



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.: 4/15/2020

45 Day Lock Exp.: 4/30/2020

60 Day Lock Exp.: 5/15/2020

W. Rate Sheet Dated: 3/16/2020

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	100.764	100.435	100.076	2.750	100.811	100.483	100.123	2.375	99.913	99.757	99.601	3.125	99.398	99.248	99.098
2.875	101.328	101.000	100.640	2.875	101.305	100.977	100.617	2.500	100.413	100.257	100.101	3.250	99.728	99.578	99.428
3.000	101.870	101.542	101.183	3.000	101.787	101.459	101.099	2.625	100.886	100.729	100.573	3.375	100.075	99.925	99.775
3.125	102.425	102.097	101.738	3.125	102.224	101.896	101.536	2.750	100.189	100.039	99.889	3.500	100.079	99.929	99.779
3.250	102.334	102.006	101.678	3.250	101.761	101.433	101.105	2.875	100.658	100.508	100.358	3.625	100.335	100.185	100.035
3.375	102.859	102.530	102.202	3.375	102.183	101.855	101.527	3.000	101.115	100.965	100.815	Margin = 2.250		Index = 0.620	
3.500	103.348	103.020	102.692	3.500	102.521	102.193	101.865	3.125	101.527	101.377	101.227				
3.625	103.775	103.446	103.118	3.625	102.896	102.568	102.240	3.250	102.390	102.240	102.090				
4.000	102.982	102.832	102.682	4.000	102.368	102.218	102.068	3.375	102.786	102.636	102.486				
4.125	103.383	103.233	103.083	4.125	102.709	102.559	102.409	3.500	103.099	102.949	102.799				
4.500	103.601	103.501	103.401	4.500	102.733	102.633	102.533	3.625	103.449	103.299	103.149				
4.625	103.843	103.743	103.643	4.625	102.972	102.872	102.772	3.750	103.817	103.667	103.517				
4.750	103.968	103.868	103.768	4.750	102.949	102.849	102.749	3.875	104.173	104.023	103.873				
4.875	103.650	103.550	103.450	4.875	103.216	103.116	103.016	4.000	104.466	104.316	104.166				
5.000	103.919	103.819	103.719	5.000	103.438	103.338	103.238	4.125	104.782	104.632	104.482				
5.125	104.277	104.177	104.077	5.125	103.677	103.577	103.477	4.250	104.434	104.284	104.134				
5.250	105.248	105.148	104.976	5.250	104.810	104.710	104.538	4.375	104.736	104.586	104.436				
5.375	105.511	105.411	105.239	5.375	105.077	104.977	104.805	4.500	104.821	104.671	104.521				
6.250	106.000	105.850	105.700	6.250	106.324	106.174	106.024	4.625	105.042	104.892	104.742				

