



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.: 7/27/2020

45 Day Lock Exp.: 8/10/2020

60 Day Lock Exp.: 8/24/2020

W. Rate Sheet Dated: 6/25/2020

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	99.854	99.854	99.854	2.750	99.733	99.733	99.733	2.375	97.509	97.509	97.509	3.125	95.802	95.802	95.802
2.875	99.859	99.859	99.859	2.875	99.736	99.736	99.736	2.500	97.514	97.514	97.514	3.250	97.304	97.304	97.304
3.000	99.863	99.863	99.863	3.000	99.740	99.740	99.740	2.625	97.517	97.517	97.517	3.375	97.306	97.306	97.306
3.125	99.868	99.868	99.868	3.125	99.744	99.744	99.744	2.750	98.559	98.559	98.559	3.500	97.301	97.301	97.301
3.250	100.819	100.819	100.819	3.250	100.498	100.498	100.498	2.875	98.562	98.562	98.562	3.625	97.302	97.302	97.302
3.375	100.723	100.723	100.723	3.375	100.501	100.501	100.501	3.000	98.566	98.566	98.566	Margin = 2.250		Index = 0.180	
3.500	100.727	100.727	100.727	3.500	100.505	100.505	100.505	3.125	98.569	98.569	98.569				
3.625	100.731	100.731	100.731	3.625	100.518	100.518	100.518	3.250	100.804	100.804	100.804				
3.750	101.765	101.765	101.765	3.750	101.305	101.305	101.305	3.375	100.807	100.807	100.807				
3.875	101.669	101.669	101.669	3.875	101.337	101.337	101.337	3.500	100.811	100.811	100.811				
4.000	101.692	101.692	101.692	4.000	101.340	101.340	101.340	3.625	100.860	100.860	100.860				
4.125	101.695	101.695	101.695	4.125	101.329	101.329	101.329	3.750	101.194	101.194	101.194				
4.250	102.401	102.401	102.401	4.250	101.899	101.899	101.899	3.875	101.263	101.263	101.263				
4.375	102.304	102.304	102.304	4.375	101.902	101.902	101.902	4.000	101.265	101.265	101.265				
4.500	102.294	102.294	102.294	4.500	101.904	101.904	101.904	4.125	101.254	101.254	101.254				
4.625	102.297	102.297	102.297	4.625	101.893	101.893	101.893	4.250	102.106	102.106	102.106				
4.750	103.153	103.153	103.153	4.750	102.651	102.651	102.651	4.375	102.108	102.108	102.108				
4.875	103.056	103.056	103.056	4.875	102.653	102.653	102.653	4.500	102.110	102.110	102.110				
6.250	104.195	104.195	104.195	6.250	103.792	103.792	103.792	4.625	102.100	102.100	102.100				

