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.: **8/20/2020**
45 Day Lock Exp.: **9/4/2020**
60 Day Lock Exp.: **9/21/2020**

W. Rate Sheet Dated: **7/21/2020** **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	100.166	100.166	100.166	2.750	100.035	100.035	100.035	2.250	98.048	98.048	98.048	3.125	95.802	95.802	95.802
2.875	100.171	100.171	100.171	2.875	100.039	100.039	100.039	2.500	98.057	98.057	98.057	3.250	97.304	97.304	97.304
3.000	100.175	100.175	100.175	3.000	100.043	100.043	100.043	2.625	98.060	98.060	98.060	3.375	97.306	97.306	97.306
3.125	100.179	100.179	100.179	3.125	100.046	100.046	100.046	2.750	98.992	98.992	98.992	3.500	97.301	97.301	97.301
3.250	100.865	100.865	100.865	3.250	100.535	100.535	100.535	2.875	98.996	98.996	98.996	3.625	97.302	97.302	97.302
3.375	100.770	100.770	100.770	3.375	100.538	100.538	100.538	3.000	98.999	98.999	98.999	Margin = 2.250		Index = 0.150	
3.500	100.774	100.774	100.774	3.500	100.541	100.541	100.541	3.125	99.003	99.003	99.003	30 Year OTC			
3.625	100.777	100.777	100.777	3.625	100.556	100.556	100.556	3.250	100.800	100.800	100.800	Rate	30 Day	45 Day	60 Day
3.750	101.562	101.562	101.562	3.750	101.093	101.093	101.093	3.375	100.803	100.803	100.803	4.000	101.113	101.113	101.113
3.875	101.485	101.485	101.485	3.875	101.127	101.127	101.127	3.500	100.807	100.807	100.807	4.125	101.154	101.154	101.154
4.000	101.488	101.488	101.488	4.000	101.130	101.130	101.130	3.625	100.856	100.856	100.856	4.375	101.806	101.806	101.806
4.125	101.529	101.529	101.529	4.125	101.119	101.119	101.119	3.750	101.210	101.210	101.210	4.500	101.809	101.809	101.809
4.250	102.292	102.292	102.292	4.250	101.783	101.783	101.783	3.875	101.278	101.278	101.278	4.625	101.812	101.812	101.812
4.375	102.181	102.181	102.181	4.375	101.785	101.785	101.785	4.000	101.281	101.281	101.281	4.875	102.542	102.542	102.542
4.500	102.184	102.184	102.184	4.500	101.788	101.788	101.788	4.125	101.270	101.270	101.270	5.000	102.545	102.545	102.545
4.625	102.187	102.187	102.187	4.625	101.777	101.777	101.777	4.250	102.309	102.309	102.309	5.125	102.548	102.548	102.548
4.750	103.028	103.028	103.028	4.750	102.519	102.519	102.519	4.375	102.311	102.311	102.311	5.500	104.156	104.156	104.156
4.875	102.917	102.917	102.917	4.875	102.521	102.521	102.521	4.500	102.314	102.314	102.314	5.625	104.159	104.159	104.159
6.250	103.695	103.695	103.695	6.250	103.285	103.285	103.285	4.625	102.303	102.303	102.303	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	102.631	102.631	102.631	2.750	102.531	102.531	102.531	2.250	100.123	100.123	100.123
2.875	102.636	102.636	102.636	2.875	102.535	102.535	102.535	2.375	100.128	100.128	100.128
3.000	102.636	102.636	102.636	3.000	102.535	102.535	102.535	2.500	100.128	100.128	100.128
3.125	102.635	102.635	102.635	3.125	102.535	102.535	102.535	2.625	100.127	100.127	100.127
3.250	103.118	103.118	103.118	3.250	103.019	103.019	103.019	2.750	101.056	101.056	101.056
3.375	103.135	103.135	103.135	3.375	103.035	103.035	103.035	2.875	101.072	101.072	101.072
3.500	103.135	103.135	103.135	3.500	103.035	103.035	103.035	3.000	101.072	101.072	101.072
3.625	103.135	103.135	103.135	3.625	103.046	103.046	103.046	3.125	101.072	101.072	101.072
3.750	102.916	102.916	102.916	3.750	102.818	102.818	102.818	3.250	102.866	102.866	102.866
3.875	102.951	102.951	102.951	3.875	102.862	102.862	102.862	3.375	102.880	102.880	102.880
4.000	102.932	102.932	102.932	4.000	102.831	102.831	102.831	3.500	102.881	102.881	102.881
4.125	102.968	102.968	102.968	4.125	102.818	102.818	102.818	3.625	102.927	102.927	102.927
4.250	103.591	103.591	103.591	4.250	103.492	103.492	103.492	3.750	103.231	103.231	103.231

