



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.: 4/6/2020

45 Day Lock Exp.: 4/20/2020

60 Day Lock Exp.: 5/4/2020

W. Rate Sheet Dated: 3/5/2020

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	102.023	101.873	101.716	2.750	101.569	101.419	101.262	2.375	99.739	99.589	99.439	3.125	99.085	98.935	98.785
2.875	102.547	102.397	102.241	2.875	101.998	101.848	101.692	2.500	100.180	100.030	99.880	3.250	99.817	99.667	99.517
3.000	103.037	102.887	102.730	3.000	102.404	102.254	102.098	2.625	100.632	100.482	100.332	3.375	99.859	99.709	99.559
3.125	103.463	103.313	103.157	3.125	102.708	102.558	102.401	2.750	100.010	99.860	99.710	3.500	100.033	99.883	99.733
3.250	102.962	102.806	102.656	3.250	101.881	101.724	101.574	2.875	100.415	100.265	100.115	3.625	100.206	100.056	99.906
3.375	103.373	103.217	103.067	3.375	102.262	102.105	101.955	3.000	100.796	100.646	100.496	Margin = 2.250		Index = 1.210	
3.500	103.793	103.637	103.487	3.500	102.637	102.481	102.331	3.125	101.074	100.924	100.774				
3.625	104.193	104.037	103.887	3.625	102.935	102.779	102.629	3.250	102.385	102.235	102.085				
4.000	103.889	103.739	103.589	4.000	102.781	102.631	102.481	3.375	102.741	102.591	102.441				
4.125	104.158	104.008	103.858	4.125	102.826	102.676	102.526	3.500	103.092	102.942	102.792				
4.500	103.918	103.818	103.718	4.500	103.478	103.378	103.278	3.625	103.365	103.215	103.065				
4.625	104.276	104.176	104.076	4.625	103.687	103.587	103.487	3.750	103.633	103.483	103.333				
4.750	104.450	104.350	104.250	4.750	103.990	103.890	103.790	3.875	103.940	103.790	103.640				
4.875	104.713	104.613	104.513	4.875	104.279	104.179	104.079	4.000	104.238	104.088	103.938				
5.000	104.982	104.882	104.782	5.000	104.542	104.442	104.342	4.125	104.295	104.145	103.995				
5.125	105.340	105.240	105.140	5.125	104.751	104.651	104.551	4.250	103.818	103.668	103.518				
5.250	106.217	106.117	106.017	5.250	105.757	105.657	105.557	4.375	104.090	103.940	103.790				
5.375	106.480	106.380	106.280	5.375	106.047	105.947	105.847	4.500	104.336	104.186	104.036				
6.250	106.000	105.850	105.700	6.250	105.900	105.750	105.600	4.625	104.527	104.377	104.227				