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	99.104	99.104	99.104	2.750	98.733	98.733	98.733	2.375	96.509	96.509	96.509	3.125	94.802	94.802	94.802
2.875	99.109	99.109	99.109	2.875	98.736	98.736	98.736	2.500	96.514	96.514	96.514	3.250	96.304	96.304	96.304
3.000	99.113	99.113	99.113	3.000	98.740	98.740	98.740	2.625	96.517	96.517	96.517	3.375	96.306	96.306	96.306
3.125	99.118	99.118	99.118	3.125	98.744	98.744	98.744	2.750	97.559	97.559	97.559	3.500	96.301	96.301	96.301
3.250	100.069	100.069	100.069	3.250	99.998	99.998	99.998	2.875	97.562	97.562	97.562	3.625	96.302	96.302	96.302
3.375	99.973	99.973	99.973	3.375	100.001	100.001	100.001	3.000	97.566	97.566	97.566	Margin = 2.250		Index = 0.180	
3.500	99.977	99.977	99.977	3.500	100.005	100.005	100.005	3.125	97.569	97.569	97.569	30 Year OTC			
3.625	99.981	99.981	99.981	3.625	100.018	100.018	100.018	3.250	99.804	99.804	99.804	Rate	30 Day	45 Day	60 Day
3.750	100.815	100.815	100.815	3.750	100.305	100.305	100.305	3.375	99.807	99.807	99.807	4.000	101.317	101.317	101.317
3.875	100.719	100.719	100.719	3.875	100.337	100.337	100.337	3.500	99.811	99.811	99.811	4.125	101.320	101.320	101.320
4.000	100.742	100.742	100.742	4.000	100.340	100.340	100.340	3.625	99.860	99.860	99.860	4.375	101.929	101.929	101.929
4.125	100.745	100.745	100.745	4.125	100.329	100.329	100.329	3.750	100.194	100.194	100.194	4.500	101.919	101.919	101.919
4.250	101.651	101.651	101.651	4.250	100.899	100.899	100.899	3.875	100.263	100.263	100.263	4.625	101.922	101.922	101.922
4.375	101.554	101.554	101.554	4.375	100.902	100.902	100.902	4.000	100.265	100.265	100.265	4.875	102.681	102.681	102.681
4.500	101.544	101.544	101.544	4.500	100.904	100.904	100.904	4.125	100.254	100.254	100.254	5.000	102.670	102.670	102.670
4.625	101.547	101.547	101.547	4.625	100.893	100.893	100.893	4.250	101.106	101.106	101.106	5.125	102.673	102.673	102.673
4.750	102.403	102.403	102.403	4.750	101.651	101.651	101.651	4.375	101.108	101.108	101.108	5.500	104.438	104.438	104.438
4.875	102.306	102.306	102.306	4.875	101.653	101.653	101.653	4.500	101.110	101.110	101.110	5.625	104.440	104.440	104.440
6.250	103.445	103.445	103.445	6.250	102.792	102.792	102.792	4.625	101.100	101.100	101.100	6.250	103.500	103.500	103.500

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	0.000	0.000	\$50,000 - \$85,000	-0.500	-0.500
FICO 660 - 679	0.000	0.000	\$85,001 - \$125,000	0.000	0.000
FICO 640 - 659	-0.750	-0.750	\$125,001 - \$175,000	0.000	0.000
FICO 620 - 639	-1.000	-1.000	\$175,001 - \$275,000	0.000	0.000
FICO 600 - 619	N/A	N/A	\$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	N/A	N/A
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000				N/A	N/A
Max Note Rate = 4.750					

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	4.000	98.567	98.567	98.567	4.125	98.570	98.570	98.570
4.125	98.745	98.745	98.745	6.250	103.750	103.500	103.250	4.375	99.179	99.179	99.179	4.625	99.172	99.172	99.172
4.250	99.351	99.351	99.351					4.500	99.169	99.169	99.169	4.875	99.931	99.931	99.931
4.375	99.354	99.354	99.354					4.625	99.172	99.172	99.172	5.000	99.920	99.920	99.920
4.500	99.144	99.144	99.144					5.125	99.923	99.923	99.923	5.125	99.923	99.923	99.923
4.625	99.147	99.147	99.147					5.000	99.920	99.920	99.920	5.000	101.688	101.688	101.688
5.000	100.095	100.095	100.095					5.125	99.923	99.923	99.923	5.625	101.690	101.690	101.690
5.125	100.098	100.098	100.098					6.250	100.750	100.750	100.750	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.250	100.498	100.498	100.498									Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.750	6.250	102.750	102.750	102.750