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	98.579	98.579	98.579	6.250	103.750	103.500	103.250
4.250	99.242	99.242	99.242				
4.375	99.231	99.231	99.231				
4.500	99.034	99.034	99.034				
4.625	99.037	99.037	99.037				
5.000	99.970	99.970	99.970				
5.125	99.973	99.973	99.973				
5.250	100.373	100.373	100.373				
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	98.363	98.363	98.363
4.125	98.404	98.404	98.404
4.375	99.056	99.056	99.056
4.500	99.059	99.059	99.059
4.625	99.062	99.062	99.062
4.875	99.792	99.792	99.792
5.000	99.795	99.795	99.795
5.125	99.798	99.798	99.798
5.500	101.406	101.406	101.406
5.625	101.409	101.409	101.409
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)

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30 Day Lock Exp.: **8/20/2020**
45 Day Lock Exp.: **9/4/2020**
60 Day Lock Exp.: **9/21/2020**

W. Rate Sheet Dated: **7/21/2020** **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	98.735	98.735	98.735	2.750	99.034	99.034	99.034	2.375	94.832	94.832	94.832	3.125	95.381	95.381	95.381
2.875	98.740	98.740	98.740	2.875	99.038	99.038	99.038	2.500	94.837	94.837	94.837	3.250	96.851	96.851	96.851
3.000	98.744	98.744	98.744	3.000	99.042	99.042	99.042	2.625	94.840	94.840	94.840	3.375	96.853	96.853	96.853
3.125	98.748	98.748	98.748	3.125	99.045	99.045	99.045	2.750	97.991	97.991	97.991	3.500	96.848	96.848	96.848
3.250	99.403	99.403	99.403	3.250	99.502	99.502	99.502	2.875	97.995	97.995	97.995	3.625	96.850	96.850	96.850
3.375	99.307	99.307	99.307	3.375	99.506	99.506	99.506	3.000	97.998	97.998	97.998	Margin = 2.250		Index = 0.150	
3.500	99.311	99.311	99.311	3.500	99.509	99.509	99.509	3.125	98.002	98.002	98.002	**30 Year OTC**			
3.625	99.315	99.315	99.315	3.625	99.524	99.524	99.524	3.250	99.768	99.768	99.768	Rate	30 Day	45 Day	60 Day
3.750	100.037	100.037	100.037	3.750	99.998	99.998	99.998	3.375	99.771	99.771	99.771	4.000	99.588	99.588	99.588
3.875	99.960	99.960	99.960	3.875	100.032	100.032	100.032	3.500	99.774	99.774	99.774	4.125	99.629	99.629	99.629
4.000	99.963	99.963	99.963	4.000	100.035	100.035	100.035	3.625	99.824	99.824	99.824	4.375	100.094	100.094	100.094
4.125	100.004	100.004	100.004	4.125	100.024	100.024	100.024	3.750	100.115	100.115	100.115	4.500	100.097	100.097	100.097
4.250	100.580	100.580	100.580	4.250	100.500	100.500	100.500	3.875	100.183	100.183	100.183	4.625	100.099	100.099	100.099
4.375	100.469	100.469	100.469	4.375	100.503	100.503	100.503	4.000	100.186	100.186	100.186	4.875	100.017	100.017	100.017
4.500	100.472	100.472	100.472	4.500	100.505	100.505	100.505	4.125	100.175	100.175	100.175	5.000	100.020	100.020	100.020
4.625	100.474	100.474	100.474	4.625	100.495	100.495	100.495	4.250	101.027	101.027	101.027	5.125	100.023	100.023	100.023
4.750	100.503	100.503	100.503	4.750	100.424	100.424	100.424	4.375	101.029	101.029	101.029	5.500	100.256	100.256	100.256
4.875	100.392	100.392	100.392	4.875	100.426	100.426	100.426	4.500	101.031	101.031	101.031	5.625	100.259	100.259	100.259
6.250	100.045	100.045	100.045	6.250	100.065	100.065	100.065	4.625	101.020	101.020	101.020	6.250	99.361	99.361	99.361

