625	103.726	103.626	103.526
4.375	102.727	102.627	102.527	2.750	100.224	100.075	100.024	2.750	0.000	0.000	0.000	2.750	0.000	0.000	0.000	3.750	104.071	103.971	103.871
4.500	102.774	102.674	102.574	2.875	100.809	100.646	100.609	2.875	0.000	0.000	0.000	2.875	0.000	0.000	0.000	3.875	104.206	104.106	104.006
4.625	102.844	102.744	102.644	2.990	101.383	101.222	101.183	2.990	0.000	0.000	0.000	2.990	0.000	0.000	0.000	3.990	104.457	104.357	104.257
4.750	103.042	102.942	102.842	3.000	101.483	101.322	101.283	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	4.000	104.557	104.457	104.357
4.875	103.369	103.269	103.169	3.125	102.153	101.997	101.953	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	4.125	104.764	104.658	104.564
4.990	103.117	103.017	102.917	3.250	102.821	102.673	102.621	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	4.250	105.125	105.022	104.925
5.000	103.217	103.117	103.017	3.375	103.205	103.065	103.005	3.375	103.205	103.065	103.005	3.375	103.205	103.065	103.005	4.375	105.440	105.340	105.240
5.125	103.379	103.279	103.179	3.500	103.882	103.748	103.682	3.500	103.882	103.748	103.682	3.500	103.882	103.748	103.682	4.500	105.603	105.503	105.403
5.250	102.695	102.595	102.495	3.625	104.031	103.895	103.831	3.625	104.031	103.895	103.831	3.625	104.031	103.895	103.831	4.625	104.755	104.655	104.555
5.375	103.883	103.783	103.683	3.750	103.797	103.695	103.597	3.750	103.797	103.695	103.597	3.750	103.797	103.695	103.597	4.750	105.015	104.915	104.815
5.500	104.058	103.958	103.858	3.875	104.159	104.059	103.959	3.875	104.159	104.059	103.959	3.875	104.159	104.059	103.959	4.875	105.134	105.034	104.934
5.625	104.306	104.206	104.106	3.990	104.325	104.225	104.125	3.990	104.325	104.225	104.125	3.990	104.325	104.225	104.125	4.990	105.176	105.076	104.976
5.750	104.615	104.515	104.415	4.000	104.425	104.325	104.225	4.000	104.425	104.325	104.225	4.000	104.425	104.325	104.225	5.000	105.276	105.176	105.076
5.875	104.617	104.517	104.417	4.125	104.612	104.512	104.412	4.125	104.612	104.512	104.412	4.125	104.612	104.512	104.412	5.125	105.271	105.171	105.071
5.990	104.536	104.436	104.336	4.250	104.984	104.884	104.784	4.250	104.984	104.884	104.784	4.250	104.984	104.884	104.784	5.250	105.643	105.543	105.443
6.000	104.636	104.536	104.436	4.375	105.220	105.120	105.020	4.375	105.220	105.120	105.020	4.375	105.220	105.120	105.020	5.375	0.000	0.000	0.000
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	103.529	103.429	103.329	3.375	103.529	103.429	103.329	3.375	103.141	103.041	102.941	3.375	103.141	103.041	102.941	3.375	103.141	103.041	102.941
3.500	103.806	103.706	103.606	3.500	103.806	103.706	103.606	3.500	103.418	103.318	103.218	3.500	103.418	103.318	103.218	3.500	103.418	103.318	103.218
3.625	103.726	103.626	103.526	3.625	103.726	103.626	103.526	3.625	102.841	102.741	102.641	3.625	102.841	102.741	102.641	3.625	102.841	102.741	102.641
3.750	104.071	103.971	103.871	3.750	104.071	103.971	103.871	3.750	103.186	103.086	102.986	3.750	103.186	103.086	102.986	3.750	103.186	103.086	102.986
3.875	104.206	104.106	104.006	3.875	104.206	104.106	104.006	3.875	103.321	103.221	103.121	3.875	103.321	103.221	103.121	3.875	103.321	103.221	103.121
3.990	104.457	104.357	104.257	3.990	104.457	104.357	104.257	3.990	103.572	103.472	103.372	3.990	103.572	103.472	103.372	3.990	103.572	103.472	103.372
4.000	104.557	104.457	104.357	4.000	104.557	104.457	104.357	4.000	103.672	103.572	103.472	4.000	103.672	103.572	103.472	4.000	103.672	103.572	103.472
4.125	104.764	104.658	104.564	4.125	104.764	104.658	104.564	4.125	103.513	103.407	103.313	4.125	103.513	103.407	103.313	4.125	103.513	103.407	103.313
4.250	105.125	105.022	104.925	4.250	105.125	105.022	104.925	4.250	103.874	103.771	103.674	4.250	103.874	103.771	103.674	4.250	103.874	103.771	103.674
4.375	105.315	105.215	105.115	4.375	105.315	105.215	105.115	4.375	104.189	104.089	103.989	4.375	104.064	103.964	103.864	4.375	104.064	103.964	103.864
4.500	105.478	105																	



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.:

4/3/2020

45 Day Lock Exp.:

4/20/2020

60 Day Lock Exp.:

5/4/2020

W. Rate Sheet Dated: 3/4/2020

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
2.750	99.583	99.475	99.383	2.375	0.000	0.000	0.000	3.375	103.318	103.218	103.118	4.000	102.973	102.873	102.773	3.375	102.630	102.530	102.430
2.875	100.410	100.309	100.210	2.500	0.000	0.000	0.000	3.500	103.759	103.659	103.559	4.125	103.010	102.910	102.810	3.500	103.071	102.971	102.871
2.990	101.058	100.958	100.858	2.625	0.000	0.000	0.000	3.625	103.419	103.319	103.219	4.250	102.801	102.701	102.601	3.625	102.241	102.141	102.041
3.000	101.158	101.058	100.958	2.750	99.583	99.437	99.383	3.750	103.893	103.793	103.693	4.375	103.081	102.981	102.881	3.750	102.715	102.615	102.515
3.125	101.827	101.727	101.627	2.875	100.341	100.197	100.141	3.875	104.031	103.931	103.831	4.500	103.391	103.291	103.191	3.875	102.853	102.753	102.653
3.250	102.143	102.026	101.943	2.990	100.931	100.791	100.731	3.990	104.289	104.189	104.089	4.625	103.459	103.359	103.259	3.990	103.111	103.011	102.911
3.375	102.758	102.652	102.558	3.000	101.031	100.891	100.831	4.000	104.389	104.289	104.189	4.750	103.301	103.201	103.101	4.000	103.211	103.111	103.011
3.500	103.178	103.078	102.978	3.125	101.721	101.584	101.521	4.125	104.641	104.541	104.441	4.875	103.639	103.539	103.439	4.125	103.091	102.991	102.891
3.625	103.582	103.482	103.382	3.250	102.403	102.273	102.203	4.250	105.010	104.910	104.810	4.990	103.768	103.668	103.568	4.250	103.460	103.360	103.260
3.750	103.217	103.117	103.017	3.375	102.818	102.695	102.618	4.375	105.335	105.235	105.135	5.000	103.868	103.768	103.668	4.375	103.785	103.685	103.585
3.875	103.570	103.470	103.370	3.500	103.529	103.414	103.329	4.500	105.501	105.401	105.301	5.125	104.037	103.937	103.837	4.500	103.951	103.851	103.751
3.990	103.808	103.708	103.608	3.625	103.684	103.567	103.484	4.625	104.664	104.564	104.464	5.250	103.226	103.126	103.026	4.625	102.507	102.407	102.307
4.000	103.908	103.808	103.708	3.750	103.769	103.669	103.569	4.750	104.933	104.833	104.733	5.375	103.420	103.320	103.220	4.750	102.776	102.676	102.576
4.125	103.945	103.845	103.745	3.875	104.153	104.053	103.953	4.875	105.056	104.956	104.856	5.500	103.598	103.498	103.398	4.875	102.899	102.799	102.699
4.250	104.256	104.156	104.056	3.990	104.308	104.208	104.108	4.990	105.104	105.004	104.904	5.625	103.849	103.749	103.649	4.990	103.078	102.978	102.878
4.375	104.536	104.436	104.336	4.000	104.408	104.308	104.208	5.000	105.204	105.104	105.004	5.750	104.291	104.191	104.091	5.000	103.178	103.078	102.978
4.500	104.846	104.746	104.646	4.125	104.569	104.469	104.369	5.125	105.110	105.003	104.910	5.875	104.295	104.195	104.095	5.125	103.203	103.096	103.003
4.625	104.914	104.814	104.714	4.250	104.911	104.811	104.711	5.250	105.490	105.386	105.290	5.990	104.216	104.116	104.016	5.250	103.583	103.479	103.383
4.750	105.477	105.377	105.277	4.375	105.155	105.055	104.955	5.375	0.000	0.000	0.000	6.000	104.316	104.216	104.116	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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/3/2020

45 Day Lock Exp.:

4/20/2020

60 Day Lock Exp.:

5/4/2020

W. Rate Sheet Dated: 3/4/2020

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	
3.375	99.541	99.479	99.416	
3.500	99.958	99.896	99.833	
3.625	100.361	100.298	100.236	
3.750	100.795	100.733	100.670	
3.875	101.012	100.949	100.887	
4.000	101.269	101.206	101.144	
4.125	101.438	101.375	101.313	
4.250	101.600	101.538	101.475	
4.375	101.767	101.705	101.642	
4.500	101.909	101.847	101.784	
4.625	102.113	102.050	101.988	
4.750	102.369	102.306	102.244	
4.875	102.568	102.505	102.443	

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	99.500	99.375	99.250	
3.375	99.966	99.841	99.716	
3.500	100.373	100.248	100.123	
3.625	100.859	100.734	100.609	
3.750	101.276	101.151	101.026	
3.875	101.663	101.538	101.413	
4.000	102.003	101.878	101.753	
4.125	102.135	102.010	101.885	
4.250	102.444	102.319	102.194	
4.375	102.724	102.599	102.474	
4.500	102.879	102.754	102.629	

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	98.186	98.061	97.936	
3.375	98.594	98.469	98.344	
3.500	98.973	98.848	98.723	
3.625	99.328	99.203	99.078	
3.750	99.931	99.806	99.681	
3.875	100.259	100.134	100.009	
4.000	100.545	100.420	100.295	
4.125	100.830	100.705	100.580	
4.250	101.115	100.990	100.865	
4.375	101.399	101.274	101.149	
4.500	101.691	101.566	101.441	
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	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	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	0.000	0.000	-0.250	-0.375	-0.500	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	-0.375	-0.625	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)