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	101.273	101.123	100.966	2.750	100.569	100.419	100.262	2.375	98.739	98.589	98.439	3.125	98.085	97.935	97.785
2.875	101.797	101.647	101.491	2.875	100.998	100.848	100.692	2.500	99.180	99.030	98.880	3.250	98.817	98.667	98.517
3.000	102.287	102.137	101.980	3.000	101.404	101.254	101.098	2.625	99.632	99.482	99.332	3.375	98.859	98.709	98.559
3.125	102.713	102.563	102.407	3.125	101.708	101.558	101.401	2.750	99.010	98.860	98.710	3.500	99.033	98.883	98.733
3.250	101.912	101.756	101.606	3.250	100.881	100.724	100.574	2.875	99.415	99.265	99.115	3.625	99.206	99.056	98.906
3.375	102.323	102.167	102.017	3.375	101.262	101.105	100.955	3.000	99.796	99.646	99.496	Margin = 2.250		Index = 1.210	
3.500	102.743	102.587	102.437	3.500	101.637	101.481	101.331	3.125	100.074	99.924	99.774	30 Year OTC			
3.625	103.143	102.987	102.837	3.625	101.935	101.779	101.629	3.250	101.385	101.235	101.085	Rate	30 Day	45 Day	60 Day
4.000	102.939	102.789	102.639	4.000	101.781	101.631	101.481	3.375	101.741	101.591	101.441	3.875	100.955	100.705	100.455
4.125	103.208	103.058	102.908	4.125	101.826	101.676	101.526	3.500	102.092	101.942	101.792	4.000	101.339	101.089	100.839
4.500	103.168	103.068	102.968	4.500	102.478	102.378	102.278	3.625	102.365	102.215	102.065	4.125	101.608	101.358	101.108
4.625	103.526	103.426	103.326	4.625	102.687	102.587	102.487	3.750	102.633	102.483	102.333	4.375	101.599	101.349	101.099
4.750	103.700	103.600	103.500	4.750	102.990	102.890	102.790	3.875	102.940	102.790	102.640	4.500	101.868	101.618	101.368
4.875	103.963	103.863	103.763	4.875	103.279	103.179	103.079	4.000	103.238	103.088	102.938	4.625	102.226	101.976	101.726
5.000	104.232	104.132	104.032	5.000	103.542	103.442	103.342	4.125	103.295	103.145	102.995	4.875	102.663	102.413	102.163
5.125	104.590	104.490	104.390	5.125	103.751	103.651	103.551	4.250	102.818	102.668	102.518	5.000	102.932	102.682	102.432
5.250	105.467	105.367	105.267	5.250	104.757	104.657	104.557	4.375	103.090	102.940	102.790	5.125	103.290	103.040	102.790
5.375	105.730	105.630	105.530	5.375	105.047	104.947	104.847	4.500	103.336	103.186	103.036	5.500	104.699	104.449	104.199
6.250	105.500	105.350	105.200	6.250	105.400	105.250	105.100	4.625	103.527	103.377	103.227	5.625	105.058	104.808	104.558

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	-2.000	-2.000	\$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

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	98.205	97.955	97.705	4.750	100.000	99.750	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	98.589	98.339	98.089				
4.250	100.833	100.583	100.333	6.250	103.750	103.500	103.250	4.125	98.858	98.608	98.358				