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	100.850	100.850	100.850	2.750	100.750	100.750	100.750	2.250	97.623	97.623	97.623
2.875	100.855	100.855	100.855	2.875	100.754	100.754	100.754	2.375	97.628	97.628	97.628
3.000	100.854	100.854	100.854	3.000	100.754	100.754	100.754	2.500	97.628	97.628	97.628
3.125	100.853	100.853	100.853	3.125	100.754	100.754	100.754	2.625	97.627	97.627	97.627
3.250	101.305	101.305	101.305	3.250	101.207	101.207	101.207	2.750	98.274	98.274	98.274
3.375	101.323	101.323	101.323	3.375	101.222	101.222	101.222	2.875	98.291	98.291	98.291
3.500	101.323	101.323	101.323	3.500	101.222	101.222	101.222	3.000	98.291	98.291	98.291
3.625	101.322	101.322	101.322	3.625	101.234	101.234	101.234	3.125	98.291	98.291	98.291
3.750	101.041	101.041	101.041	3.750	100.943	100.943	100.943	3.250	99.741	99.741	99.741
3.875	101.076	101.076	101.076	3.875	100.987	100.987	100.987	3.375	99.755	99.755	99.755
4.000	101.057	101.057	101.057	4.000	100.956	100.956	100.956	3.500	99.756	99.756	99.756
4.125	101.093	101.093	101.093	4.125	100.943	100.943	100.943	3.625	99.802	99.802	99.802
4.250	101.529	101.529	101.529	4.250	101.429	101.429	101.429	3.750	100.106	100.106	100.106

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	96.704	96.704	96.704	6.250	99.750	99.500	99.250
4.250	97.180	97.180	97.180				
4.375	97.169	97.169	97.169				
4.500	96.972	96.972	96.972				
4.625	96.974	96.974	96.974				
5.000	97.095	97.095	97.095				
5.125	97.098	97.098	97.098				
5.250	96.123	96.123	96.123				
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	96.838	96.838	96.838
4.125	96.879	96.879	96.879
4.375	97.344	97.344	97.344
4.500	97.347	97.347	97.347
4.625	97.349	97.349	97.349
4.875	97.267	97.267	97.267
5.000	97.270	97.270	97.270
5.125	97.273	97.273	97.273
5.500	97.506	97.506	97.506
5.625	97.509	97.509	97.509
6.250	96.611	96.611	96.611

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

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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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Conforming FNMA

