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.: **8/14/2020**
45 Day Lock Exp.: **8/31/2020**
60 Day Lock Exp.: **9/14/2020**

W. Rate Sheet Dated: **7/15/2020** **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	100.495	100.495	100.495	2.750	100.373	100.373	100.373	2.250	98.009	98.009	98.009	3.125	95.802	95.802	95.802
2.875	100.500	100.500	100.500	2.875	100.377	100.377	100.377	2.500	98.018	98.018	98.018	3.250	97.304	97.304	97.304
3.000	100.504	100.504	100.504	3.000	100.381	100.381	100.381	2.625	98.021	98.021	98.021	3.375	97.306	97.306	97.306
3.125	100.508	100.508	100.508	3.125	100.385	100.385	100.385	2.750	98.844	98.844	98.844	3.500	97.301	97.301	97.301
3.250	101.194	101.194	101.194	3.250	100.873	100.873	100.873	2.875	98.847	98.847	98.847	3.625	97.302	97.302	97.302
3.375	101.098	101.098	101.098	3.375	100.876	100.876	100.876	3.000	98.851	98.851	98.851	Margin = 2.250		Index = 0.150	
3.500	101.102	101.102	101.102	3.500	100.880	100.880	100.880	3.125	98.854	98.854	98.854	**30 Year OTC**			
3.625	101.106	101.106	101.106	3.625	100.893	100.893	100.893	3.250	100.734	100.734	100.734	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.750	101.562	101.562	101.562	3.750	101.102	101.102	101.102	3.375	100.737	100.737	100.737	4.000	101.114	101.114	101.114
3.875	101.466	101.466	101.466	3.875	101.134	101.134	101.134	3.500	100.740	100.740	100.740	4.125	101.117	101.117	101.117
4.000	101.489	101.489	101.489	4.000	101.137	101.137	101.137	3.625	100.790	100.790	100.790	4.375	102.101	102.101	102.101
4.125	101.492	101.492	101.492	4.125	101.126	101.126	101.126	3.750	101.046	101.046	101.046	4.500	102.091	102.091	102.091
4.250	102.573	102.573	102.573	4.250	102.071	102.071	102.071	3.875	101.114	101.114	101.114	4.625	102.093	102.093	102.093
4.375	102.476	102.476	102.476	4.375	102.073	102.073	102.073	4.000	101.117	101.117	101.117	4.875	102.728	102.728	102.728
4.500	102.466	102.466	102.466	4.500	102.076	102.076	102.076	4.125	101.106	101.106	101.106	5.000	102.717	102.717	102.717
4.625	102.468	102.468	102.468	4.625	102.065	102.065	102.065	4.250	102.012	102.012	102.012	5.125	102.720	102.720	102.720
4.750	103.200	103.200	103.200	4.750	102.698	102.698	102.698	4.375	102.014	102.014	102.014	5.500	104.516	104.516	104.516
4.875	103.103	103.103	103.103	4.875	102.700	102.700	102.700	4.500	102.017	102.017	102.017	5.625	104.519	104.519	104.519
6.250	104.070	104.070	104.070	6.250	103.667	103.667	103.667	4.625	102.006	102.006	102.006	6.250	103.500	103.500	103.500

FHA Streamline

30/25 Year				20 Year				15/10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	103.109	103.109	103.109	2.750	103.009	103.009	103.009	2.250	100.234	100.234	100.234
2.875	103.114	103.114	103.114	2.875	103.013	103.013	103.013	2.375	100.239	100.239	100.239
3.000	103.114	103.114	103.114	3.000	103.013	103.013	103.013	2.500	100.239	100.239	100.239
3.125	103.114	103.114	103.114	3.125	103.013	103.013	103.013	2.625	100.238	100.238	100.238
3.250	103.595	103.595	103.595	3.250	103.498	103.498	103.498	2.750	101.057	101.057	101.057
3.375	103.614	103.614	103.614	3.375	103.513	103.513	103.513	2.875	101.074	101.074	101.074
3.500	103.613	103.613	103.613	3.500	103.513	103.513	103.513	3.000	101.074	101.074	101.074
3.625	103.613	103.613	103.613	3.625	103.523	103.523	103.523	3.125	101.074	101.074	101.074
3.750	103.065	103.065	103.065	3.750	102.968	102.968	102.968	3.250	102.950	102.950	102.950
3.875	103.082	103.082	103.082	3.875	103.011	103.011	103.011	3.375	102.964	102.964	102.964
4.000	103.101	103.101	103.101	4.000	102.981	102.981	102.981	3.500	102.964	102.964	102.964
4.125	103.082	103.082	103.082	4.125	102.968	102.968	102.968	3.625	103.010	103.010	103.010
4.250	104.059	104.059	104.059	4.250	103.923	103.923	103.923	3.750	103.217	103.217	103.217

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs

FICO Adjuster		Loan Size Adjuster	
FICO 720 +	0.250	$0 - $49,999	-2.500
FICO 680- 719	0.000	$50,000 - $85,000	-0.500
FICO 660 - 679	0.000	$85,001 - $125,000	0.000
FICO 640 - 659	-0.750	$125,001 - $175,000	0.000
FICO 620 - 639	-1.000	$175,001 - $275,000	0.000
FICO 600 - 619	N/A	$275,001 up to HB	0.000
FICO 580 - 599	N/A		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	N/A
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	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"

30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	98.542	98.542	98.542	6.250	103.750	103.500	103.250
4.250	99.523	99.523	99.523				
4.375	99.526	99.526	99.526				
4.500	99.316	99.316	99.316				
4.625	99.318	99.318	99.318				
5.000	100.142	100.142	100.142				
5.125	100.145	100.145	100.145				
5.250	100.545	100.545	100.545				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only"

Rate	30 Day	45 Day	60 Day
4.000	98.364	98.364	98.364
4.125	98.367	98.367	98.367
4.375	99.351	99.351	99.351
4.500	99.341	99.341	99.341
4.625	99.343	99.343	99.343
4.875	99.978	99.978	99.978
5.000	99.967	99.967	99.967
5.125	99.970	99.970	99.970
5.500	101.766	101.766	101.766
5.625	101.769	101.769	101.769
6.250	100.750	100.750	100.750