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	100.014	99.685	99.326	2.750	99.811	99.483	99.123	2.375	98.913	98.757	98.601	3.125	98.398	98.248	98.098
2.875	100.578	100.250	99.890	2.875	100.305	99.977	99.617	2.500	99.413	99.257	99.101	3.250	98.728	98.578	98.428
3.000	101.120	100.792	100.433	3.000	100.787	100.459	100.099	2.625	99.886	99.729	99.573	3.375	99.075	98.925	98.775
3.125	101.675	101.347	100.988	3.125	101.224	100.896	100.536	2.750	99.189	99.039	98.889	3.500	99.079	98.929	98.779
3.250	101.284	100.956	100.628	3.250	100.761	100.433	100.105	2.875	99.658	99.508	99.358	3.625	99.335	99.185	99.035
3.375	101.809	101.480	101.152	3.375	101.183	100.855	100.527	3.000	100.115	99.965	99.815	Margin = 2.250		Index = 0.620	
3.500	102.298	101.970	101.642	3.500	101.521	101.193	100.865	3.125	100.527	100.377	100.227	30 Year OTC			
3.625	102.725	102.396	102.068	3.625	101.896	101.568	101.240	3.250	101.390	101.240	101.090	Rate	30 Day	45 Day	60 Day
4.000	102.032	101.882	101.732	4.000	101.368	101.218	101.068	3.375	101.786	101.636	101.486	3.875	100.512	100.262	100.012
4.125	102.433	102.283	102.133	4.125	101.709	101.559	101.409	3.500	102.099	101.949	101.799	4.000	100.932	100.682	100.432
4.500	102.851	102.751	102.651	4.500	101.733	101.633	101.533	3.625	102.449	102.299	102.149	4.125	101.333	101.083	100.833
4.625	103.093	102.993	102.893	4.625	101.972	101.872	101.772	3.750	102.817	102.667	102.517	4.375	101.166	100.916	100.666
4.750	103.218	103.118	103.018	4.750	101.949	101.849	101.749	3.875	103.173	103.023	102.873	4.500	101.551	101.301	101.051
4.875	102.900	102.800	102.700	4.875	102.216	102.116	102.016	4.000	103.466	103.316	103.166	4.625	101.793	101.543	101.293
5.000	103.169	103.069	102.969	5.000	102.438	102.338	102.238	4.125	103.782	103.632	103.482	4.875	101.600	101.350	101.100
5.125	103.527	103.427	103.327	5.125	102.677	102.577	102.477	4.250	103.434	103.284	103.134	5.000	101.869	101.619	101.369
5.250	104.498	104.398	104.226	5.250	103.810	103.710	103.538	4.375	103.736	103.586	103.436	5.125	102.227	101.977	101.727
5.375	104.761	104.661	104.489	5.375	104.077	103.977	103.805	4.500	103.821	103.671	103.521	5.500	103.730	103.480	103.230
6.250	106.174	106.024	105.874	6.250	105.324	105.174	105.024	4.625	104.042	103.892	103.742	5.625	104.088	103.838	103.588

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			Loan Size Adjuster		
FICO 720 +	0.250	0.250	\$0 - \$49,999	-2.500	-2.500
FICO 680 - 719	0.250	0.250	\$50,000 - \$85,000	-0.500	-0.500
FICO 660 - 679	0.250	0.250	\$85,001 - \$125,000	0.000	0.000
FICO 640 - 659	0.000	0.000	\$125,001 - \$175,000	0.000	0.000
FICO 620 - 639	-1.000	0.000	\$175,001 - \$275,000	0.000	0.000
FICO 600 - 619	-2.000	-2.000	\$275,001 up to HB	0.000	0.000
FICO 580 - 599	N/A	N/A			
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	97.762	97.512	97.262	6.250	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	98.182	97.932	97.682				
4.125	100.433	100.183	99.933	6.250	103.750	103.500	103.250	4.125	98.583	98.333	98.083				
4.250	100.558	100.308	100.058					4.375	98.416	98.166	97.916				
4.375	100.266	100.016	99.766					4.500	98.801	98.551	98.301				
4.500	100.451	100.201	99.951					4.625	99.043	98.793	98.543				
4.625	100.693	100.443	100.193					4.875	98.850	98.600	98.350				
5.000	100.969	100.719	100.469					5.000	99.119	98.869	98.619				
5.125	101.327	101.077	100.827					5.125	99.477	99.227	98.977				
5.250	101.727	101.477	101.227					5.500	100.980	100.730	100.480				
Borrower Paid Comp Only				Lender Paid Only				Rate	30 Day	45 Day	60 Day	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								5.625	101.338	101.088	100.838	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)