30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.128	100.128	100.128	2.875	99.284	99.284	99.284	2.750	98.490	98.490	98.490	2.750	99.660	99.660	99.660	2.750	98.010	98.010	98.010
2.875	100.681	100.681	100.681	2.990	99.650	99.650	99.650	2.875	99.097	99.097	99.097	2.875	100.162	100.162	100.162	2.875	98.565	98.565	98.565
2.990	101.006	101.006	101.006	3.000	99.750	99.750	99.750	2.990	99.462	99.462	99.462	2.990	100.400	100.400	100.400	2.990	98.844	98.844	98.844
3.000	101.106	101.106	101.106	3.125	100.113	100.113	100.113	3.000	99.562	99.562	99.562	3.000	100.500	100.500	100.500	3.000	98.944	98.944	98.944
3.125	101.436	101.436	101.436	3.250	100.597	100.597	100.597	3.125	99.926	99.926	99.926	3.125	100.670	100.670	100.670	3.125	99.147	99.147	99.147
3.250	101.678	101.678	101.678	3.375	101.062	101.062	101.062	3.250	100.409	100.409	100.409	3.250	100.828	100.828	100.828	3.250	99.547	99.547	99.547
3.375	102.100	102.100	102.100	3.500	101.428	101.428	101.428	3.375	100.874	100.874	100.874	3.375	101.221	101.221	101.221	3.375	99.983	99.983	99.983
3.500	102.436	102.436	102.436	3.625	101.829	101.829	101.829	3.500	101.241	101.241	101.241	3.500	101.486	101.486	101.486	3.500	100.278	100.278	100.278
3.625	102.686	102.686	102.686	3.750	102.418	102.418	102.418	3.625	101.806	101.806	101.806	3.625	101.617	101.617	101.617	3.625	100.560	100.560	100.560
3.750	102.491	102.491	102.491	3.875	102.780	102.780	102.780	3.750	102.418	102.418	102.418	3.750	100.662	100.662	100.662	3.750	100.389	100.389	100.389
3.875	102.820	102.820	102.820	3.990	102.936	102.936	102.936	3.875	102.780	102.780	102.780	3.875	100.966	100.966	100.966	3.875	100.726	100.726	100.726
3.990	102.951	102.951	102.951	4.000	103.036	103.036	103.036	3.990	102.936	102.936	102.936	3.990	101.068	101.068	101.068	3.990	100.853	100.853	100.853
4.000	103.051	103.051	103.051	4.125	103.273	103.273	103.273	4.000	103.036	103.036	103.036	4.000	101.168	101.168	101.168	4.000	100.953	100.953	100.953
4.125	103.267	103.267	103.267	4.250	103.401	103.401	103.401	4.125	103.273	103.273	103.273	4.125	101.300	101.300	101.300	4.125	101.100	101.100	101.100
4.250	102.634	102.634	102.634	4.375	103.681	103.681	103.681	4.250	103.213	103.213	103.213	4.250	100.226	100.226	100.226	4.250	100.026	100.026	100.026
4.375	102.888	102.888	102.888	4.500	103.946	103.946	103.946	4.375	103.493	103.493	103.493	4.375	100.498	100.498	100.498	4.375	100.298	100.298	100.298
4.500	103.129	103.129	103.129	4.625	104.124	104.124	104.124	4.500	103.758	103.758	103.758	4.500	100.707	100.707	100.707	4.500	100.507	100.507	100.507
4.625	103.290	103.290	103.290	4.750	104.545	104.545	104.545	4.625	104.216	104.216	104.216	4.625	100.825	100.825	100.825	4.625	100.625	100.625	100.625
4.750	103.403	103.403	103.403	4.875	N/A	N/A	N/A	4.750	104.700	104.700	104.700	4.750	100.403	100.403	100.403	4.750	100.203	100.203	100.203