4.375	100.699	100.449	100.199					4.375	98.849	98.599	98.349				
4.500	100.768	100.518	100.268					4.500	99.118	98.868	98.618				
4.625	101.126	100.876	100.626					4.625	99.476	99.226	98.976				
4.750	101.500	101.250	101.000					4.875	99.913	99.663	99.413				
5.000	102.032	101.782	101.532					5.000	100.182	99.932	99.682				
5.125	102.390	102.140	101.890					5.125	100.540	100.290	100.040				
5.250	102.790	102.540	102.290					5.500	101.949	101.699	101.449				
Borrower Paid Comp Only				Lender Paid Only				5.625	102.308	102.058	101.808	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# - 135860006
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.:

4/6/2020

45 Day Lock Exp.:

4/20/2020

60 Day Lock Exp.:

5/4/2020

W. Rate Sheet Dated: 3/5/2020

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	101.310	101.160	101.004	2.750	101.286	101.136	100.980	2.375	96.519	96.369	96.219	3.125	98.835	98.685	98.535
2.875	101.835	101.685	101.529	2.875	101.716	101.566	101.409	2.500	96.960	96.810	96.660	3.250	99.567	99.417	99.267
3.000	102.324	102.174	102.018	3.000	102.121	101.971	101.815	2.625	97.412	97.262	97.112	3.375	99.609	99.459	99.309
3.125	102.751	102.601	102.445	3.125	102.425	102.275	102.119	2.750	99.728	99.578	99.428	3.500	99.783	99.633	99.483
3.250	102.343	102.187	102.037	3.250	101.692	101.536	101.386	2.875	100.132	99.982	99.832	3.625	99.956	99.806	99.656
3.375	102.754	102.598	102.448	3.375	102.073	101.917	101.767	3.000	100.513	100.363	100.213	Margin = 2.250		Index = 1.210	
3.500	103.174	103.018	102.868	3.500	102.449	102.292	102.142	3.125	100.792	100.642	100.492				
3.625	103.574	103.418	103.268	3.625	102.746	102.590	102.440	3.250	102.196	102.046	101.896				
4.000	103.364	103.214	103.064	4.000	102.686	102.536	102.386	3.375	102.552	102.402	102.252				
4.125	103.633	103.483	103.333	4.125	102.731	102.581	102.431	3.500	102.903	102.753	102.603				
4.500	103.143	103.043	102.943	4.500	103.133	103.033	102.933	3.625	103.176	103.026	102.876				
4.625	103.501	103.401	103.301	4.625	103.342	103.242	103.142	3.750	103.538	103.388	103.238				
4.750	102.112	102.012	101.912	4.750	102.082	101.982	101.882	3.875	103.845	103.695	103.545				
4.875	102.375	102.275	102.175	4.875	102.372	102.272	102.172	4.000	104.143	103.993	103.843				
5.000	102.645	102.545	102.445	5.000	102.635	102.535	102.435	4.125	104.200	104.050	103.900				
5.125	103.003	102.903	102.803	5.125	102.843	102.743	102.643	4.250	103.473	103.323	103.173				
5.250	103.661	103.561	103.461	5.250	103.631	103.531	103.431	4.375	103.745	103.595	103.445				
5.375	103.924	103.824	103.724	5.375	103.920	103.820	103.720	4.500	103.991	103.841	103.691				
6.250	104.244	104.094	103.944	6.250	104.084	103.934	103.784	4.625	104.182	104.032	103.882				