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/27/2020

45 Day Lock Exp.:

8/10/2020

60 Day Lock Exp.:

8/24/2020

W. Rate Sheet Dated: 6/25/2020

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	98.173	98.173	98.173	2.750	98.481	98.481	98.481	2.375	94.289	94.289	94.289	3.125	95.131	95.131	95.131
2.875	98.178	98.178	98.178	2.875	98.485	98.485	98.485	2.500	94.294	94.294	94.294	3.250	96.476	96.476	96.476
3.000	98.182	98.182	98.182	3.000	98.489	98.489	98.489	2.625	94.297	94.297	94.297	3.375	96.478	96.478	96.478
3.125	98.186	98.186	98.186	3.125	98.493	98.493	98.493	2.750	97.308	97.308	97.308	3.500	96.473	96.473	96.473
3.250	98.981	98.981	98.981	3.250	99.090	99.090	99.090	2.875	97.311	97.311	97.311	3.625	96.475	96.475	96.475
3.375	98.885	98.885	98.885	3.375	99.094	99.094	99.094	3.000	97.315	97.315	97.315	Margin = 2.250		Index = 0.180	
3.500	98.889	98.889	98.889	3.500	99.097	99.097	99.097	3.125	97.318	97.318	97.318				
3.625	98.894	98.894	98.894	3.625	99.111	99.111	99.111	3.250	99.397	99.397	99.397				
3.750	99.677	99.677	99.677	3.750	99.647	99.647	99.647	3.375	99.400	99.400	99.400				
3.875	99.581	99.581	99.581	3.875	99.680	99.680	99.680	3.500	99.403	99.403	99.403				
4.000	99.604	99.604	99.604	4.000	99.682	99.682	99.682	3.625	99.452	99.452	99.452				
4.125	99.608	99.608	99.608	4.125	99.672	99.672	99.672	3.750	99.537	99.537	99.537				
4.250	100.189	100.189	100.189	4.250	100.117	100.117	100.117	3.875	99.605	99.605	99.605				
4.375	100.092	100.092	100.092	4.375	100.119	100.119	100.119	4.000	99.608	99.608	99.608				
4.500	100.081	100.081	100.081	4.500	100.122	100.122	100.122	4.125	99.597	99.597	99.597				
4.625	100.084	100.084	100.084	4.625	100.111	100.111	100.111	4.250	100.323	100.323	100.323				
4.750	99.441	99.441	99.441	4.750	99.368	99.368	99.368	4.375	100.326	100.326	100.326				
4.875	99.343	99.343	99.343	4.875	99.371	99.371	99.371	4.500	100.328	100.328	100.328				
6.250	100.545	100.545	100.545	6.250	100.572	100.572	100.572	4.625	100.317	100.317	100.317				

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	97.423	97.423	97.423	2.750	97.051	97.051	97.051	2.375	94.359	94.359	94.359	3.125	93.121	93.121	93.121
2.875	97.428	97.428	97.428	2.875	97.055	97.055	97.055	2.500	94.364	94.364	94.364	3.250	94.466	94.466	94.466
3.000	97.432	97.432	97.432	3.000	97.059	97.059	97.059	2.625	94.367	94.367	94.367	3.375	94.468	94.468	94.468
3.125	97.436	97.436	97.436	3.125	97.063	97.063	97.063	2.750	95.128	95.128	95.128	3.500	94.463	94.463	94.463
3.250	98.231	98.231	98.231	3.250	98.160	98.160	98.160	2.875	95.131	95.131	95.131	3.625	94.465	94.465	94.465
3.375	98.135	98.135	98.135	3.375	98.164	98.164	98.164	3.000	95.135	95.135	95.135	Margin = 2.250		Index = 0.180	
3.500	98.139	98.139	98.139	3.500	98.167	98.167	98.167	3.125	95.138	95.138	95.138	30 Year OTC			
3.625	98.144	98.144	98.144	3.625	98.181	98.181	98.181	3.250	97.029	97.029	97.029	Rate	30 Day	45 Day	60 Day
3.750	98.727	98.727	98.727	3.750	98.217	98.217	98.217	3.375	97.032	97.032	97.032	4.000	99.229	99.229	99.229
3.875	98.631	98.631	98.631	3.875	98.250	98.250	98.250	3.500	97.036	97.036	97.036	4.125	99.233	99.233	99.233
4.000	98.654	98.654	98.654	4.000	98.252	98.252	98.252	3.625	97.085	97.085	97.085	4.375	99.717	99.717	99.717
4.125	98.658	98.658	98.658	4.125	98.242	98.242	98.242	3.750	97.419	97.419	97.419	4.500	99.706	99.706	99.706
4.250	99.439	99.439	99.439	4.250	98.687	98.687	98.687	3.875	97.488	97.488	97.488	4.625	99.709	99.709	99.709
4.375	99.342	99.342	99.342	4.375	98.689	98.689	98.689	4.000	97.490	97.490	97.490	4.875	98.968	98.968	98.968
4.500	99.331	99.331	99.331	4.500	98.692	98.692	98.692	4.125	97.479	97.479	97.479	5.000	98.958	98.958	98.958
4.625	99.334	99.334	99.334	4.625	98.681	98.681	98.681	4.250	97.706	97.706	97.706	5.125	98.961	98.961	98.961
4.750	98.691	98.691	98.691	4.750	97.938	97.938	97.938	4.375	97.708	97.708	97.708	5.500	100.538	100.538	100.538
4.875	98.593	98.593	98.593	4.875	97.941	97.941	97.941	4.500	97.710	97.710	97.710	5.625	100.540	100.540	100.540
6.250	99.795	99.795	99.795	6.250	99.142	99.142	99.142	4.625	97.700	97.700	97.700	6.250	99.861	99.861	99.861