30/25 Year >125 High Balance				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
2.750	97.822	97.822	97.822	2.875	101.017	101.017	101.017	2.875	100.478	100.478	100.478	2.875	100.415	100.415	100.415	2.750	101.326	101.326	101.326
2.875	98.378	98.378	98.378	2.990	101.306	101.306	101.306	2.990	100.803	100.803	100.803	2.990	100.741	100.741	100.741	2.875	101.602	101.602	101.602
2.990	98.656	98.656	98.656	3.000	101.406	101.406	101.406	3.000	100.903	100.903	100.903	3.000	100.841	100.841	100.841	2.990	101.795	101.795	101.795
3.000	98.756	98.756	98.756	3.125	101.731	101.731	101.731	3.125	101.261	101.261	101.261	3.125	101.198	101.198	101.198	3.000	101.895	101.895	101.895
3.125	98.960	98.960	98.960	3.250	101.801	101.801	101.801	3.250	101.574	101.574	101.574	3.250	101.574	101.574	101.574	3.125	102.174	102.174	102.174
3.250	99.359	99.359	99.359	3.375	102.216	102.216	102.216	3.375	102.032	102.032	102.032	3.375	102.032	102.032	102.032	3.250	102.369	102.369	102.369
3.375	99.795	99.795	99.795	3.500	102.524	102.524	102.524	3.500	102.368	102.368	102.368	3.500	102.368	102.368	102.368	3.375	102.609	102.609	102.609
3.500	100.091	100.091	100.091	3.625	102.771	102.771	102.771	3.625	102.643	102.643	102.643	3.625	102.643	102.643	102.643	3.500	102.789	102.789	102.789
3.625	100.537	100.537	100.537	3.750	102.449	102.449	102.449	3.750	102.603	102.603	102.603	3.750	102.447	102.447	102.447	3.625	103.044	103.044	103.044
3.750	100.389	100.389	100.389	3.875	102.771	102.771	102.771	3.875	102.957	102.957	102.957	3.875	102.801	102.801	102.801	3.750	102.551	102.551	102.551
3.875	100.726	100.726	100.726	3.990	102.880	102.880	102.880	3.990	103.090	103.090	103.090	3.990	102.934	102.934	102.934	3.875	102.832	102.832	102.832
3.990	100.853	100.853	100.853	4.000	102.980	102.980	102.980	4.000	103.190	103.190	103.190	4.000	103.034	103.034	103.034	3.990	103.013	103.013	103.013
4.000	100.953	100.953	100.953	4.125	103.194	103.194	103.194	4.125	103.425	103.425	103.425	4.125	103.269	103.269	103.269	4.000	103.113	103.113	103.113
4.125	101.100	101.100	101.100	4.250	102.319	102.319	102.319	4.250	102.249	102.249	102.249	4.250	102.187	102.187	102.187	4.125	103.348	103.348	103.348
4.250	100.026	100.026	100.026	4.375	102.571	102.571	102.571	4.375	102.526	102.526	102.526	4.375	102.464	102.464	102.464	4.250	102.533	102.533	102.533
4.375	100.298	100.298	100.298	4.500	102.800	102.800	102.800	4.500	102.778	102.778	102.778	4.500	102.716	102.716	102.716	4.375	102.697	102.697	102.697
4.500	100.507	100.507	100.507	4.625	102.958	102.958	102.958	4.625	102.953	102.953	102.953	4.625	102.891	102.891	102.891	4.500	102.753	102.753	102.753
4.625	100.625	100.625	100.625	4.750	103.114	103.114	103.114	4.750	103.043	103.043	103.043	4.750	102.980	102.980	102.980	4.625	103.003	103.003	103.003
4.750	100.203	100.203	100.203	4.875	103.348	103.348	103.348	4.875	103.299	103.299	103.299	4.875	103.236	103.236	103.236	4.750	103.209	103.209	103.209