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	100.560	100.410	100.254	2.750	99.856	99.706	99.550	2.375	97.339	97.189	97.039	3.125	97.372	97.222	97.072
2.875	101.085	100.935	100.779	2.875	100.286	100.136	99.979	2.500	97.780	97.630	97.480	3.250	98.198	98.048	97.898
3.000	101.574	101.424	101.268	3.000	100.691	100.541	100.385	2.625	98.232	98.082	97.932	3.375	98.240	98.090	97.940
3.125	102.001	101.851	101.695	3.125	100.995	100.845	100.689	2.750	98.267	98.117	97.967	3.500	98.414	98.264	98.114
3.250	101.293	101.137	100.987	3.250	100.262	100.106	99.956	2.875	98.671	98.521	98.371	3.625	98.588	98.438	98.288
3.375	101.704	101.548	101.398	3.375	100.643	100.487	100.337	3.000	99.052	98.902	98.752	Margin = 2.250		Index = 1.210	
3.500	102.124	101.968	101.818	3.500	101.019	100.862	100.712	3.125	99.331	99.181	99.031	30 Year OTC			
3.625	102.524	102.368	102.218	3.625	101.316	101.160	101.010	3.250	100.485	100.335	100.185	Rate	30 Day	45 Day	60 Day
4.000	102.414	102.264	102.114	4.000	101.256	101.106	100.956	3.375	100.841	100.691	100.541	3.875	100.430	100.180	99.930
4.125	102.683	102.533	102.383	4.125	101.301	101.151	101.001	3.500	101.192	101.042	100.892	4.000	100.814	100.564	100.314
4.500	102.393	102.293	102.193	4.500	101.703	101.603	101.503	3.625	101.465	101.315	101.165	4.125	101.083	100.833	100.583
4.625	102.751	102.651	102.551	4.625	101.912	101.812	101.712	3.750	101.225	101.075	100.925	4.375	100.824	100.574	100.324
4.750	101.362	101.262	101.162	4.750	100.652	100.552	100.452	3.875	101.532	101.382	101.232	4.500	101.093	100.843	100.593
4.875	101.625	101.525	101.425	4.875	100.942	100.842	100.742	4.000	101.830	101.680	101.530	4.625	101.451	101.201	100.951
5.000	101.895	101.795	101.695	5.000	101.205	101.105	101.005	4.125	101.887	101.737	101.587	4.875	100.325	100.075	99.825
5.125	102.253	102.153	102.053	5.125	101.413	101.313	101.213	4.250	101.168	101.018	100.868	5.000	100.595	100.345	100.095
5.250	102.911	102.811	102.711	5.250	102.201	102.101	102.001	4.375	101.440	101.290	101.140	5.125	100.953	100.703	100.453
5.375	103.174	103.074	102.974	5.375	102.490	102.390	102.290	4.500	101.686	101.536	101.386	5.500	102.143	101.893	101.643
6.250	103.494	103.344	103.194	6.250	102.654	102.504	102.354	4.625	101.877	101.727	101.577	5.625	102.501	102.251	102.001