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	-1.000
FICO 680- 719	0.000	0.000	FICO 600 - 619	N/A	N/A
FICO 660 - 679	0.000	0.000	FICO 580 - 599	N/A	N/A
FICO 640 - 659	-0.750	-0.750			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	VA Jumbo	N/A	N/A
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000			Max Note Rate = 4.750	N/A	N/A

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	4.000	96.479	96.479	96.479	4.750	N/A	N/A	N/A
4.125	96.308	96.308	96.308	6.250	99.750	99.500	99.250	4.125	96.483	96.483	96.483				
4.250	96.789	96.789	96.789					4.375	96.967	96.967	96.967				
4.375	96.792	96.792	96.792					4.500	96.956	96.956	96.956				
4.500	96.581	96.581	96.581					4.625	96.959	96.959	96.959				
4.625	96.584	96.584	96.584					4.875	96.218	96.218	96.218				
5.000	96.033	96.033	96.033					5.000	96.208	96.208	96.208				
5.125	96.036	96.036	96.036					5.125	96.211	96.211	96.211				
5.250	96.248	96.248	96.248					5.500	97.788	97.788	97.788				
Borrower Paid Comp Only				Lender Paid Only				5.625	97.790	97.790	97.790	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	97.111	97.111	97.111	Rate	30 Day	45 Day	60 Day
												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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30 Day Lock Exp.:

7/27/2020

45 Day Lock Exp.:

8/10/2020

60 Day Lock Exp.:

8/24/2020

W. Rate Sheet Dated: 6/25/2020

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	
2.500	96.557	96.557	96.307	
2.625	97.633	97.633	97.383	
2.750	98.394	98.394	98.144	
2.875	98.982	98.982	98.732	
3.000	99.530	99.530	99.280	
3.125	99.860	99.860	99.610	
3.250	100.156	100.156	99.906	
3.375	100.601	100.601	100.351	
3.500	100.928	100.928	100.678	
3.625	101.195	101.195	100.945	
3.750	100.936	100.936	100.686	
3.875	101.270	101.270	101.020	
4.000	101.561	101.561	101.311	
4.125	101.682	101.682	101.432	
4.250	101.023	101.023	100.773	
4.375	101.329	101.329	101.079	
4.500	101.578	101.578	101.328	
4.625	101.670	101.670	101.420	
4.750	101.775	101.775	101.525	
4.875	103.047	103.047	102.797	