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 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	Rate	30 Day	45 Day	60 Day
2.750	99.752	99.752	99.752	2.750	99.752	99.752	99.752	2.750	100.583	100.583	100.583	2.750	98.809	98.809	98.809	2.750	98.809	98.809	98.809	2.750	101.732	101.732	101.732
2.875	100.217	100.217	100.217	2.875	100.137	100.137	100.137	2.875	100.776	100.776	100.776	2.875	99.191	99.191	99.191	2.875	99.111	99.111	99.111	2.875	102.008	102.008	102.008
2.990	100.660	100.660	100.660	2.990	100.592	100.592	100.592	2.990	100.885	100.885	100.885	2.990	99.550	99.550	99.550	2.990	99.482	99.482	99.482	2.990	102.202	102.202	102.202
3.000	100.760	100.760	100.760	3.000	100.692	100.692	100.692	3.000	100.985	100.985	100.985	3.000	99.650	99.650	99.650	3.000	99.582	99.582	99.582	3.000	102.302	102.302	102.302
3.125	101.188	101.188	101.188	3.125	101.125	101.125	101.125	3.125	101.155	101.155	101.155	3.125	99.969	99.969	99.969	3.125	99.906	99.906	99.906	3.125	102.547	102.547	102.547
3.250	101.512	101.512	101.512	3.250	101.450	101.450	101.450	3.250	101.073	101.073	101.073	3.250	100.016	100.016	100.016	3.250	99.954	99.954	99.954	3.250	102.662	102.662	102.662
3.375	101.776	101.776	101.776	3.375	101.713	101.713	101.713	3.375	101.240	101.240	101.240	3.375	100.207	100.207	100.207	3.375	100.144	100.144	100.144	3.375	102.902	102.902	102.902
3.500	101.973	101.973	101.973	3.500	101.911	101.911	101.911	3.500	101.368	101.368	101.368	3.500	100.352	100.352	100.352	3.500	100.290	100.290	100.290	3.500	103.082	103.082	103.082
3.625	102.257	102.257	102.257	3.625	102.195	102.195	102.195	3.625	101.547	101.547	101.547	3.625	100.560	100.560	100.560	3.625	100.498	100.498	100.498	3.625	103.337	103.337	103.337
3.750	101.814	101.814	101.814	3.750	101.814	101.814	101.814	3.750	99.550	99.550	99.550	3.750	98.613	98.613	98.613	3.750	98.613	98.613	98.613	3.750	102.469	102.469	102.469
3.875	102.124	102.124	102.124	3.875	102.124	102.124	102.124	3.875	99.747	99.747	99.747	3.875	98.839	98.839	98.839	3.875	98.839	98.839	98.839	3.875	102.750	102.750	102.750
3.990	102.331	102.331	102.331	3.990	102.331	102.331	102.331	3.990	99.843	99.843	99.843	3.990	98.961	98.961	98.961	3.990	98.961	98.961	98.961	3.990	102.931	102.931	102.931
4.000	102.431	102.431	102.431	4.000	102.431	102.431	102.431	4.000	99.943	99.943	99.943	4.000	99.061	99.061	99.061	4.000	99.061	99.061	99.061	4.000	103.031	103.031	103.031
4.125	102.691	102.691	102.691	4.125	102.691	102.691	102.691	4.125	100.105	100.105	100.105	4.125	99.248	99.248	99.248	4.125	99.248	99.248	99.248	4.125	103.266	103.266	103.266
4.250	102.185	102.185	102.185	4.250	102.204	102.204	102.204	4.250	98.597	98.597	98.597	4.250	98.049	98.049	98.049	4.250	98.068	98.068	98.068	4.250	102.300	102.300	102.300
4.375	102.663	102.663	102.663	4.375	102.708	102.708	102.708	4.375	98.713	98.713	98.713	4.375	98.479	98.479	98.479	4.375	98.513	98.513	98.513	4.375	102.422	102.422	102.422
4.500	103.162	103.162	103.162	4.500	103.220	103.220	103.220	4.500	98.741	98.741	98.741	4.500	98.541	98.541	98.541	4.500	98.541	98.541	98.541	4.500	102.636	102.636	102.636
4.625	103.483	103.483	103.483	4.625	103.546	103.546	103.546	4.625	98.869	98.869	98.869	4.625	98.669	98.669	98.669	4.625	98.669	98.669	98.669	4.625	102.878	102.878	102.878
4.750	103.710	103.710	103.710	4.750	103.773	103.773	103.773	4.750	98.838	98.838	98.838	4.750	98.638	98.638	98.638	4.750	98.638	98.638	98.638	4.750	103.084	103.084	103.084

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.: **8/20/2020**
45 Day Lock Exp.: **9/4/2020**
60 Day Lock Exp.: **9/21/2020**

W. Rate Sheet Dated: **7/21/2020** **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
2.250	96.233	96.233	95.983
2.375	97.117	97.117	96.867
2.500	97.915	97.915	97.665
2.625	98.419	98.419	98.169
2.750	99.185	99.185	98.935
2.875	99.724	99.724	99.474
3.000	100.123	100.123	99.873
3.125	100.419	100.419	100.169
3.250	100.660	100.660	100.410
3.375	101.069	101.069	100.819
3.500	101.339	101.339	101.089
3.625	101.562	101.562	101.312
3.750	101.284	101.284	101.034
3.875	101.628	101.628	101.378
4.000	101.907	101.907	101.657
4.125	102.044	102.044	101.794
4.250	101.127	101.127	100.877
4.375	101.408	101.408	101.158
4.500	101.693	101.693	101.443
4.625	102.805	102.805	102.555

20 Yr. Fixed

Rate	30 Day	45 Day	60 Day
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	N/A	N/A	N/A
2.250	96.458	96.458	96.208
2.375	96.687	96.687	96.437
2.500	97.553	97.553	97.303
2.625	98.355	98.355	98.105
2.750	98.946	98.946	98.696
2.875	99.617	99.617	99.367
3.000	100.024	100.024	99.774
3.125	100.283	100.283	100.033
3.250	100.341	100.341	100.091
3.375	100.686	100.686	100.436
3.500	100.980	100.980	100.730
3.625	101.205	101.205	100.955
3.750	101.124	101.124	100.874
3.875	101.478	101.478	101.228
4.000	101.774	101.774	101.524