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	-2.000	-2.000
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	97.680	97.430	97.180	4.750	N/A	N/A	N/A
4.250	99.708	99.458	99.208	6.250	99.750	99.500	99.250	4.000	98.064	97.814	97.564				
4.375	99.574	99.324	99.074					4.125	98.333	98.083	97.833				
4.500	99.643	99.393	99.143					4.375	98.074	97.824	97.574				
4.625	100.001	99.751	99.501					4.500	98.343	98.093	97.843				
4.750	98.812	98.562	98.312					4.625	98.701	98.451	98.201				
5.000	99.345	99.095	98.845					4.875	97.575	97.325	97.075				
5.125	99.703	99.453	99.203					5.000	97.845	97.595	97.345				
5.250	99.884	99.634	99.384					5.125	98.203	97.953	97.703	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.500	99.393	99.143	98.893	Rate	30 Day	45 Day	60 Day
								5.625	99.751	99.501	99.251	6.250	N/A	N/A	N/A

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)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/6/2020

45 Day Lock Exp.:

4/20/2020

60 Day Lock Exp.:

5/4/2020

W. Rate Sheet Dated: 3/5/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHMA																			
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
2.750	100.474	100.257	100.274	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.000	103.290	103.190	103.090	3.000	99.561	99.444	99.361
2.875	101.120	100.903	100.920	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.125	103.356	103.256	103.156	3.125	99.813	99.696	99.613
2.990	101.719	101.502	101.519	2.625	N/A	N/A	N/A	2.750	98.755	98.638	98.555	4.250	103.123	103.023	102.923	3.250	100.828	100.728	100.628
3.000	101.819	101.602	101.619	2.750	98.947	98.830	98.747	2.875	99.484	99.367	99.284	4.375	103.452	103.352	103.252	3.375	101.368	101.268	101.168
3.125	102.194	101.977	101.994	2.875	99.671	99.554	99.471	2.990	100.011	99.894	99.811	4.500	103.734	103.634	103.534	3.500	101.795	101.695	101.595
3.250	102.508	102.346	102.308	2.990	100.198	100.081	99.998	3.000	100.111	99.994	99.911	4.625	103.666	103.566	103.466	3.625	101.995	101.895	101.795
3.375	102.998	102.836	102.798	3.000	100.298	100.181	100.098	3.125	100.524	100.407	100.324	4.750	103.833	103.733	103.633	3.750	102.208	102.108	102.008
3.500	103.390	103.228	103.190	3.125	100.712	100.595	100.512	3.250	100.006	100.006	100.006	4.875	104.129	104.029	103.929	3.875	102.628	102.528	102.428
3.625	103.804	103.642	103.604	3.250	101.198	101.098	100.998	3.375	101.563	101.463	101.363	4.990	104.290	104.190	104.090	3.990	102.879	102.779	102.679
3.750	103.184	103.029	102.984	3.375	101.750	101.650	101.550	3.500	101.996	101.896	101.796	5.000	104.390	104.290	104.190	4.000	102.979	102.879	102.779
3.875	103.559	103.404	103.359	3.500	102.184	102.084	101.984	3.625	102.457	102.357	102.257	5.125	104.528	104.428	104.328	4.125	103.356	103.256	103.156
3.990	103.780	103.625	103.580	3.625	102.645	102.545	102.445	3.750	102.780	102.680	102.580	5.250	104.449	104.349	104.249	4.250	103.123	103.023	102.923
4.000	103.880	103.725	103.680	3.750	102.783	102.683	102.583	3.875	102.110	102.010	101.910	5.375	104.740	104.640	104.540	4.375	103.452	103.352	103.252
4.125	103.871	103.771	103.671	3.875	102.110	102.010	101.910	3.990	102.469	102.369	102.269	5.500	105.010	104.910	104.810	4.500	103.734	103.634	103.534
4.250	104.239	104.139	104.039	3.990	102.469	102.369	102.269	4.000	102.569	102.469	102.369	5.625	105.141	105.041	104.941	4.625	103.666	103.566	103.466
4.375	104.525	104.425	104.325	4.000	102.569	102.469	102.369	4.125	102.814	102.714	102.614	5.750	105.059	104.959	104.859	4.750	103.833	103.733	103.633
4.500	104.814	104.714	104.614	4.125	103.949	103.849	103.749	4.250	104.516	104.416	104.316	5.875	105.341	105.241	105.141	4.875	104.129	104.029	103.929
4.625	104.974	104.874	104.774	4.250	104.706	104.606	104.506	4.375	104.900	104.800	104.700	5.990	105.498	105.398	105.298	4.990	104.290	104.190	104.090
4.750	105.330	105.230	105.130	4.375	105.088	104.988	104.888	4.500	105.220	105.120	105.020	6.000	105.598	105.498	105.398	5.000	104.390	104.290	104.190