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/15/2020

45 Day Lock Exp.:

4/30/2020

60 Day Lock Exp.:

5/15/2020

W. Rate Sheet Dated: 3/16/2020

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	99.301	98.973	98.614	2.750	99.778	99.450	99.091	2.375	96.693	96.537	96.381	3.125	98.945	98.795	98.645
2.875	99.865	99.537	99.178	2.875	100.272	99.944	99.585	2.500	97.193	97.037	96.881	3.250	98.901	98.751	98.601
3.000	100.408	100.080	99.720	3.000	100.754	100.426	100.067	2.625	97.666	97.509	97.353	3.375	99.247	99.097	98.947
3.125	100.963	100.635	100.275	3.125	101.191	100.863	100.504	2.750	99.157	99.007	98.857	3.500	99.251	99.101	98.951
3.250	100.496	100.168	99.840	3.250	100.354	100.026	99.698	2.875	99.625	99.475	99.325	3.625	99.507	99.357	99.207
3.375	101.021	100.693	100.365	3.375	100.775	100.447	100.119	3.000	100.082	99.932	99.782	Margin = 2.250		Index = 0.620	
3.500	101.510	101.182	100.854	3.500	101.113	100.785	100.457	3.125	100.494	100.344	100.194				
3.625	101.937	101.609	101.281	3.625	101.489	101.160	100.832	3.250	100.982	100.832	100.682				
4.000	101.770	101.620	101.470	4.000	101.586	101.436	101.286	3.375	101.379	101.229	101.079				
4.125	102.170	102.020	101.870	4.125	101.927	101.777	101.627	3.500	101.692	101.542	101.392				
4.500	101.763	101.663	101.563	4.500	101.326	101.226	101.126	3.625	102.042	101.892	101.742				
4.625	102.005	101.905	101.805	4.625	101.565	101.465	101.365	3.750	103.035	102.885	102.735				
4.750	100.943	100.843	100.743	4.750	100.354	100.254	100.154	3.875	103.390	103.240	103.090				
4.875	100.625	100.525	100.425	4.875	100.621	100.521	100.421	4.000	103.683	103.533	103.383				
5.000	100.894	100.794	100.694	5.000	100.843	100.743	100.643	4.125	103.999	103.849	103.699				
5.125	101.252	101.152	101.052	5.125	101.082	100.982	100.882	4.250	103.026	102.876	102.726				
5.250	102.254	102.154	101.982	5.250	102.247	102.147	101.975	4.375	103.328	103.178	103.028				
5.375	102.517	102.417	102.245	5.375	102.513	102.413	102.241	4.500	103.413	103.263	103.113				
6.250	103.274	103.124	102.974	6.250	103.104	102.954	102.804	4.625	103.634	103.484	103.334				