30 yr DPA "3.5% DPA ; Borrower Paid Only"

Rate	30 Day	45 Day	60 Day
4.750	101.000	101.000	101.000

30 yr DPA "3.5% DPA ; Lender Paid Only"

Rate	30 Day	45 Day	60 Day
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 *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
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Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/14/2020
45 Day Lock Exp.: 8/31/2020
60 Day Lock Exp.: 9/14/2020

W. Rate Sheet Dated: 7/15/2020 **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	98.782	98.782	98.782	2.750	99.091	99.091	99.091	2.375	94.793	94.793	94.793	3.125	95.100	95.100	95.100
2.875	98.787	98.787	98.787	2.875	99.095	99.095	99.095	2.500	94.798	94.798	94.798	3.250	96.539	96.539	96.539
3.000	98.792	98.792	98.792	3.000	99.098	99.098	99.098	2.625	94.801	94.801	94.801	3.375	96.541	96.541	96.541
3.125	98.796	98.796	98.796	3.125	99.102	99.102	99.102	2.750	97.561	97.561	97.561	3.500	96.536	96.536	96.536
3.250	99.419	99.419	99.419	3.250	99.528	99.528	99.528	2.875	97.565	97.565	97.565	3.625	96.537	96.537	96.537
3.375	99.323	99.323	99.323	3.375	99.531	99.531	99.531	3.000	97.568	97.568	97.568	Margin = 2.250		Index = 0.150	
3.500	99.327	99.327	99.327	3.500	99.535	99.535	99.535	3.125	97.572	97.572	97.572	**30 Year OTC**			
3.625	99.331	99.331	99.331	3.625	99.548	99.548	99.548	3.250	99.389	99.389	99.389	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.750	99.412	99.412	99.412	3.750	99.382	99.382	99.382	3.375	99.392	99.392	99.392	4.000	98.964	98.964	98.964
3.875	99.316	99.316	99.316	3.875	99.414	99.414	99.414	3.500	99.395	99.395	99.395	4.125	98.967	98.967	98.967
4.000	99.339	99.339	99.339	4.000	99.417	99.417	99.417	3.625	99.445	99.445	99.445	4.375	99.826	99.826	99.826
4.125	99.342	99.342	99.342	4.125	99.406	99.406	99.406	3.750	99.326	99.326	99.326	4.500	99.816	99.816	99.816
4.250	100.298	100.298	100.298	4.250	100.226	100.226	100.226	3.875	99.394	99.394	99.394	4.625	99.818	99.818	99.818
4.375	100.201	100.201	100.201	4.375	100.228	100.228	100.228	4.000	99.397	99.397	99.397	4.875	99.015	99.015	99.015
4.500	100.191	100.191	100.191	4.500	100.231	100.231	100.231	4.125	99.386	99.386	99.386	5.000	99.005	99.005	99.005
4.625	100.193	100.193	100.193	4.625	100.220	100.220	100.220	4.250	100.167	100.167	100.167	5.125	99.008	99.008	99.008
4.750	99.487	99.487	99.487	4.750	99.415	99.415	99.415	4.375	100.169	100.169	100.169	5.500	100.616	100.616	100.616
4.875	99.390	99.390	99.390	4.875	99.418	99.418	99.418	4.500	100.172	100.172	100.172	5.625	100.619	100.619	100.619
6.250	100.420	100.420	100.420	6.250	100.447	100.447	100.447	4.625	100.161	100.161	100.161	6.250	99.736	99.736	99.736

FHA High Balance Streamline

30/25 Year				20 Year				15/10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	101.047	101.047	101.047	2.750	100.947	100.947	100.947	2.250	97.734	97.734	97.734
2.875	101.052	101.052	101.052	2.875	100.951	100.951	100.951	2.375	97.739	97.739	97.739
3.000	101.051	101.051	101.051	3.000	100.951	100.951	100.951	2.500	97.739	97.739	97.739
3.125	101.051	101.051	101.051	3.125	100.951	100.951	100.951	2.625	97.738	97.738	97.738
3.250	101.470	101.470	101.470	3.250	101.373	101.373	101.373	2.750	98.276	98.276	98.276
3.375	101.489	101.489	101.489	3.375	101.388	101.388	101.388	2.875	98.293	98.293	98.293
3.500	101.488	101.488	101.488	3.500	101.388	101.388	101.388	3.000	98.293	98.293	98.293
3.625	101.488	101.488	101.488	3.625	101.398	101.398	101.398	3.125	98.292	98.292	98.292
3.750	100.565	100.565	100.565	3.750	100.468	100.468	100.468	3.250	99.825	99.825	99.825
3.875	100.582	100.582	100.582	3.875	100.511	100.511	100.511	3.375	99.839	99.839	99.839
4.000	100.601	100.601	100.601	4.000	100.481	100.481	100.481	3.500	99.839	99.839	99.839
4.125	100.582	100.582	100.582	4.125	100.468	100.468	100.468	3.625	99.885	99.885	99.885
4.250	101.434	101.434	101.434	4.250	101.298	101.298	101.298	3.750	100.092	100.092	100.092

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs

FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680- 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.750		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	N/A
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	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"

30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	96.042	96.042	96.042	6.250	99.750	99.500	99.250
4.250	96.898	96.898	96.898				
4.375	96.901	96.901	96.901				
4.500	96.691	96.691	96.691				
4.625	96.693	96.693	96.693				
5.000	96.080	96.080	96.080				
5.125	96.083	96.083	96.083				
5.250	96.295	96.295	96.295				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only"

Rate	30 Day	45 Day	60 Day
4.000	96.214	96.214	96.214
4.125	96.217	96.217	96.217
4.375	97.076	97.076	97.076
4.500	97.066	97.066	97.066
4.625	97.068	97.068	97.068
4.875	96.265	96.265	96.265
5.000	96.255	96.255	96.255
5.125	96.258	96.258	96.258
5.500	97.866	97.866	97.866
5.625	97.869	97.869	97.869
6.250	96.986	96.986	96.986