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/6/2020

45 Day Lock Exp.:

4/20/2020

60 Day Lock Exp.:

5/4/2020

W. Rate Sheet Dated: 3/5/2020

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	100.381	100.211	100.181	2.875	0.000	0.000	0.000	2.875	0.000	0.000	0.000	4.000	103.258	103.158	103.058	4.000	102.883	102.783	102.683	
2.875	101.210	101.046	101.010	2.990	0.000	0.000	0.000	2.990	0.000	0.000	0.000	4.125	103.277	103.177	103.077	4.125	102.902	102.802	102.702	
2.990	101.830	101.677	101.630	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	4.250	103.240	102.740	102.640	4.250	102.465	102.365	102.265	
3.000	101.930	101.777	101.730	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	4.375	103.107	103.007	102.907	4.375	102.732	102.632	102.532	
3.125	102.399	102.258	102.199	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	4.500	103.406	103.306	103.206	4.500	102.781	102.681	102.581	
3.250	102.538	102.424	102.338	3.375	102.830	102.728	102.630	3.375	102.830	102.728	102.630	4.625	103.472	103.372	103.272	4.625	102.847	102.747	102.647	
3.375	103.080	102.978	102.880	3.500	103.236	103.136	103.036	3.500	103.236	103.136	103.036	4.750	103.669	103.569	103.469	4.750	103.044	102.944	102.844	
3.500	103.486	103.386	103.286	3.625	103.595	103.495	103.395	3.625	103.595	103.495	103.395	4.875	103.996	103.896	103.796	4.875	103.371	103.271	103.171	
3.625	103.845	103.745	103.645	3.750	103.010	102.910	102.810	3.750	103.010	102.910	102.810	4.990	104.118	104.018	103.918	4.990	103.118	103.018	102.918	
3.750	103.260	103.160	103.060	3.875	103.348	103.248	103.148	3.875	103.348	103.248	103.148	5.000	104.218	104.118	104.018	5.000	103.218	103.118	103.018	
3.875	103.598	103.498	103.398	3.990	103.447	103.347	103.247	3.990	103.447	103.347	103.247	5.125	104.379	104.279	104.179	5.125	103.379	103.279	103.179	
3.990	103.822	103.722	103.622	4.000	103.547	103.447	103.347	4.000	103.547	103.447	103.347	5.250	103.740	103.640	103.540	5.250	102.740	102.640	102.540	
4.000	103.922	103.822	103.722	4.125	103.566	103.466	103.366	4.125	103.566	103.466	103.366	5.375	103.928	103.828	103.728	5.375	103.928	103.828	103.728	
4.125	103.941	103.841	103.741	4.250	103.954	103.854	103.754	4.250	103.954	103.854	103.754	5.500	104.102	104.002	103.902	5.500	104.102	104.002	103.902	
4.250	104.329	104.229	104.129	4.375	104.221	104.121	104.021	4.375	104.221	104.121	104.021	5.625	104.349	104.249	104.149	5.625	104.349	104.249	104.149	
4.375	104.596	104.496	104.396	4.500	104.270	104.170	104.070	4.500	104.270	104.170	104.070	5.750	104.688	104.588	104.488	5.750	104.688	104.588	104.488	
4.500	104.895	104.795	104.695	4.625	104.336	104.236	104.136	4.625	104.336	104.236	104.136	5.875	104.689	104.589	104.489	5.875	104.689	104.589	104.489	
4.625	104.961	104.861	104.761	4.750	104.943	104.843	104.743	4.750	104.943	104.843	104.743	5.990	104.609	104.509	104.409	5.990	104.609	104.509	104.409	
4.750	105.568	105.468	105.368	4.875	105.270	105.170	105.070	4.875	105.270	105.170	105.070	6.000	104.709	104.609	104.509	6.000	104.709	104.609	104.509	
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	102.883	102.783	102.683	2.250	0.000	0.000	0.000	2.250	0.000	0.000	0.000	2.250	0.000	0.000	0.000	3.375	103.636	103.536	103.436	
4.125	102.902	102.802	102.702	2.375	0.000	0.000	0.000	2.375	0.000	0.000	0.000	2.375	0.000	0.000	0.000	3.500	103.884	103.784	103.684	
4.250	102.465	102.365	102.265	2.500	0.000	0.000	0.000	2.500	0.000	0.000	0.000	2.500	0.000	0.000	0.000	3.625	103.769	103.669	103.569	
4.375	102.732	102.632	102.532	2.625	0.000	0.000	0.000	2.625	0.000	0.000	0.000	2.625	0.000	0.000	0.000	3.750	104.113	104.013	103.913	
4.500	102.781	102.681	102.581	2.750	100.348	100.200	100.148	2.750	0.000	0.000	0.000	2.750	0.000	0.000	0.000	3.875	104.248	104.148	104.048	
4.625	102.847	102.747	102.647	2.875	100.725	100.581	100.525	2.875	0.000	0.000	0.000	2.875	0.000	0.000	0.000	3.990	104.499	104.399	104.299	