20 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	96.026	96.026	95.776	
2.500	96.893	96.893	96.643	
2.625	97.700	97.700	97.450	
2.750	98.313	98.313	98.063	
2.875	98.952	98.952	98.702	
3.000	99.416	99.416	99.166	
3.125	99.822	99.822	99.572	
3.250	99.811	99.811	99.561	
3.375	100.263	100.263	100.013	
3.500	100.634	100.634	100.384	
3.625	100.904	100.904	100.654	
3.750	100.755	100.755	100.505	
3.875	101.145	101.145	100.895	
4.000	101.470	101.470	101.220	
4.125	101.594	101.594	101.344	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.375	N/A	N/A	N/A	
1.500	N/A	N/A	N/A	
1.625	N/A	N/A	N/A	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
2.000	96.269	96.269	96.019	
2.125	96.850	96.850	96.600	
2.250	97.384	97.384	97.134	
2.375	97.794	97.794	97.544	
2.500	98.441	98.441	98.191	
2.625	98.958	98.958	98.708	
2.750	99.328	99.328	99.078	
2.875	99.659	99.659	99.409	
3.000	99.856	99.856	99.606	
3.125	100.286	100.286	100.036	
3.250	100.583	100.583	100.333	
3.375	100.878	100.878	100.628	
3.500	101.056	101.056	100.806	
3.625	100.876	100.876	100.626	
3.750	101.127	101.127	100.877	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.126	98.126	97.876	
3.000	98.673	98.673	98.423	
3.125	99.003	99.003	98.753	
3.250	98.674	98.674	98.424	
3.375	99.119	99.119	98.869	
3.500	99.446	99.446	99.196	
3.625	99.712	99.712	99.462	
3.750	98.701	98.701	98.451	
3.875	99.035	99.035	98.785	
4.000	99.325	99.325	99.075	
4.125	99.446	99.446	99.196	
4.250	98.354	98.354	98.104	
4.375	98.660	98.660	98.410	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.203	98.203	97.953	
3.000	98.534	98.534	98.284	
3.125	98.731	98.731	98.481	
3.250	98.348	98.348	98.098	
3.375	98.645	98.645	98.395	
3.500	98.940	98.940	98.690	
3.625	99.118	99.118	98.868	
3.750	97.751	97.751	97.501	
3.875	98.002	98.002	97.752	
4.000	98.145	98.145	97.895	
4.125	98.481	98.481	98.231	
4.250	97.005	97.005	96.755	
4.375	97.244	97.244	96.994	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	98.103	98.103	97.853	
2.875	98.434	98.434	98.184	
3.000	98.631	98.631	98.381	
3.125	98.248	98.248	97.998	
3.250	98.545	98.545	98.295	
3.375	98.840	98.840	98.590	
3.500	99.018	99.018	98.768	
3.625	97.651	97.651	97.401	
3.750	97.902	97.902	97.652	
3.875	98.045	98.045	97.795	
4.000	98.381	98.381	98.131	
4.125	96.905	96.905	96.655	
4.250	97.144	97.144	96.894	

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 *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00

*UW Fee with option to buy out = \$895 / \$495 for streamline

*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

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

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

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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