30 yr DPA "3.5% DPA ; Borrower Paid Only"

Rate	30 Day	45 Day	60 Day
4.750	N/A	N/A	N/A

30 yr DPA "3.5% DPA ; Lender Paid Only"

Rate	30 Day	45 Day	60 Day
6.250	N/A	N/A	N/A

Lock Desk Policy

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

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

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

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30 Day Lock Exp.: **8/14/2020**
45 Day Lock Exp.: **8/31/2020**
60 Day Lock Exp.: **9/14/2020**

W. Rate Sheet Dated: 7/15/2020 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Conforming FNMA

30/25 Year

Rate	30 Day	45 Day	60 Day
2.750	100.053	100.053	100.053
2.875	100.594	100.594	100.594
2.990	100.895	100.895	100.895
3.000	100.995	100.995	100.995
3.125	101.313	101.313	101.313
3.250	101.661	101.661	101.661
3.375	102.075	102.075	102.075
3.500	102.399	102.399	102.399
3.625	102.654	102.654	102.654
3.750	102.420	102.420	102.420
3.875	102.747	102.747	102.747
3.990	102.881	102.881	102.881
4.000	102.981	102.981	102.981
4.125	103.193	103.193	103.193
4.250	102.335	102.335	102.335
4.375	102.585	102.585	102.585
4.500	102.819	102.819	102.819
4.625	102.980	102.980	102.980
4.750	103.120	103.120	103.120

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
2.875	99.198	99.198	99.198
2.990	99.539	99.539	99.539
3.000	99.639	99.639	99.639
3.125	99.990	99.990	99.990
3.250	100.579	100.579	100.579
3.375	101.032	101.032	101.032
3.500	101.392	101.392	101.392
3.625	101.769	101.769	101.769
3.750	102.347	102.347	102.347
3.875	102.705	102.705	102.705
3.990	102.866	102.866	102.866
4.000	102.966	102.966	102.966
4.125	103.199	103.199	103.199
4.250	103.289	103.289	103.289
4.375	103.565	103.565	103.565
4.500	103.824	103.824	103.824
4.625	103.998	103.998	103.998
4.750	104.456	104.456	104.456
4.875	N/A	N/A	N/A

30/25 Year >125

Rate	30 Day	45 Day	60 Day
2.750	98.414	98.414	98.414
2.875	99.010	99.010	99.010
2.990	99.352	99.352	99.352
3.000	99.452	99.452	99.452
3.125	99.802	99.802	99.802
3.250	100.391	100.391	100.391
3.375	100.845	100.845	100.845
3.500	101.204	101.204	101.204
3.625	101.746	101.746	101.746
3.750	102.347	102.347	102.347
3.875	102.705	102.705	102.705
3.990	102.866	102.866	102.866
4.000	102.966	102.966	102.966
4.125	103.199	103.199	103.199
4.250	103.102	103.102	103.102
4.375	103.378	103.378	103.378
4.500	103.636	103.636	103.636
4.625	104.097	104.097	104.097
4.750	104.573	104.573	104.573

30/25 Year High Balance

Rate	30 Day	45 Day	60 Day
2.750	99.557	99.557	99.557
2.875	100.021	100.021	100.021
2.990	100.234	100.234	100.234
3.000	100.334	100.334	100.334
3.125	100.490	100.490	100.490
3.250	100.676	100.676	100.676
3.375	101.039	101.039	101.039
3.500	101.282	101.282	101.282
3.625	101.408	101.408	101.408
3.750	100.427	100.427	100.427
3.875	100.714	100.714	100.714
3.990	100.807	100.807	100.807
4.000	100.907	100.907	100.907
4.125	101.027	101.027	101.027
4.250	99.983	99.983	99.983
4.375	100.236	100.236	100.236
4.500	100.428	100.428	100.428
4.625	100.539	100.539	100.539
4.750	100.271	100.271	100.271

30/25 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	97.905	97.905	97.905
2.875	98.425	98.425	98.425
2.990	98.678	98.678	98.678
3.000	98.778	98.778	98.778
3.125	98.967	98.967	98.967
3.250	99.394	99.394	99.394
3.375	99.796	99.796	99.796
3.500	100.075	100.075	100.075
3.625	100.323	100.323	100.323
3.750	100.154	100.154	100.154
3.875	100.472	100.472	100.472
3.990	100.592	100.592	100.592
4.000	100.692	100.692	100.692
4.125	100.827	100.827	100.827
4.250	99.783	99.783	99.783
4.375	100.036	100.036	100.036
4.500	100.228	100.228	100.228
4.625	100.339	100.339	100.339
4.750	100.071	100.071	100.071

30/25 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	97.718	97.718	97.718
2.875	98.237	98.237	98.237
2.990	98.491	98.491	98.491
3.000	98.591	98.591	98.591
3.125	98.779	98.779	98.779
3.250	99.206	99.206	99.206
3.375	99.609	99.609	99.609
3.500	99.887	99.887	99.887
3.625	100.300	100.300	100.300
3.750	100.154	100.154	100.154
3.875	100.472	100.472	100.472
3.990	100.592	100.592	100.592
4.000	100.692	100.692	100.692
4.125	100.827	100.827	100.827
4.250	99.783	99.783	99.783
4.375	100.036	100.036	100.036
4.500	100.228	100.228	100.228
4.625	100.339	100.339	100.339
4.750	100.071	100.071	100.071