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	98.551	98.223	97.864	2.750	98.348	98.020	97.661	2.375	97.513	97.357	97.201	3.125	96.935	96.785	96.635
2.875	99.115	98.787	98.428	2.875	98.842	98.514	98.155	2.500	98.013	97.857	97.701	3.250	96.891	96.741	96.591
3.000	99.658	99.330	98.970	3.000	99.324	98.996	98.637	2.625	98.486	98.329	98.173	3.375	97.237	97.087	96.937
3.125	100.213	99.885	99.525	3.125	99.761	99.433	99.074	2.750	98.445	98.295	98.145	3.500	97.241	97.091	96.941
3.250	99.446	99.118	98.790	3.250	98.924	98.596	98.268	2.875	98.914	98.764	98.614	3.625	97.497	97.347	97.197
3.375	99.971	99.643	99.315	3.375	99.345	99.017	98.689	3.000	99.371	99.221	99.071	Margin = 2.250		Index = 0.620	
3.500	100.460	100.132	99.804	3.500	99.683	99.355	99.027	3.125	99.783	99.633	99.483	30 Year OTC			
3.625	100.887	100.559	100.231	3.625	100.059	99.730	99.402	3.250	100.490	100.340	100.190	Rate	30 Day	45 Day	60 Day
4.000	100.820	100.670	100.520	4.000	100.156	100.006	99.856	3.375	100.886	100.736	100.586	3.875	99.300	99.050	98.800
4.125	101.220	101.070	100.920	4.125	100.497	100.347	100.197	3.500	101.199	101.049	100.899	4.000	99.720	99.470	99.220
4.500	101.013	100.913	100.813	4.500	99.896	99.796	99.696	3.625	101.549	101.399	101.249	4.125	100.120	99.870	99.620
4.625	101.255	101.155	101.055	4.625	100.135	100.035	99.935	3.750	101.410	101.260	101.110	4.375	99.329	99.079	98.829
4.750	100.193	100.093	99.993	4.750	98.924	98.824	98.724	3.875	101.765	101.615	101.465	4.500	99.713	99.463	99.213
4.875	99.875	99.775	99.675	4.875	99.191	99.091	98.991	4.000	102.058	101.908	101.758	4.625	99.955	99.705	99.455
5.000	100.144	100.044	99.944	5.000	99.413	99.313	99.213	4.125	102.374	102.224	102.074	4.875	98.575	98.325	98.075
5.125	100.502	100.402	100.302	5.125	99.652	99.552	99.452	4.250	101.784	101.634	101.484	5.000	98.844	98.594	98.344
5.250	101.504	101.404	101.232	5.250	100.817	100.717	100.545	4.375	102.086	101.936	101.786	5.125	99.202	98.952	98.702
5.375	101.767	101.667	101.495	5.375	101.083	100.983	100.811	4.500	102.171	102.021	101.871	5.500	100.736	100.486	100.236
6.250	102.524	102.374	102.224	6.250	101.674	101.524	101.374	4.625	102.392	102.242	102.092	5.625	101.095	100.845	100.595