30 Day Lock Exp.: 7/27/2020
45 Day Lock Exp.: 8/10/2020
60 Day Lock Exp.: 8/24/2020

W. Rate Sheet Dated: 6/25/2020

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	98.924	98.924	98.924	3.375	100.633	100.633	100.633	3.375	100.633	100.633	100.633	2.750	98.291	98.291	98.291	3.375	99.406	99.406	99.406
2.875	99.582	99.582	99.582	3.500	101.004	101.004	101.004	3.500	101.004	101.004	101.004	2.875	98.949	98.949	98.949	3.500	99.777	99.777	99.777
2.990	100.167	100.167	100.167	3.625	101.343	101.343	101.343	3.625	101.343	101.343	101.343	2.990	99.534	99.534	99.534	3.625	100.116	100.116	100.116
3.000	100.267	100.267	100.267	3.750	101.254	101.254	101.254	3.750	101.254	101.254	101.254	3.000	99.634	99.634	99.634	3.750	99.279	99.279	99.279
3.125	100.664	100.664	100.664	3.875	101.628	101.628	101.628	3.875	101.628	101.628	101.628	3.125	100.031	100.031	100.031	3.875	99.653	99.653	99.653
3.250	101.007	101.007	101.007	3.990	101.854	101.854	101.854	3.990	101.854	101.854	101.854	3.250	99.780	99.780	99.780	3.990	99.879	99.879	99.879
3.375	101.508	101.508	101.508	4.000	101.954	101.954	101.954	4.000	101.954	101.954	101.954	3.375	100.281	100.281	100.281	4.000	99.979	99.979	99.979
3.500	101.879	101.879	101.879	4.125	102.102	102.102	102.102	4.125	102.102	102.102	102.102	3.500	100.652	100.652	100.652	4.125	100.127	100.127	100.127
3.625	102.218	102.218	102.218	4.250	101.372	101.372	101.372	4.250	101.372	101.372	101.372	3.625	100.991	100.991	100.991	4.250	99.020	99.020	99.020
3.750	102.129	102.129	102.129	4.375	101.685	101.685	101.685	4.375	101.685	101.685	101.685	3.750	100.154	100.154	100.154	4.375	99.333	99.333	99.333
3.875	102.503	102.503	102.503	4.500	101.692	101.692	101.692	4.500	101.692	101.692	101.692	3.875	100.528	100.528	100.528	4.500	99.340	99.340	99.340
3.990	102.729	102.729	102.729	4.625	101.791	101.791	101.791	4.625	101.791	101.791	101.791	3.990	100.754	100.754	100.754	4.625	99.439	99.439	99.439
4.000	102.829	102.829	102.829	4.750	101.876	101.876	101.876	4.750	101.876	101.876	101.876	4.000	100.854	100.854	100.854	4.750	99.215	99.215	99.215
4.125	102.977	102.977	102.977	4.875	102.181	102.181	102.181	4.875	102.181	102.181	102.181	4.125	101.002	101.002	101.002	4.875	99.520	99.520	99.520
4.250	102.247	102.247	102.247	4.990	102.306	102.306	102.306	4.990	102.306	102.306	102.306	4.250	99.895	99.895	99.895	4.990	99.645	99.645	99.645
4.375	102.560	102.560	102.560	5.000	102.406	102.406	102.406	5.000	102.406	102.406	102.406	4.375	100.208	100.208	100.208	5.000	99.745	99.745	99.745
4.500	102.817	102.817	102.817	5.125	102.352	102.352	102.352	5.125	102.352	102.352	102.352	4.500	100.465	100.465	100.465	5.125	98.423	98.423	98.423
4.625	102.916	102.916	102.916	5.250	103.128	103.128	103.128	5.250	103.128	103.128	103.128	4.625	100.564	100.564	100.564	5.250	99.199	99.199	99.199
4.750	103.001	103.001	103.001	5.375	104.142	104.142	104.142	5.375	104.142	104.142	104.142	4.750	100.340	100.340	100.340	5.375	100.063	100.063	100.063
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
3.375	99.406	99.406	99.406	2.750	99.554	99.554	99.554	3.375	101.148	101.148	101.148	3.375	101.148	101.148	101.148	2.750	100.691	100.691	100.691
3.500	99.777	99.777	99.777	2.875	100.229	100.229	100.229	3.500	101.542	101.542	101.542	3.500	101.542	101.542	101.542	2.875	101.053	101.053	101.053
3.625	100.116	100.116	100.116	2.990	100.625	100.625	100.625	3.625	101.828	101.828	101.828	3.625	101.828	101.828	101.828	2.990	101.176	101.176	101.176
3.750	99.279	99.279	99.279	3.000	100.725	100.725	100.725	3.750	101.682	101.682	101.682	3.750	101.682	101.682	101.682	3.000	101.276	101.276	101.276
3.875	99.653	99.653	99.653	3.125	101.161	101.161	101.161	3.875	102.074	102.074	102.074	3.875	102.074	102.074	102.074	3.125	101.742	101.742	101.742