20 Year

Rate	30 Day	45 Day	60 Day
2.875	101.132	101.132	101.132
2.990	101.396	101.396	101.396
3.000	101.496	101.496	101.496
3.125	101.808	101.808	101.808
3.250	101.829	101.829	101.829
3.375	102.236	102.236	102.236
3.500	102.534	102.534	102.534
3.625	102.784	102.784	102.784
3.750	102.377	102.377	102.377
3.875	102.698	102.698	102.698
3.990	102.812	102.812	102.812
4.000	102.912	102.912	102.912
4.125	103.121	103.121	103.121
4.250	102.209	102.209	102.209
4.375	102.455	102.455	102.455
4.500	102.678	102.678	102.678
4.625	102.836	102.836	102.836
4.750	102.987	102.987	102.987
4.875	103.216	103.216	103.216

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.875	100.405	100.405	100.405
2.990	100.706	100.706	100.706
3.000	100.806	100.806	100.806
3.125	101.151	101.151	101.151
3.250	101.570	101.570	101.570
3.375	102.016	102.016	102.016
3.500	102.346	102.346	102.346
3.625	102.621	102.621	102.621
3.750	102.531	102.531	102.531
3.875	102.883	102.883	102.883
3.990	103.021	103.021	103.021
4.000	103.121	103.121	103.121
4.125	103.352	103.352	103.352
4.250	102.138	102.138	102.138
4.375	102.411	102.411	102.411
4.500	102.656	102.656	102.656
4.625	102.827	102.827	102.827
4.750	102.915	102.915	102.915
4.875	103.166	103.166	103.166

20 Year >125

Rate	30 Day	45 Day	60 Day
2.875	100.343	100.343	100.343
2.990	100.644	100.644	100.644
3.000	100.744	100.744	100.744
3.125	101.088	101.088	101.088
3.250	101.570	101.570	101.570
3.375	102.016	102.016	102.016
3.500	102.346	102.346	102.346
3.625	102.621	102.621	102.621
3.750	102.375	102.375	102.375
3.875	102.726	102.726	102.726
3.990	102.865	102.865	102.865
4.000	102.965	102.965	102.965
4.125	103.196	103.196	103.196
4.250	102.076	102.076	102.076
4.375	102.348	102.348	102.348
4.500	102.594	102.594	102.594
4.625	102.765	102.765	102.765
4.750	102.852	102.852	102.852
4.875	103.103	103.103	103.103

15 Year

Rate	30 Day	45 Day	60 Day
2.750	101.236	101.236	101.236
2.875	101.515	101.515	101.515
2.990	101.647	101.647	101.647
3.000	101.747	101.747	101.747
3.125	102.112	102.112	102.112
3.250	102.243	102.243	102.243
3.375	102.494	102.494	102.494
3.500	102.682	102.682	102.682
3.625	102.930	102.930	102.930
3.750	102.447	102.447	102.447
3.875	102.723	102.723	102.723
3.990	102.896	102.896	102.896
4.000	102.996	102.996	102.996
4.125	103.227	103.227	103.227
4.250	102.398	102.398	102.398
4.375	102.560	102.560	102.560
4.500	102.604	102.604	102.604
4.625	102.838	102.838	102.838
4.750	103.042	103.042	103.042

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.750	99.659	99.659	99.659
2.875	100.085	100.085	100.085
2.990	100.555	100.555	100.555
3.000	100.655	100.655	100.655
3.125	101.079	101.079	101.079
3.250	101.385	101.385	101.385
3.375	101.661	101.661	101.661
3.500	101.866	101.866	101.866
3.625	102.143	102.143	102.143
3.750	101.710	101.710	101.710
3.875	102.014	102.014	102.014
3.990	102.209	102.209	102.209
4.000	102.309	102.309	102.309
4.125	102.565	102.565	102.565
4.250	102.044	102.044	102.044
4.375	102.511	102.511	102.511
4.500	103.002	103.002	103.002
4.625	103.318	103.318	103.318
4.750	103.543	103.543	103.543

15 Year >125

Rate	30 Day	45 Day	60 Day
2.750	99.659	99.659	99.659
2.875	100.004	100.004	100.004
2.990	100.487	100.487	100.487
3.000	100.587	100.587	100.587
3.125	101.017	101.017	101.017
3.250	101.322	101.322	101.322
3.375	101.598	101.598	101.598
3.500	101.803	101.803	101.803
3.625	102.081	102.081	102.081
3.750	101.710	101.710	101.710
3.875	102.014	102.014	102.014
3.990	102.209	102.209	102.209
4.000	102.309	102.309	102.309
4.125	102.565	102.565	102.565
4.250	102.064	102.064	102.064
4.375	102.557	102.557	102.557
4.500	103.060	103.060	103.060
4.625	103.380	103.380	103.380
4.750	103.605	103.605	103.605

15 Year High Balance

Rate	30 Day	45 Day	60 Day
2.750	100.295	100.295	100.295
2.875	100.489	100.489	100.489
2.990	100.552	100.552	100.552
3.000	100.652	100.652	100.652
3.125	100.907	100.907	100.907
3.250	100.732	100.732	100.732
3.375	100.909	100.909	100.909
3.500	101.042	101.042	101.042
3.625	101.214	101.214	101.214
3.750	99.449	99.449	99.449
3.875	99.641	99.641	99.641
3.990	99.731	99.731	99.731
4.000	99.831	99.831	99.831
4.125	99.994	99.994	99.994
4.250	98.464	98.464	98.464
4.375	98.579	98.579	98.579
4.500	98.609	98.609	98.609
4.625	98.736	98.736	98.736
4.750	98.673	98.673	98.673

15 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	98.518	98.518	98.518
2.875	98.859	98.859	98.859
2.990	99.260	99.260	99.260
3.000	99.360	99.360	99.360
3.125	99.674	99.674	99.674
3.250	99.674	99.674	99.674
3.375	99.876	99.876	99.876
3.500	100.026	100.026	100.026
3.625	100.227	100.227	100.227
3.750	98.512	98.512	98.512
3.875	98.732	98.732	98.732
3.990	98.844	98.844	98.844
4.000	98.944	98.944	98.944
4.125	99.132	99.132	99.132
4.250	97.910	97.910	97.910
4.375	98.330	98.330	98.330
4.500	98.409	98.409	98.409
4.625	98.536	98.536	98.536
4.750	98.473	98.473	98.473