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	N/A	N/A
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	96.550	96.300	96.050	6.250	N/A	N/A	N/A
4.125	98.870	98.620	98.370	6.250	99.750	99.500	99.250	4.000	96.970	96.720	96.470				
4.250	98.370	98.120	97.870					4.125	97.370	97.120	96.870				
4.375	98.079	97.829	97.579					4.375	96.579	96.329	96.079				
4.500	98.263	98.013	97.763					4.500	96.963	96.713	96.463				
4.625	98.505	98.255	98.005					4.625	97.205	96.955	96.705				
5.000	97.594	97.344	97.094					4.875	95.825	95.575	95.325				
5.125	97.952	97.702	97.452					5.000	96.094	95.844	95.594				
5.250	98.383	98.133	97.883					5.125	96.452	96.202	95.952	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.500	97.986	97.736	97.486	Rate	30 Day	45 Day	60 Day
								5.625	98.345	98.095	97.845	6.250	N/A	N/A	N/A

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



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W. Rate Sheet Dated: 3/16/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	96.002	95.877	95.627	
2.875	95.953	95.828	95.578	
3.000	96.715	96.590	96.340	
3.125	97.342	97.217	96.967	
3.250	98.246	98.121	97.871	
3.375	98.751	98.626	98.376	
3.500	99.115	98.990	98.740	
3.625	99.455	99.330	99.080	
3.750	99.236	99.111	98.861	
3.875	99.272	99.147	98.897	
3.990	99.522	99.397	99.147	
4.000	99.543	99.418	99.168	
4.125	99.518	99.393	99.143	
4.250	100.045	99.920	99.670	
4.375	100.172	100.047	99.797	
4.500	100.574	100.449	100.199	
4.625	100.703	100.578	100.328	
4.750	101.546	101.421	101.171	
4.875	102.370	102.245	101.995	
4.990	102.590	102.465	102.215	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	96.320	96.195	95.945	
2.875	96.352	96.227	95.977	
3.000	96.998	96.873	96.623	
3.125	97.641	97.516	97.266	
3.250	98.268	98.143	97.893	
3.375	98.763	98.638	98.388	
3.500	99.379	99.254	99.004	
3.625	99.511	99.386	99.136	
3.750	100.034	99.909	99.659	
3.875	100.179	100.054	99.804	
4.000	100.486	100.361	100.111	
4.125	100.697	100.572	100.322	
4.250	101.087	100.962	100.712	
4.375	101.307	101.182	100.932	
4.500	101.467	101.342	101.092	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	97.239	97.114	96.864	
2.500	97.822	97.697	97.447	
2.625	98.272	98.147	97.897	
2.750	98.765	98.640	98.390	
2.875	98.451	98.326	98.076	
3.000	98.716	98.591	98.341	
3.125	99.386	99.261	99.011	
3.250	99.726	99.601	99.351	
3.375	100.090	99.965	99.715	
3.500	100.322	100.197	99.947	
3.625	100.279	100.154	99.904	
3.750	100.553	100.428	100.178	
3.875	100.512	100.387	100.137	
4.000	100.833	100.708	100.458	
4.125	101.172	101.047	100.797	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	94.690	94.565	94.315	
3.000	95.570	95.445	95.195	
3.125	96.197	96.072	95.822	
3.250	97.102	96.977	96.727	
3.375	97.606	97.481	97.231	
3.500	97.971	97.846	97.596	
3.625	98.310	98.185	97.935	
3.750	97.621	97.496	97.246	
3.875	97.657	97.532	97.282	
4.000	97.928	97.803	97.553	
4.125	97.903	97.778	97.528	
4.250	97.513	97.388	97.138	
4.375	96.898	96.773	96.523	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.025	97.900	97.650	
3.000	97.711	97.586	97.336	
3.125	97.976	97.851	97.601	
3.250	98.771	98.646	98.396	
3.375	99.111	98.986	98.736	
3.500	99.475	99.350	99.100	
3.625	99.707	99.582	99.332	
3.750	99.212	99.087	98.837	
3.875	99.486	99.361	99.111	
4.000	99.445	99.320	99.070	
4.125	99.767	99.642	99.392	
4.250	99.845	99.720	99.470	
4.375	100.209	100.084	99.834	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.925	97.800	97.550	
2.875	97.611	97.486	97.236	
3.000	97.876	97.751	97.501	
3.125	98.671	98.546	98.296	
3.250	99.011	98.886	98.636	
3.375	99.375	99.250	99.000	
3.500	99.607	99.482	99.232	
3.625	99.112	98.987	98.737	
3.750	99.386	99.261	99.011	
3.875	99.345	99.220	98.970	
4.000	99.667	99.542	99.292	
4.125	99.745	99.620	99.370	
4.250	100.109	99.984	99.734	