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	97.496	97.496	97.246
2.250	98.016	98.016	97.766
2.375	98.448	98.448	98.198
2.500	99.076	99.076	98.826
2.625	99.536	99.536	99.286
2.750	99.885	99.885	99.635
2.875	100.209	100.209	99.959
3.000	100.399	100.399	100.149
3.125	100.684	100.684	100.434
3.250	100.857	100.857	100.607
3.375	101.127	101.127	100.877
3.500	101.275	101.275	101.025
3.625	100.576	100.576	100.326
3.750	100.798	100.798	100.548
3.875	100.926	100.926	100.676

30 Yr. High Balance Fixed

Rate	30 Day	45 Day	60 Day
2.375	96.109	96.109	95.859
2.500	97.073	97.073	96.823
2.625	97.797	97.797	97.547
2.750	98.563	98.563	98.313
2.875	99.102	99.102	98.852
3.000	99.501	99.501	99.251
3.125	99.797	99.797	99.547
3.250	99.453	99.453	99.203
3.375	99.862	99.862	99.612
3.500	100.132	100.132	99.882
3.625	100.354	100.354	100.104
3.750	99.304	99.304	99.054
3.875	99.648	99.648	99.398

20 Yr. High Balance Fixed

Rate	30 Day	45 Day	60 Day
2.375	96.891	96.891	96.641
2.500	97.322	97.322	97.072
2.625	97.951	97.951	97.701
2.750	98.411	98.411	98.161
2.875	98.760	98.760	98.510
3.000	99.084	99.084	98.834
3.125	99.274	99.274	99.024
3.250	98.746	98.746	98.496
3.375	98.919	98.919	98.669
3.500	99.189	99.189	98.939
3.625	99.337	99.337	99.087
3.750	97.452	97.452	97.202
3.875	97.674	97.674	97.424

15 Yr. High Balance Fixed

Rate	30 Day	45 Day	60 Day
2.250	96.791	96.791	96.541
2.375	97.222	97.222	96.972
2.500	97.851	97.851	97.601
2.625	98.311	98.311	98.061
2.750	98.660	98.660	98.410
2.875	98.984	98.984	98.734
3.000	99.174	99.174	98.924
3.125	98.646	98.646	98.396
3.250	98.819	98.819	98.569
3.375	99.089	99.089	98.839
3.500	99.237	99.237	98.987
3.625	97.352	97.352	97.102
3.750	97.574	97.574	97.324

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	30 Day Lock Exp.:	**8/20/2020**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**9/4/2020**
		60 Day Lock Exp.:	**9/21/2020**