15 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	98.518	98.518	98.518
2.875	98.778	98.778	98.778
2.990	99.192	99.192	99.192
3.000	99.292	99.292	99.292
3.125	99.612	99.612	99.612
3.250	99.611	99.611	99.611
3.375	99.813	99.813	99.813
3.500	99.963	99.963	99.963
3.625	100.165	100.165	100.165
3.750	98.512	98.512	98.512
3.875	98.732	98.732	98.732
3.990	98.844	98.844	98.844
4.000	98.944	98.944	98.944
4.125	99.132	99.132	99.132
4.250	97.930	97.930	97.930
4.375	98.376	98.376	98.376
4.500	98.409	98.409	98.409
4.625	98.536	98.536	98.536
4.750	98.473	98.473	98.473

10 Year

Rate	30 Day	45 Day	60 Day
2.750	101.643	101.643	101.643
2.875	101.921	101.921	101.921
2.990	102.053	102.053	102.053
3.000	102.153	102.153	102.153
3.125	102.518	102.518	102.518
3.250	102.542	102.542	102.542
3.375	102.793	102.793	102.793
3.500	102.981	102.981	102.981
3.625	103.229	103.229	103.229
3.750	102.371	102.371	102.371
3.875	102.646	102.646	102.646
3.990	102.820	102.820	102.820
4.000	102.920	102.920	102.920
4.125	103.150	103.150	103.150
4.250	102.171	102.171	102.171
4.375	102.294	102.294	102.294
4.500	102.475	102.475	102.475
4.625	102.713	102.713	102.713
4.750	102.917	102.917	102.917

Applicable for all mortgages with greater than 15 year terms

FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 – 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	-2.500
640 – 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	-3.000
620 – 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	-3.750

Cash-Out Refinance*

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

* Not applicable to student loan cash-out refinances (identified by SFC 841).

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%	>97.00%
Investment property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
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	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

* Not applicableto MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).
** Not applicable to detached Condominium units (identified by SFC 588).

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	-0.500
$125,001 - $175,000	-0.375
$175,001 - $275,000	0.000
$275,001 up to HB	0.125

High LTV Refi Option LLPA Caps

Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
		>90.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LLPA Caps*

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

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

Mortgages with Subordinate Financing *

LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

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

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.: **8/14/2020**
45 Day Lock Exp.: **8/31/2020**
60 Day Lock Exp.: **9/14/2020**

W. Rate Sheet Dated: **7/15/2020** **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	97.548	97.548	97.298
2.625	98.577	98.577	98.327
2.750	99.298	99.298	99.048
2.875	99.878	99.878	99.628
3.000	100.340	100.340	100.090
3.125	100.644	100.644	100.394
3.250	100.801	100.801	100.551
3.375	101.213	101.213	100.963
3.500	101.515	101.515	101.265
3.625	101.756	101.756	101.506
3.750	101.410	101.410	101.160
3.875	101.721	101.721	101.471
4.000	101.978	101.978	101.728
4.125	102.106	102.106	101.856
4.250	101.006	101.006	100.756
4.375	101.312	101.312	101.062
4.500	101.573	101.573	101.323
4.625	101.681	101.681	101.431
4.750	101.529	101.529	101.279
4.875	102.832	102.832	102.582

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	96.881	96.881	96.631
2.500	97.744	97.744	97.494
2.625	98.544	98.544	98.294
2.750	99.141	99.141	98.891
2.875	99.795	99.795	99.545
3.000	100.168	100.168	99.918
3.125	100.491	100.491	100.241
3.250	100.490	100.490	100.240
3.375	100.890	100.890	100.640
3.500	101.234	101.234	100.984
3.625	101.469	101.469	101.219
3.750	101.348	101.348	101.098
3.875	101.713	101.713	101.463
4.000	102.026	102.026	101.776
4.125	102.147	102.147	101.897

15 Yr. Fixed

Rate	30 Day	45 Day	60 Day
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	N/A	N/A	N/A
2.125	97.718	97.718	97.468
2.250	98.245	98.245	97.995
2.375	98.683	98.683	98.433
2.500	99.299	99.299	99.049
2.625	99.765	99.765	99.515
2.750	100.116	100.116	99.866
2.875	100.432	100.432	100.182
3.000	100.629	100.629	100.379
3.125	100.873	100.873	100.623
3.250	101.119	101.119	100.869
3.375	101.388	101.388	101.138
3.500	101.546	101.546	101.296
3.625	100.845	100.845	100.595
3.750	101.084	101.084	100.834
3.875	101.232	101.232	100.982

30 Yr. High Balance Fixed

Rate	30 Day	45 Day	60 Day
2.875	98.983	98.983	98.733
3.000	99.444	99.444	99.194
3.125	99.748	99.748	99.498
3.250	99.397	99.397	99.147
3.375	99.809	99.809	99.559
3.500	100.111	100.111	99.861
3.625	100.351	100.351	100.101
3.750	99.216	99.216	98.966
3.875	99.526	99.526	99.276
4.000	99.783	99.783	99.533
4.125	99.911	99.911	99.661
4.250	98.336	98.336	98.086
4.375	98.642	98.642	98.392

20 Yr. High Balance Fixed

Rate	30 Day	45 Day	60 Day
2.875	98.991	98.991	98.741
3.000	99.307	99.307	99.057
3.125	99.504	99.504	99.254
3.250	98.935	98.935	98.685
3.375	99.181	99.181	98.931
3.500	99.450	99.450	99.200
3.625	99.608	99.608	99.358
3.750	97.731	97.731	97.481
3.875	97.970	97.970	97.720
4.000	98.118	98.118	97.868
4.125	98.426	98.426	98.176
4.250	96.967	96.967	96.717
4.375	97.166	97.166	96.916

15 Yr. High Balance Fixed

Rate	30 Day	45 Day	60 Day
2.750	98.891	98.891	98.641
2.875	99.207	99.207	98.957
3.000	99.404	99.404	99.154
3.125	98.835	98.835	98.585
3.250	99.081	99.081	98.831
3.375	99.350	99.350	99.100
3.500	99.508	99.508	99.258
3.625	97.631	97.631	97.381
3.750	97.870	97.870	97.620
3.875	98.018	98.018	97.768
4.000	98.326	98.326	98.076
4.125	96.867	96.867	96.617
4.250	97.066	97.066	96.816

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

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

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.