4.750	103.044	102.944	102.844	2.990	101.298	101.159	101.098	2.990	0.000	0.000	0.000	2.990	0.000	0.000	0.000	4.000	104.599	104.499	104.399	
4.875	103.371	103.271	103.171	3.000	101.398	101.259	101.198	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	4.125	104.755	104.655	104.555	
4.990	103.118	103.018	102.918	3.125	102.070	101.934	101.870	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	4.250	105.116	105.016	104.916	
5.000	103.218	103.118	103.018	3.250	102.738	102.611	102.538	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	4.375	105.431	105.331	105.231	
5.125	103.379	103.279	103.179	3.375	103.122	103.003	102.922	3.375	103.122	103.003	102.922	3.375	103.122	103.003	102.922	4.500	105.590	105.490	105.390	
5.250	102.740	102.640	102.540	3.500	103.795	103.681	103.595	3.500	103.795	103.681	103.595	3.500	103.795	103.681	103.595	4.625	104.852	104.752	104.652	
5.375	103.928	103.828	103.728	3.625	103.943	103.843	103.743	3.625	103.943	103.843	103.743	3.625	103.943	103.843	103.743	4.750	105.110	105.010	104.910	
5.500	104.102	104.002	103.902	3.750	103.859	103.759	103.659	3.750	103.859	103.759	103.659	3.750	103.859	103.759	103.659	4.875	105.228	105.128	105.028	
5.625	104.349	104.249	104.149	3.875	104.218	104.118	104.018	3.875	104.218	104.118	104.018	3.875	104.218	104.118	104.018	4.990	105.269	105.169	105.069	
5.750	104.688	104.588	104.488	3.990	104.383	104.283	104.183	3.990	104.383	104.283	104.183	3.990	104.383	104.283	104.183	5.000	105.369	105.269	105.169	
5.875	104.689	104.589	104.489	4.000	104.483	104.383	104.283	4.000	104.483	104.383	104.283	4.000	104.483	104.383	104.283	5.125	105.255	105.155	105.055	
5.990	104.609	104.509	104.409	4.125	104.670	104.570	104.470	4.125	104.670	104.570	104.470	4.125	104.670	104.570	104.470	5.250	105.625	105.525	105.425	
6.000	104.709	104.609	104.509	4.250	105.002	104.902	104.802	4.250	105.002	104.902	104.802	4.250	105.002	104.902	104.802	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	103.636	103.536	103.436	3.375	103.636	103.536	103.436	3.375	103.248	103.148	103.048	3.375	103.248	103.148	103.048	3.375	103.248	103.148	103.048	
3.500	103.884	103.784	103.684	3.500	103.884	103.784	103.684	3.500	103.496	103.396	103.296	3.500	103.496	103.396	103.296	3.500	103.496	103.396	103.296	
3.625	103.769	103.669	103.569	3.625	103.769	103.669	103.569	3.625	102.884	102.784	102.684	3.625	102.884	102.784	102.684	3.625	102.884	102.784	102.684	
3.750	104.113	104.013	103.913	3.750	104.113	104.013	103.913	3.750	103.228	103.128	103.028	3.750	103.228	103.128	103.028	3.750	103.228	103.128	103.028	
3.875	104.248	104.148	104.048	3.875	104.248	104.148	104.048	3.875	103.363	103.263	103.163	3.875	103.363	103.263	103.163	3.875	103.363	103.263	103.163	
3.990	104.499	104.399	104.299	3.990	104.499	104.399	104.299	3.990	103.614	103.514	103.414	3.990	103.614	103.514	103.414	3.990	103.614	103.514	103.414	
4.000	104.599	104.499	104.399	4.000	104.599	104.499	104.399	4.000	103.714	103.614	103.514	4.000	103.714	103.614	103.514	4.000	103.714	103.614	103.514	
4.125	104.755	104.655	104.555	4.125	104.755	104.655	104.555	4.125	103.504	103.404	103.304	4.125	103.504	103.404	103.304	4.125	103.504	103.404	103.304	
4.250	105.116	105.016	104.916	4.250	105.116	105.016	104.916	4.250	103.865	103.765	103.665	4.250	103.865	103.765	103.665	4.250	103.865	103.765	103.665	
4.375	105.306	105.206	105.106	4.375	105.306	105.206	105.106	4.375	104.180	104.080	103.980	4.375	104.055	103.955	103.855	4.375	104.055	103.955	103.855	
4.500	105.465	105.365	105.265	4.500	105.465	105.365	105.265	4.500	104.339	104.239	104.139	4.500	104.214	104.114	104.014	4.500	104.214	104.114	104.014	
4.625	104.727	104.627	104.527	4.625	104.727	104.627	104.527	4.625	102.995	102.895	102.795	4.625	102.870	102.770	102.670	4.625	102.870	102.770	102.670	
4.750	104.985	104.885	104.785	4.750	104.985	104.885	104.785	4.750	103.253	103.153	103.053									