3.990	99.879	99.879	99.879	3.250	101.173	101.173	101.173	3.990	102.304	102.304	102.304	3.990	102.304	102.304	102.304	3.250	102.061	102.061	102.061
4.000	99.979	99.979	99.979	3.375	101.648	101.648	101.648	4.000	102.404	102.404	102.404	4.000	102.404	102.404	102.404	3.375	102.374	102.374	102.374
4.125	100.127	100.127	100.127	3.500	102.042	102.042	102.042	4.125	102.535	102.535	102.535	4.125	102.535	102.535	102.535	3.500	102.569	102.569	102.569
4.250	99.020	99.020	99.020	3.625	102.328	102.328	102.328	4.250	102.162	102.162	102.162	4.250	102.162	102.162	102.162	3.625	102.415	102.415	102.415
4.375	99.333	99.333	99.333	3.750	102.182	102.182	102.182	4.375	102.352	102.352	102.352	4.375	102.352	102.352	102.352	3.750	102.666	102.666	102.666
4.500	99.340	99.340	99.340	3.875	102.574	102.574	102.574	4.500	101.767	101.767	101.767	4.500	101.767	101.767	101.767	3.875	102.811	102.811	102.811
4.625	99.439	99.439	99.439	3.990	102.804	102.804	102.804	4.625	101.835	101.835	101.835	4.625	101.835	101.835	101.835	3.990	103.051	103.051	103.051
4.750	99.215	99.215	99.215	4.000	102.904	102.904	102.904	4.750	102.326	102.326	102.326	4.750	102.326	102.326	102.326	4.000	103.151	103.151	103.151
4.875	99.520	99.520	99.520	4.125	103.035	103.035	103.035	4.875	102.573	102.573	102.573	4.875	102.573	102.573	102.573	4.125	102.100	102.100	102.100
4.990	99.645	99.645	99.645	4.250	102.662	102.662	102.662	4.990	102.890	102.890	102.890	4.990	102.890	102.890	102.890	4.250	102.343	102.343	102.343
5.000	99.745	99.745	99.745	4.375	102.852	102.852	102.852	5.000	102.990	102.990	102.990	5.000	102.990	102.990	102.990	4.375	102.584	102.584	102.584
5.125	98.423	98.423	98.423	4.500	103.017	103.017	103.017	5.125	103.265	103.265	103.265	5.125	103.265	103.265	103.265	4.500	102.710	102.710	102.710
5.250	99.199	99.199	99.199	4.625	103.085	103.085	103.085	5.250	103.262	103.262	103.262	5.250	103.262	103.262	103.262	4.625	102.883	102.883	102.883
5.375	100.063	100.063	100.063	4.750	103.576	103.576	103.576	5.375	104.464	104.464	104.464	5.375	104.464	104.464	104.464	4.750	102.978	102.978	102.978
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
2.750	102.691	102.691	102.691	2.750	102.941	102.941	102.941	2.750	99.728	99.728	99.728	2.750	101.728	101.728	101.728	2.750	101.978	101.978	101.978
2.875	101.053	101.053	101.053	2.875	101.053	101.053	101.053	2.875	100.090	100.090	100.090	2.875	100.090	100.090	100.090	2.875	100.090	100.090	100.090
2.990	101.176	101.176	101.176	2.990	101.176	101.176	101.176	2.990	100.213	100.213	100.213	2.990	100.213	100.213	100.213	2.990	100.213	100.213	100.213
3.000	101.276	101.276	101.276	3.000	101.276	101.276	101.276	3.000	100.313	100.313	100.313	3.000	100.313	100.313	100.313	3.000	100.313	100.313	100.313
3.125	101.742	101.742	101.742	3.125	101.742	101.742	101.742	3.125	99.873	99.873	99.873	3.125	99.873	99.873	99.873	3.125	99.873	99.873	99.873
3.250	102.061	102.061	102.061	3.250	102.061	102.061	102.061	3.250	100.192	100.192	100.192	3.250	100.192	100.192	100.192	3.250	100.192	100.192	100.192
3.375	102.374	102.374	102.374	3.375	102.374	102.374	102.374	3.375	100.505	100.505	100.505	3.375	100.505	100.505	100.505	3.375	100.505	100.505	100.505
3.500	102.569	102.569	102.569	3.500	102.569	102.569	102.569	3.500	100.700	100.700	100.700	3.500	100.700	100.700	100.700	3.500	100.700	100.700	100.700
3.625	102.415	102.415	102.415	3.625	102.415	102.415	102.415	3.625	99.391	99.391	99.391	3.625	99.391	99.391	99.391	3.625	99.391	99.391	99.391
3.750	102.666	102.666	102.666	3.750	102.666	102.666	102.666	3.750	99.642	99.642	99.642	3.750	99.642	99.642	99.642	3.750	99.642	99.642	99