Lock Desk Policy

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

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

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

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

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

30 Day Lock Exp.: **8/14/2020**
45 Day Lock Exp.: **8/31/2020**
60 Day Lock Exp.: **9/14/2020**

W. Rate Sheet Dated: 7/15/2020 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Conforming FHLMC

30/25 Year

Rate	30 Day	45 Day	60 Day
2.750	99.913	99.913	99.913
2.875	100.518	100.518	100.518
2.990	100.898	100.898	100.898
3.000	100.998	100.998	100.998
3.125	101.351	101.351	101.351
3.250	101.626	101.626	101.626
3.375	102.088	102.088	102.088
3.500	102.415	102.415	102.415
3.625	102.690	102.690	102.690
3.750	102.354	102.354	102.354
3.875	102.730	102.730	102.730
3.990	102.936	102.936	102.936
4.000	103.036	103.036	103.036
4.125	103.201	103.201	103.201
4.250	102.262	102.262	102.262
4.375	102.560	102.560	102.560
4.500	102.866	102.866	102.866
4.625	102.988	102.988	102.988
4.750	103.050	103.050	103.050

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
3.375	101.213	101.213	101.213
3.500	101.540	101.540	101.540
3.625	101.815	101.815	101.815
3.750	101.479	101.479	101.479
3.875	101.855	101.855	101.855
3.990	102.061	102.061	102.061
4.000	102.161	102.161	102.161
4.125	102.326	102.326	102.326
4.250	101.387	101.387	101.387
4.375	101.685	101.685	101.685
4.500	101.741	101.741	101.741
4.625	101.863	101.863	101.863
4.750	101.925	101.925	101.925
4.875	102.230	102.230	102.230
4.990	102.401	102.401	102.401
5.000	102.501	102.501	102.501
5.125	102.804	102.804	102.804
5.250	103.198	103.198	103.198
5.375	104.451	104.451	104.451

30/25 Year >125

Rate	30 Day	45 Day	60 Day
3.375	101.213	101.213	101.213
3.500	101.540	101.540	101.540
3.625	101.815	101.815	101.815
3.750	101.479	101.479	101.479
3.875	101.855	101.855	101.855
3.990	102.061	102.061	102.061
4.000	102.161	102.161	102.161
4.125	102.326	102.326	102.326
4.250	101.387	101.387	101.387
4.375	101.685	101.685	101.685
4.500	101.741	101.741	101.741
4.625	101.863	101.863	101.863
4.750	101.925	101.925	101.925
4.875	102.230	102.230	102.230
4.990	102.401	102.401	102.401
5.000	102.501	102.501	102.501
5.125	102.804	102.804	102.804
5.250	103.198	103.198	103.198
5.375	104.451	104.451	104.451

30/25 Year SC

Rate	30 Day	45 Day	60 Day
2.750	99.453	99.453	99.453
2.875	100.058	100.058	100.058
2.990	100.438	100.438	100.438
3.000	100.538	100.538	100.538
3.125	100.891	100.891	100.891
3.250	100.641	100.641	100.641
3.375	101.103	101.103	101.103
3.500	101.430	101.430	101.430
3.625	101.705	101.705	101.705
3.750	100.580	100.580	100.580
3.875	100.956	100.956	100.956
3.990	101.162	101.162	101.162
4.000	101.262	101.262	101.262
4.125	101.427	101.427	101.427
4.250	99.974	99.974	99.974
4.375	100.272	100.272	100.272
4.500	100.578	100.578	100.578
4.625	100.700	100.700	100.700
4.750	100.570	100.570	100.570

30/25 Year SC 105-125

Rate	30 Day	45 Day	60 Day
3.375	100.228	100.228	100.228
3.500	100.555	100.555	100.555
3.625	100.830	100.830	100.830
3.750	99.705	99.705	99.705
3.875	100.081	100.081	100.081
3.990	100.287	100.287	100.287
4.000	100.387	100.387	100.387
4.125	100.552	100.552	100.552
4.250	99.099	99.099	99.099
4.375	99.397	99.397	99.397
4.500	99.453	99.453	99.453
4.625	99.575	99.575	99.575
4.750	99.445	99.445	99.445
4.875	99.750	99.750	99.750
4.990	99.921	99.921	99.921
5.000	100.021	100.021	100.021
5.125	100.324	100.324	100.324
5.250	99.226	99.226	99.226
5.375	100.329	100.329	100.329

30/25 Year SC >125

Rate	30 Day	45 Day	60 Day
3.375	100.228	100.228	100.228
3.500	100.555	100.555	100.555
3.625	100.830	100.830	100.830
3.750	99.705	99.705	99.705
3.875	100.081	100.081	100.081
3.990	100.287	100.287	100.287
4.000	100.387	100.387	100.387
4.125	100.552	100.552	100.552
4.250	99.099	99.099	99.099
4.375	99.397	99.397	99.397
4.500	99.453	99.453	99.453
4.625	99.575	99.575	99.575
4.750	99.445	99.445	99.445
4.875	99.750	99.750	99.750
4.990	99.921	99.921	99.921
5.000	100.021	100.021	100.021
5.125	100.324	100.324	100.324
5.250	99.226	99.226	99.226
5.375	100.329	100.329	100.329