Applicable for all mortgages with greater than 15 year terms							
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250

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%
Manufactured Home^	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Escrow Waiver**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A

^Does not apply to MH Advantage products

** Escrow Waiver allowed between 80.01% - 89.99% LTV for CA properties only. Standard price adjustment of (0.125) will apply.

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Conventional OTC	-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

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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/15/2020
45 Day Lock Exp.: 4/30/2020
60 Day Lock Exp.: 5/15/2020

W. Rate Sheet Dated: 3/16/2020

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
3.125	100.990	100.890	100.689	3.375	101.921	101.821	101.643	3.375	101.921	101.821	101.643	4.000	101.943	101.843	101.743	4.000	101.568	101.468	101.368
3.250	101.810	101.710	101.524	3.500	102.328	102.228	102.070	3.500	102.328	102.228	102.070	4.125	101.989	101.889	101.789	4.125	101.614	101.514	101.414
3.375	102.171	102.071	101.893	3.625	102.586	102.486	102.360	3.625	102.586	102.486	102.360	4.250	101.415	101.315	101.215	4.250	101.040	100.940	100.840
3.500	102.578	102.478	102.320	3.750	102.322	102.222	102.122	3.750	102.322	102.222	102.122	4.375	101.638	101.538	101.438	4.375	101.263	101.163	101.063
3.625	102.836	102.736	102.610	3.875	102.621	102.521	102.421	3.875	102.621	102.521	102.421	4.500	101.893	101.793	101.693	4.500	101.268	101.168	101.068
3.750	102.572	102.472	102.372	3.990	102.693	102.593	102.493	3.990	102.693	102.593	102.493	4.625	101.960	101.860	101.760	4.625	101.335	101.235	101.135
3.875	102.871	102.771	102.671	4.000	102.793	102.693	102.593	4.000	102.793	102.693	102.593	4.750	101.630	101.530	101.430	4.750	101.005	100.905	100.805
3.990	103.068	102.968	102.868	4.125	102.839	102.739	102.639	4.125	102.839	102.739	102.639	4.875	101.919	101.819	101.719	4.875	101.294	101.194	101.094
4.000	103.168	103.068	102.968	4.250	103.085	102.985	102.885	4.250	103.085	102.985	102.885	4.990	102.024	101.924	101.824	4.990	101.024	100.924	100.824
4.125	103.214	103.114	103.014	4.375	103.308	103.208	103.108	4.375	103.308	103.208	103.108	5.000	102.124	102.024	101.924	5.000	101.124	101.024	100.924
4.250	103.460	103.360	103.260	4.500	103.313	103.213	103.113	4.500	103.313	103.213	103.113	5.125	102.267	102.167	102.067	5.125	101.267	101.167	101.067
4.375	103.683	103.583	103.483	4.625	103.380	103.280	103.180	4.625	103.380	103.280	103.180	5.250	101.972	101.872	101.772	5.250	100.972	100.872	100.772
4.500	103.938	103.838	103.738	4.750	103.791	103.691	103.591	4.750	103.791	103.691	103.591	5.375	101.995	101.895	101.795	5.375	101.995	101.895	101.795
4.625	104.005	103.905	103.805	4.875	104.080	103.980	103.880	4.875	104.080	103.980	103.880	5.500	102.010	101.910	101.810	5.500	102.010	101.910	101.810
4.750	104.416	104.316	104.216	4.990	104.810	104.710	104.610	4.990	104.810	104.710	104.610	5.625	102.096	101.996	101.896	5.625	102.096	101.996	101.896
4.875	104.705	104.605	104.505	5.000	104.910	104.810	104.710	5.000	104.910	104.810	104.710	5.750	102.835	102.735	102.635	5.750	102.835	102.735	102.635
4.990	104.810	104.710	104.610	5.125	104.053	103.953	103.853	5.125	104.053	103.953	103.853	5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A
5.000	104.910	104.810	104.710	5.250	104.647	104.547	104.447	5.250	104.647	104.547	104.447	5.990	N/A	N/A	N/A	5.990	N/A	N/A	N/A
5.125	105.053	104.953	104.853	5.375	105.820	105.720	105.620	5.375	105.820	105.720	105.620	6.000	N/A	N/A	N/A	6.000	N/A	N/A	N/A
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	101.568	101.468	101.368	3.000	100.489	100.389	100.172	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	102.197	101.972	101.997
4.125	101.614	101.514	101.414	3.125	101.093	100.993	100.779	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	102.349	102.127	102.149
4.250	101.040	100.940	100.840	3.250	101.672	101.572	101.371	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	102.449	102.227	102.249