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.:

7/27/2020

45 Day Lock Exp.:

8/10/2020

60 Day Lock Exp.:

8/24/2020

W. Rate Sheet Dated: 6/25/2020

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	98.924	98.924	98.924	2.750	99.554	99.554	99.554	2.750	100.691	100.691	100.691	2.750	97.941	97.941	97.941	2.750	99.428	99.428	99.428
2.875	99.582	99.582	99.582	2.875	100.229	100.229	100.229	2.875	101.053	101.053	101.053	2.875	98.599	98.599	98.599	2.875	99.790	99.790	99.790
2.990	100.167	100.167	100.167	2.990	100.625	100.625	100.625	2.990	101.176	101.176	101.176	2.990	99.184	99.184	99.184	2.990	99.913	99.913	99.913
3.000	100.267	100.267	100.267	3.000	100.725	100.725	100.725	3.000	101.276	101.276	101.276	3.000	99.284	99.284	99.284	3.000	100.013	100.013	100.013
3.125	100.664	100.664	100.664	3.125	101.161	101.161	101.161	3.125	101.742	101.742	101.742	3.125	99.681	99.681	99.681	3.125	99.573	99.573	99.573
3.250	101.007	101.007	101.007	3.250	101.173	101.173	101.173	3.250	102.061	102.061	102.061	3.250	99.430	99.430	99.430	3.250	99.892	99.892	99.892
3.375	101.508	101.508	101.508	3.375	101.648	101.648	101.648	3.375	102.374	102.374	102.374	3.375	99.931	99.931	99.931	3.375	100.205	100.205	100.205
3.500	101.879	101.879	101.879	3.500	102.042	102.042	102.042	3.500	102.569	102.569	102.569	3.500	100.302	100.302	100.302	3.500	100.400	100.400	100.400
3.625	102.218	102.218	102.218	3.625	102.328	102.328	102.328	3.625	102.415	102.415	102.415	3.625	100.641	100.641	100.641	3.625	99.091	99.091	99.091
3.750	102.129	102.129	102.129	3.750	102.182	102.182	102.182	3.750	102.666	102.666	102.666	3.750	99.804	99.804	99.804	3.750	99.342	99.342	99.342
3.875	102.503	102.503	102.503	3.875	102.574	102.574	102.574	3.875	102.811	102.811	102.811	3.875	100.178	100.178	100.178	3.875	99.487	99.487	99.487
3.990	102.729	102.729	102.729	3.990	102.804	102.804	102.804	3.990	103.051	103.051	103.051	3.990	100.404	100.404	100.404	3.990	99.727	99.727	99.727
4.000	102.829	102.829	102.829	4.000	102.904	102.904	102.904	4.000	103.151	103.151	103.151	4.000	100.504	100.504	100.504	4.000	99.827	99.827	99.827
4.125	102.977	102.977	102.977	4.125	103.035	103.035	103.035	4.125	102.100	102.100	102.100	4.125	100.652	100.652	100.652	4.125	98.403	98.403	98.403
4.250	102.247	102.247	102.247	4.250	102.662	102.662	102.662	4.250	102.343	102.343	102.343	4.250	99.545	99.545	99.545	4.250	98.646	98.646	98.646
4.375	102.560	102.560	102.560	4.375	102.852	102.852	102.852	4.375	102.584	102.584	102.584	4.375	99.858	99.858	99.858	4.375	98.887	98.887	98.887
4.500	102.817	102.817	102.817	4.500	103.017	103.017	103.017	4.500	102.710	102.710	102.710	4.500	100.115	100.115	100.115	4.500	99.013	99.013	99.013
4.625	102.916	102.916	102.916	4.625	103.085	103.085	103.085	4.625	102.883	102.883	102.883	4.625	100.214	100.214	100.214	4.625	98.589	98.589	98.589
4.750	103.001	103.001	103.001	4.750	103.576	103.576	103.576	4.750	102.978	102.978	102.978	4.750	99.990	99.990	99.990	4.750	100.017	100.017	100.017

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", LPMI		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
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.:

7/27/2020

45 Day Lock Exp.:

8/10/2020

60 Day Lock Exp.:

8/24/2020

W. Rate Sheet Dated: 6/25/2020

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	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

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	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

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	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
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)