20 Year

Rate	30 Day	45 Day	60 Day
2.750	100.192	100.192	100.192
2.875	100.932	100.932	100.932
2.990	101.280	101.280	101.280
3.000	101.380	101.380	101.380
3.125	101.716	101.716	101.716
3.250	101.730	101.730	101.730
3.375	102.148	102.148	102.148
3.500	102.493	102.493	102.493
3.625	102.753	102.753	102.753
3.750	102.578	102.578	102.578
3.875	102.962	102.962	102.962
3.990	103.183	103.183	103.183
4.000	103.283	103.283	103.283
4.125	103.428	103.428	103.428
4.250	103.049	103.049	103.049
4.375	103.247	103.247	103.247
4.500	103.418	103.418	103.418
4.625	103.545	103.545	103.545
4.750	103.797	103.797	103.797

20 Year 105-125

Rate	30 Day	45 Day	60 Day
3.375	101.648	101.648	101.648
3.500	101.993	101.993	101.993
3.625	102.253	102.253	102.253
3.750	102.078	102.078	102.078
3.875	102.462	102.462	102.462
3.990	102.683	102.683	102.683
4.000	102.783	102.783	102.783
4.125	102.928	102.928	102.928
4.250	102.549	102.549	102.549
4.375	102.747	102.747	102.747
4.500	102.168	102.168	102.168
4.625	102.295	102.295	102.295
4.750	102.547	102.547	102.547
4.875	102.800	102.800	102.800
4.990	103.120	103.120	103.120
5.000	103.220	103.220	103.220
5.125	103.504	103.504	103.504
5.250	103.533	103.533	103.533
5.375	104.782	104.782	104.782

20 Year >125

Rate	30 Day	45 Day	60 Day
3.375	101.648	101.648	101.648
3.500	101.993	101.993	101.993
3.625	102.253	102.253	102.253
3.750	102.078	102.078	102.078
3.875	102.462	102.462	102.462
3.990	102.683	102.683	102.683
4.000	102.783	102.783	102.783
4.125	102.928	102.928	102.928
4.250	102.549	102.549	102.549
4.375	102.747	102.747	102.747
4.500	102.168	102.168	102.168
4.625	102.295	102.295	102.295
4.750	102.547	102.547	102.547
4.875	102.800	102.800	102.800
4.990	103.120	103.120	103.120
5.000	103.220	103.220	103.220
5.125	103.504	103.504	103.504
5.250	103.533	103.533	103.533
5.375	104.782	104.782	104.782

15 Year

Rate	30 Day	45 Day	60 Day
2.750	101.221	101.221	101.221
2.875	101.584	101.584	101.584
2.990	101.731	101.731	101.731
3.000	101.831	101.831	101.831
3.125	102.038	102.038	102.038
3.250	102.247	102.247	102.247
3.375	102.550	102.550	102.550
3.500	102.727	102.727	102.727
3.625	102.219	102.219	102.219
3.750	102.456	102.456	102.456
3.875	102.599	102.599	102.599
3.990	102.818	102.818	102.818
4.000	102.918	102.918	102.918
4.125	102.179	102.179	102.179
4.250	102.387	102.387	102.387
4.375	102.614	102.614	102.614
4.500	102.762	102.762	102.762
4.625	102.928	102.928	102.928
4.750	103.024	103.024	103.024

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.750	103.221	103.221	103.221
2.875	101.584	101.584	101.584
2.990	101.731	101.731	101.731
3.000	101.831	101.831	101.831
3.125	102.038	102.038	102.038
3.250	102.247	102.247	102.247
3.375	102.550	102.550	102.550
3.500	102.727	102.727	102.727
3.625	102.219	102.219	102.219
3.750	102.456	102.456	102.456
3.875	102.599	102.599	102.599
3.990	102.818	102.818	102.818
4.000	102.918	102.918	102.918
4.125	102.179	102.179	102.179
4.250	102.387	102.387	102.387
4.375	102.614	102.614	102.614
4.500	102.762	102.762	102.762
4.625	102.928	102.928	102.928
4.750	103.024	103.024	103.024

15 Year >125

Rate	30 Day	45 Day	60 Day
3.471	103.471	103.471	103.471
3.584	101.584	101.584	101.584
3.731	101.731	101.731	101.731
3.831	101.831	101.831	101.831
4.038	102.038	102.038	102.038
4.247	102.247	102.247	102.247
4.550	102.550	102.550	102.550
4.727	102.727	102.727	102.727
5.219	102.219	102.219	102.219
5.456	102.456	102.456	102.456
5.599	102.599	102.599	102.599
5.818	102.818	102.818	102.818
5.918	102.918	102.918	102.918
6.179	102.179	102.179	102.179
6.387	102.387	102.387	102.387
6.614	102.614	102.614	102.614
6.762	102.762	102.762	102.762
6.928	102.928	102.928	102.928
7.024	103.024	103.024	103.024

15 Year SC

Rate	30 Day	45 Day	60 Day
2.750	100.258	100.258	100.258
2.875	100.621	100.621	100.621
2.990	100.768	100.768	100.768
3.000	100.868	100.868	100.868
3.125	100.263	100.263	100.263
3.250	100.472	100.472	100.472
3.375	100.775	100.775	100.775
3.500	100.952	100.952	100.952
3.625	99.265	99.265	99.265
3.750	99.502	99.502	99.502
3.875	99.645	99.645	99.645
3.990	99.864	99.864	99.864
4.000	99.964	99.964	99.964
4.125	98.850	98.850	98.850
4.250	99.058	99.058	99.058
4.375	99.285	99.285	99.285
4.500	99.433	99.433	99.433
4.625	98.996	98.996	98.996
4.750	100.281	100.281	100.281

15 Year SC 105-125

Rate	30 Day	45 Day	60 Day
2.750	102.258	102.258	102.258
2.875	100.621	100.621	100.621
2.990	100.768	100.768	100.768
3.000	100.868	100.868	100.868
3.125	100.263	100.263	100.263
3.250	100.472	100.472	100.472
3.375	100.775	100.775	100.775
3.500	100.952	100.952	100.952
3.625	99.265	99.265	99.265
3.750	99.502	99.502	99.502
3.875	99.645	99.645	99.645
3.990	99.864	99.864	99.864
4.000	99.964	99.964	99.964
4.125	98.850	98.850	98.850
4.250	99.058	99.058	99.058
4.375	99.285	99.285	99.285
4.500	99.433	99.433	99.433
4.625	98.996	98.996	98.996
4.750	100.281	100.281	100.281