4.375	101.263	101.163	101.063	3.375	102.033	101.933	101.747	3.375	102.033	101.933	101.747	3.375	102.033	101.933	101.747	3.125	102.653	102.448	102.453
4.500	101.268	101.168	101.068	3.500	102.636	102.536	102.364	3.500	102.636	102.536	102.364	3.500	102.636	102.536	102.364	3.250	102.995	102.793	102.795
4.625	101.335	101.235	101.135	3.625	102.474	102.374	102.274	3.625	102.474	102.374	102.274	3.625	102.474	102.374	102.274	3.375	103.295	103.096	103.095
4.750	101.005	100.905	100.805	3.750	102.980	102.880	102.780	3.750	102.980	102.880	102.780	3.750	102.980	102.880	102.780	3.500	103.552	103.355	103.352
4.875	101.294	101.194	101.094	3.875	103.226	103.126	103.026	3.875	103.226	103.126	103.026	3.875	103.226	103.126	103.026	3.625	103.361	103.164	103.163
4.990	101.024	100.924	100.824	3.990	103.437	103.337	103.237	3.990	103.437	103.337	103.237	3.990	103.437	103.337	103.237	3.750	103.679	103.481	103.480
5.000	101.124	101.024	100.924	4.000	103.537	103.437	103.337	4.000	103.537	103.437	103.337	4.000	103.537	103.437	103.337	3.875	103.778	103.581	103.580
5.125	101.267	101.167	101.067	4.125	103.717	103.617	103.517	4.125	103.717	103.617	103.517	4.125	103.717	103.617	103.517	3.990	103.977	103.780	103.779
5.250	100.972	100.872	100.772	4.250	104.042	103.942	103.842	4.250	104.042	103.942	103.842	4.250	104.042	103.942	103.842	4.000	104.077	103.880	103.879
5.375	101.995	101.895	101.795	4.375	104.225	104.125	104.025	4.375	104.225	104.125	104.025	4.375	104.225	104.125	104.025	4.125	104.253	104.056	104.055
5.500	102.010	101.910	101.810	4.500	104.434	104.334	104.234	4.500	104.434	104.334	104.234	4.500	104.434	104.334	104.234	4.250	104.544	104.347	104.346
5.625	102.096	101.996	101.896	4.625	104.471	104.371	104.271	4.625	104.471	104.371	104.271	4.625	104.471	104.371	104.271	4.375	104.782	104.585	104.584
5.750	102.835	102.735	102.635	4.750	104.647	104.547	104.447	4.750	104.647	104.547	104.447	4.750	104.647	104.547	104.447	4.500	104.902	104.705	104.704
5.875	N/A	N/A	N/A	4.875	104.896	104.796	104.696	4.875	104.896	104.796	104.696	4.875	104.896	104.796	104.696	4.625	104.729	104.532	104.531
5.990	N/A	N/A	N/A	4.990	105.017	104.917	104.817	4.990	105.017	104.917	104.817	4.990	105.017	104.917	104.817	4.750	104.945	104.748	104.747
6.000	N/A	N/A	N/A	5.000	105.117	105.017	104.917	5.000	105.117	105.017	104.917	5.000	105.117	105.017	104.917	4.875	105.041	104.844	104.841
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
2.875	102.197	101.972	101.997	2.875	102.197	101.972	101.997	3.250	102.513	102.311	102.313	3.250	102.513	102.311	102.313	3.250	102.513	102.311	102.313
2.990	102.349	102.127	102.149	2.990	102.349	102.127	102.149	3.375	102.813	102.614	102.613	3.375	102.813	102.614	102.613	3.375	102.813	102.614	102.613
3.000	100.449	100.227	102.249	3.000	100.449	100.227	102.249	3.500	103.070	102.873	102.870	3.500	103.070	102.873	102.870	3.500	103.070	102.873	102.870
3.125	102.653	102.448	102.453	3.125	102.653	102.448	102.453	3.625	102.420	101.933	101.942	3.625	102.420	101.933	101.942	3.625	102.420	101.933	101.942
3.250	102.995	102.793	102.795	3.250	102.995	102.793	102.795	3.750	102.738	102.250	102.263	3.750	102.738	102.250	102.263	3.750	102.738	102.250	102.263
3.375	103.295	103.096	103.095	3.375	103.295	103.096	103.095	3.875	102.837	102.346	102.361	3.875	102.837	102.346	102.361	3.875	102.837	102.346	102.361
3.500	103.552	103.355	103.352	3.500	103.552	103.355	103.352	3.990	103.036	102.544	102.568	3.990	103.036	102.544	102.568	3.990	103.036	102.544	102.568
3.625	103.361	102.874	102.883	3.625	103.361	102.874	102.883	4.000	103.136	102.644	102.668	4.000	103.136	102.644	102.668	4.000	103.136	102.644	102.668
3.750	103.679	103.191	103.204	3.750	103.679	103.191	103.204	4.125	102.949	102.459	102.479	4.125	102.949	102.459	102.479	4.125	102.949	102.459	102.479
3.875	103.778	103.287	103.302	3.875	103.778	103.287	103.302	4.250	103.240	102.740	102.760	4.250	103.240	102.740	102.760	4.250	103.240	102.740	102.760
3.990	103.977	103.485	103.509	3.990	103.977	103.485	103.509	4.375	10										