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.:

4/6/2020

45 Day Lock Exp.:

4/20/2020

60 Day Lock Exp.:

5/4/2020

W. Rate Sheet Dated: 3/5/2020

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	100.242	100.071	100.042	2.250	N/A	N/A	N/A	3.375	103.529	103.429	103.329	4.000	102.870	102.770	102.670	3.375	102.841	102.741	102.641
2.875	101.058	100.894	100.858	2.375	N/A	N/A	N/A	3.500	103.806	103.706	103.606	4.125	102.919	102.819	102.719	3.500	103.118	103.018	102.918
2.990	101.678	101.524	101.478	2.500	N/A	N/A	N/A	3.625	103.726	103.626	103.526	4.250	102.484	102.384	102.284	3.625	102.541	102.441	102.341
3.000	101.778	101.624	101.578	2.625	N/A	N/A	N/A	3.750	104.071	103.971	103.871	4.375	102.752	102.652	102.552	3.750	102.886	102.786	102.686
3.125	102.418	102.273	102.218	2.750	100.224	100.075	100.024	3.875	104.206	104.106	104.006	4.500	103.049	102.949	102.849	3.875	103.021	102.921	102.821
3.250	102.514	102.395	102.314	2.875	100.809	100.646	100.609	3.990	104.457	104.357	104.257	4.625	103.119	103.019	102.919	3.990	103.272	103.172	103.072
3.375	103.112	103.005	102.912	2.990	101.383	101.222	101.183	4.000	104.557	104.457	104.357	4.750	103.317	103.217	103.117	4.000	103.372	103.272	103.172
3.500	103.498	103.398	103.298	3.000	101.483	101.322	101.283	4.125	104.764	104.658	104.564	4.875	103.644	103.544	103.444	4.125	103.213	103.107	103.013
3.625	103.861	103.761	103.661	3.125	102.153	101.997	101.953	4.250	105.125	105.022	104.925	4.990	103.767	103.667	103.567	4.250	103.574	103.471	103.374
3.750	103.230	103.130	103.030	3.250	102.821	102.673	102.621	4.375	105.440	105.340	105.240	5.000	103.867	103.767	103.667	4.375	103.889	103.789	103.689
3.875	103.569	103.469	103.369	3.375	103.205	103.065	103.005	4.500	105.603	105.503	105.403	5.125	104.029	103.929	103.829	4.500	104.052	103.952	103.852
3.990	103.784	103.684	103.584	3.500	103.882	103.748	103.682	4.625	104.755	104.655	104.555	5.250	103.345	103.245	103.145	4.625	102.598	102.498	102.398
4.000	103.884	103.784	103.684	3.625	104.031	103.895	103.831	4.750	105.015	104.915	104.815	5.375	103.533	103.433	103.333	4.750	102.858	102.758	102.658
4.125	103.933	103.833	103.733	3.750	103.797	103.659	103.597	4.875	105.134	105.034	104.934	5.500	103.708	103.608	103.508	4.875	102.977	102.877	102.777
4.250	104.323	104.223	104.123	3.875	104.159	104.059	103.959	4.990	105.176	105.076	104.976	5.625	103.956	103.856	103.756	4.990	103.019	102.919	102.819
4.375	104.591	104.491	104.391	3.990	104.325	104.225	104.125	5.000	105.276	105.176	105.076	5.750	104.265	104.165	104.065	5.000	103.119	103.019	102.919
4.500	104.888	104.788	104.688	4.000	104.425	104.325	104.225	5.125	105.271	105.171	105.071	5.875	104.267	104.167	104.067	5.125	103.364	103.264	103.164
4.625	104.958	104.858	104.758	4.125	104.612	104.512	104.412	5.250	105.643	105.543	105.443	5.990	104.186	104.086	103.986	5.250	103.736	103.636	103.536
4.750	105.566	105.466	105.366	4.250	104.984	104.884	104.784	5.375	N/A	N/A	N/A	6.000	104.286	104.186	104.086	5.375	N/A	N/A	N/A

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	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 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", LPML		

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%
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.:

4/6/2020

45 Day Lock Exp.:

4/20/2020

60 Day Lock Exp.:

5/4/2020

W. Rate Sheet Dated: 3/5/2020

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	99.593	99.531	99.468	
3.500	100.010	99.948	99.885	
3.625	100.413	100.351	100.288	
3.750	100.828	100.765	100.703	
3.875	101.003	100.941	100.878	
4.000	101.260	101.197	101.135	
4.125	101.429	101.366	101.304	
4.250	101.633	101.570	101.508	
4.375	101.800	101.737	101.675	
4.500	101.942	101.880	101.817	
4.625	102.146	102.083	102.021	
4.750	102.360	102.298	102.235	
4.875	102.559	102.497	102.434	

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	99.572	99.447	99.322	
3.375	100.039	99.914	99.789	
3.500	100.446	100.321	100.196	
3.625	100.934	100.809	100.684	
3.750	101.351	101.226	101.101	
3.875	101.740	101.615	101.490	
4.000	102.080	101.955	101.830	
4.125	102.212	102.087	101.962	
4.250	102.520	102.395	102.270	
4.375	102.801	102.676	102.551	
4.500	102.956	102.831	102.706	

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	98.249	98.124	97.999	
3.375	98.658	98.533	98.408	
3.500	99.037	98.912	98.787	
3.625	99.393	99.268	99.143	
3.750	99.996	99.871	99.746	
3.875	100.325	100.200	100.075	
4.000	100.611	100.486	100.361	
4.125	100.896	100.771	100.646	
4.250	101.181	101.056	100.931	
4.375	101.466	101.341	101.216	
4.500	101.757	101.632	101.507	
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)