15 Year SC >125

Rate	30 Day	45 Day	60 Day
2.750	102.508	102.508	102.508
2.875	100.621	100.621	100.621
2.990	100.768	100.768	100.768
3.000	100.868	100.868	100.868
3.125	100.263	100.263	100.263
3.250	100.472	100.472	100.472
3.375	100.775	100.775	100.775
3.500	100.952	100.952	100.952
3.625	99.265	99.265	99.265
3.750	99.502	99.502	99.502
3.875	99.645	99.645	99.645
3.990	99.864	99.864	99.864
4.000	99.964	99.964	99.964
4.125	98.850	98.850	98.850
4.250	99.058	99.058	99.058
4.375	99.285	99.285	99.285
4.500	99.433	99.433	99.433
4.625	98.996	98.996	98.996
4.750	100.281	100.281	100.281

Applicable for all mortgages with terms greater than 15 years

FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500	-1.500
660 – 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	-2.500	-2.500
640 – 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	-3.000	-3.000
620 – 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	-3.750	-3.750

Cash Out Refi

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

Program Features

Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Investment	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are not subject to the Second Home Adj. ****CHOICEHome properties are not subject to this Adj.

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	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

Subordination

LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	-1.875	-1.875

Subordination Enhanced Reflief Refi

LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
>80% & ≤ 90%	>81% & ≤ 95%	-1.375	-0.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

Enhanced Reflief Refi LLPA Caps

Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	85.01-95.00%	0.750	2.000
		>95.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1	90.01-100.00%	2.000	3.000
		>100.00%	1.500	2.000
	2-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

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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.: 8/14/2020
45 Day Lock Exp.: 8/31/2020
60 Day Lock Exp.: 9/14/2020

W. Rate Sheet Dated: 7/15/2020 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Home Possible

30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.936	99.936	99.936	2.750	100.283	100.283	100.283	2.750	101.234	101.234	101.234	2.750	99.126	99.126	99.126	2.750	99.971	99.971	99.971
2.875	100.553	100.553	100.553	2.875	100.985	100.985	100.985	2.875	101.593	101.593	101.593	2.875	99.743	99.743	99.743	2.875	100.330	100.330	100.330
2.990	100.951	100.951	100.951	2.990	101.297	101.297	101.297	2.990	101.732	101.732	101.732	2.990	100.141	100.141	100.141	2.990	100.469	100.469	100.469
3.000	101.051	101.051	101.051	3.000	101.397	101.397	101.397	3.000	101.832	101.832	101.832	3.000	100.241	100.241	100.241	3.000	100.569	100.569	100.569
3.125	101.392	101.392	101.392	3.125	101.731	101.731	101.731	3.125	102.128	102.128	102.128	3.125	100.582	100.582	100.582	3.125	100.053	100.053	100.053
3.250	101.666	101.666	101.666	3.250	101.788	101.788	101.788	3.250	102.407	102.407	102.407	3.250	100.331	100.331	100.331	3.250	100.332	100.332	100.332
3.375	102.118	102.118	102.118	3.375	102.195	102.195	102.195	3.375	102.702	102.702	102.702	3.375	100.783	100.783	100.783	3.375	100.627	100.627	100.627
3.500	102.444	102.444	102.444	3.500	102.552	102.552	102.552	3.500	102.876	102.876	102.876	3.500	101.109	101.109	101.109	3.500	100.801	100.801	100.801
3.625	102.711	102.711	102.711	3.625	102.803	102.803	102.803	3.625	102.008	102.008	102.008	3.625	101.376	101.376	101.376	3.625	98.754	98.754	98.754
3.750	102.382	102.382	102.382	3.750	102.648	102.648	102.648	3.750	102.256	102.256	102.256	3.750	100.258	100.258	100.258	3.750	99.002	99.002	99.002
3.875	102.753	102.753	102.753	3.875	103.022	103.022	103.022	3.875	102.398	102.398	102.398	3.875	100.629	100.629	100.629	3.875	99.144	99.144	99.144
3.990	102.966	102.966	102.966	3.990	103.237	103.237	103.237	3.990	102.609	102.609	102.609	3.990	100.842	100.842	100.842	3.990	99.355	99.355	99.355
4.000	103.066	103.066	103.066	4.000	103.337	103.337	103.337	4.000	102.709	102.709	102.709	4.000	100.942	100.942	100.942	4.000	99.455	99.455	99.455
4.125	103.234	103.234	103.234	4.125	103.477	103.477	103.477	4.125	101.892	101.892	101.892	4.125	101.110	101.110	101.110	4.125	98.263	98.263	98.263
4.250	102.279	102.279	102.279	4.250	103.116	103.116	103.116	4.250	102.097	102.097	102.097	4.250	99.641	99.641	99.641	4.250	98.468	98.468	98.468
4.375	102.608	102.608	102.608	4.375	103.302	103.302	103.302	4.375	102.318	102.318	102.318	4.375	99.970	99.970	99.970	4.375	98.689	98.689	98.689
4.500	102.893	102.893	102.893	4.500	103.467	103.467	103.467	4.500	102.465	102.465	102.465	4.500	100.255	100.255	100.255	4.500	98.836	98.836	98.836
4.625	103.014	103.014	103.014	4.625	103.538	103.538	103.538	4.625	102.576	102.576	102.576	4.625	100.376	100.376	100.376	4.625	98.344	98.344	98.344
4.750	102.946	102.946	102.946	4.750	103.742	103.742	103.742	4.750	102.671	102.671	102.671	4.750	100.116	100.116	100.116	4.750	99.628	99.628	99.628

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

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(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

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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

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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.: **8/14/2020**
45 Day Lock Exp.: **8/31/2020**
60 Day Lock Exp.: **9/14/2020**

W. Rate Sheet Dated: **7/15/2020** **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 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

[1]Full Am. [2]ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

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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)