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.:

4/15/2020

45 Day Lock Exp.:

4/30/2020

60 Day Lock Exp.:

5/15/2020

W. Rate Sheet Dated: 3/16/2020

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
3.125	99.718	99.541	99.479	3.000	99.242	99.048	98.983	2.875	100.839	100.739	100.639	4.000	100.945	100.845	100.745	3.250	101.423	101.323	101.223
3.250	100.681	100.518	100.472	3.125	99.907	99.719	99.662	2.990	101.012	100.912	100.812	4.125	100.995	100.895	100.795	3.375	101.752	101.652	101.552
3.375	101.101	100.947	100.901	3.250	100.558	100.380	100.332	3.000	101.112	101.012	100.912	4.250	100.616	100.516	100.416	3.500	102.031	101.931	101.831
3.500	101.511	101.368	101.311	3.375	100.973	100.806	100.763	3.125	101.740	101.640	101.540	4.375	100.039	99.939	99.839	3.625	101.633	101.533	101.433
3.625	101.885	101.759	101.685	3.500	101.667	101.509	101.467	3.250	102.111	102.011	101.911	4.500	100.435	100.335	100.235	3.750	101.979	101.879	101.779
3.750	101.744	101.644	101.544	3.625	101.780	101.680	101.580	3.375	102.440	102.340	102.240	4.625	100.522	100.422	100.322	3.875	102.089	101.989	101.889
3.875	102.090	101.990	101.890	3.750	102.357	102.257	102.157	3.500	102.719	102.619	102.519	4.750	101.337	101.237	101.137	3.990	102.317	102.217	102.117
3.990	102.336	102.236	102.136	3.875	102.744	102.644	102.544	3.625	102.773	102.673	102.573	4.875	101.659	101.559	101.459	4.000	102.417	102.317	102.217
4.000	102.436	102.336	102.236	3.990	102.999	102.899	102.799	3.750	103.119	103.019	102.919	4.990	101.780	101.680	101.580	4.125	102.477	102.377	102.277
4.125	102.486	102.386	102.286	4.000	103.099	102.999	102.899	3.875	103.229	103.129	103.029	5.000	101.880	101.780	101.680	4.250	102.802	102.702	102.602
4.250	103.024	102.924	102.824	4.125	103.313	103.213	103.113	3.990	103.457	103.357	103.257	5.125	100.983	100.883	100.783	4.375	103.076	102.976	102.876
4.375	103.189	103.089	102.989	4.250	103.679	103.579	103.479	4.000	103.557	103.457	103.357	5.250	101.564	101.464	101.364	4.500	103.223	103.123	103.023
4.500	103.585	103.485	103.385	4.375	103.891	103.791	103.691	4.125	103.877	103.777	103.677	5.375	101.601	101.501	101.401	4.625	101.615	101.515	101.415
4.625	103.672	103.572	103.472	4.500	104.004	103.904	103.804	4.250	104.202	104.102	104.002	5.500	101.625	101.525	101.425	4.750	101.862	101.762	101.662
4.750	104.487	104.387	104.287	4.625	104.053	103.953	103.853	4.375	104.476	104.376	104.276	5.625	101.720	101.620	101.520	4.875	101.974	101.874	101.774
4.875	104.809	104.709	104.609	4.750	104.756	104.656	104.556	4.500	104.623	104.523	104.423	5.750	102.311	102.211	102.111	4.990	102.017	101.917	101.817
4.990	104.930	104.830	104.730	4.875	105.031	104.931	104.831	4.625	103.772	103.672	103.572	5.875	N/A	N/A	N/A	5.000	102.117	102.017	101.917
5.000	105.030	104.930	104.830	4.990	105.170	105.070	104.970	4.750	104.019	103.919	103.819	5.990	N/A	N/A	N/A	5.125	102.078	101.978	101.878
5.125	105.124	105.024	104.924	5.000	105.270	105.170	105.070	4.875	104.131	104.031	103.931	6.000	N/A	N/A	N/A	5.250	102.443	102.343	102.243

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/15/2020

45 Day Lock Exp.:

4/30/2020

60 Day Lock Exp.:

5/15/2020

W. Rate Sheet Dated: 3/16/2020

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	98.668	98.606	98.543	
3.500	99.145	99.083	99.020	
3.625	99.629	99.566	99.504	
3.750	99.913	99.850	99.788	
3.875	100.026	99.964	99.901	
4.000	100.179	100.116	100.054	
4.125	100.409	100.346	100.284	
4.250	100.735	100.672	100.610	
4.375	101.025	100.963	100.900	
4.500	101.167	101.104	101.042	
4.625	101.204	101.141	101.079	
4.750	101.459	101.396	101.334	
4.875	101.761	101.698	101.636	

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	99.040	98.915	98.790	
3.375	99.506	99.381	99.256	
3.500	99.913	99.788	99.663	
3.625	100.400	100.275	100.150	
3.750	100.818	100.693	100.568	
3.875	101.201	101.076	100.951	
4.000	101.541	101.416	101.291	
4.125	101.672	101.547	101.422	
4.250	101.980	101.855	101.730	
4.375	102.260	102.135	102.010	
4.500	102.415	102.290	102.165	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	97.850	97.725	97.600	
3.375	98.259	98.134	98.009	
3.500	98.638	98.513	98.388	
3.625	98.994	98.869	98.744	
3.750	99.598	99.473	99.348	
3.875	99.922	99.797	99.672	
4.000	100.208	100.083	99.958	
4.125	100.493	100.368	100.243	
4.250	100.778	100.653	100.528	
4.375	101.063	100.938	100.813	
4.500	101.354	101.229	101.104	
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	0.500	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)