W. Rate Sheet Dated: **7/21/2020** **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	99.972	99.972	99.972	3.375	101.179	101.179	101.179	3.375	101.179	101.179	101.179	2.750	99.735	99.735	99.735	3.375	100.357	100.357	100.357
2.875	100.562	100.562	100.562	3.500	101.497	101.497	101.497	3.500	101.497	101.497	101.497	2.875	100.325	100.325	100.325	3.500	100.675	100.675	100.675
2.990	100.898	100.898	100.898	3.625	101.765	101.765	101.765	3.625	101.765	101.765	101.765	2.990	100.661	100.661	100.661	3.625	100.943	100.943	100.943
3.000	100.998	100.998	100.998	3.750	101.467	101.467	101.467	3.750	101.467	101.467	101.467	3.000	100.761	100.761	100.761	3.750	99.871	99.871	99.871
3.125	101.343	101.343	101.343	3.875	101.836	101.836	101.836	3.875	101.836	101.836	101.836	3.125	101.106	101.106	101.106	3.875	100.240	100.240	100.240
3.250	101.602	101.602	101.602	3.990	102.039	102.039	102.039	3.990	102.039	102.039	102.039	3.250	100.780	100.780	100.780	3.990	100.443	100.443	100.443
3.375	102.054	102.054	102.054	4.000	102.139	102.139	102.139	4.000	102.139	102.139	102.139	3.375	101.232	101.232	101.232	4.000	100.543	100.543	100.543
3.500	102.372	102.372	102.372	4.125	102.300	102.300	102.300	4.125	102.300	102.300	102.300	3.500	101.550	101.550	101.550	4.125	100.704	100.704	100.704
3.625	102.640	102.640	102.640	4.250	101.457	101.457	101.457	4.250	101.457	101.457	101.457	3.625	101.818	101.818	101.818	4.250	99.355	99.355	99.355
3.750	102.342	102.342	102.342	4.375	101.752	101.752	101.752	4.375	101.752	101.752	101.752	3.750	100.746	100.746	100.746	4.375	99.650	99.650	99.650
3.875	102.711	102.711	102.711	4.500	101.807	101.807	101.807	4.500	101.807	101.807	101.807	3.875	101.115	101.115	101.115	4.500	99.705	99.705	99.705
3.990	102.914	102.914	102.914	4.625	101.928	101.928	101.928	4.625	101.928	101.928	101.928	3.990	101.318	101.318	101.318	4.625	99.826	99.826	99.826
4.000	103.014	103.014	103.014	4.750	101.991	101.991	101.991	4.750	101.991	101.991	101.991	4.000	101.418	101.418	101.418	4.750	99.444	99.444	99.444
4.125	103.175	103.175	103.175	4.875	102.298	102.298	102.298	4.875	102.298	102.298	102.298	4.125	101.579	101.579	101.579	4.875	99.751	99.751	99.751
4.250	102.332	102.332	102.332	4.990	102.467	102.467	102.467	4.990	102.467	102.467	102.467	4.250	100.230	100.230	100.230	4.990	99.920	99.920	99.920
4.375	102.627	102.627	102.627	5.000	102.567	102.567	102.567	5.000	102.567	102.567	102.567	4.375	100.525	100.525	100.525	5.000	100.020	100.020	100.020
4.500	102.932	102.932	102.932	5.125	102.870	102.870	102.870	5.125	102.870	102.870	102.870	4.500	100.830	100.830	100.830	5.125	100.173	100.173	100.173
4.625	103.053	103.053	103.053	5.250	103.172	103.172	103.172	5.250	103.172	103.172	103.172	4.625	100.951	100.951	100.951	5.250	100.325	100.325	100.325
4.750	103.116	103.116	103.116	5.375	104.427	104.427	104.427	5.375	104.427	104.427	104.427	4.750	100.569	100.569	100.569	5.375	101.430	101.430	101.430

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	100.357	100.357	100.357	2.750	100.108	100.108	100.108	3.375	101.610	101.610	101.610	3.375	101.610	101.610	101.610	2.750	101.243	101.243	101.243
3.500	100.675	100.675	100.675	2.875	100.833	100.833	100.833	3.500	101.936	101.936	101.936	3.500	101.936	101.936	101.936	2.875	101.604	101.604	101.604
3.625	100.943	100.943	100.943	2.990	101.193	101.193	101.193	3.625	102.190	102.190	102.190	3.625	102.190	102.190	102.190	2.990	101.728	101.728	101.728
3.750	99.871	99.871	99.871	3.000	101.293	101.293	101.293	3.750	102.010	102.010	102.010	3.750	102.010	102.010	102.010	3.000	101.828	101.828	101.828
3.875	100.240	100.240	100.240	3.125	101.602	101.602	101.602	3.875	102.386	102.386	102.386	3.875	102.386	102.386	102.386	3.125	102.149	102.149	102.149
3.990	100.443	100.443	100.443	3.250	101.718	101.718	101.718	3.990	102.604	102.604	102.604	3.990	102.604	102.604	102.604	3.250	102.353	102.353	102.353
4.000	100.543	100.543	100.543	3.375	102.110	102.110	102.110	4.000	102.704	102.704	102.704	4.000	102.704	102.704	102.704	3.375	102.653	102.653	102.653
4.125	100.704	100.704	100.704	3.500	102.436	102.436	102.436	4.125	102.842	102.842	102.842	4.125	102.842	102.842	102.842	3.500	102.824	102.824	102.824
4.250	99.355	99.355	99.355	3.625	102.690	102.690	102.690	4.250	102.614	102.614	102.614	4.250	102.614	102.614	102.614	3.625	102.198	102.198	102.198
4.375	99.650	99.650	99.650	3.750	102.510	102.510	102.510	4.375	102.808	102.808	102.808	4.375	102.808	102.808	102.808	3.750	102.430	102.430	102.430
4.500	99.705	99.705	99.705	3.875	102.886	102.886	102.886	4.500	102.227	102.227	102.227	4.500	102.227	102.227	102.227	3.875	102.572	102.572	102.572
4.625	99.826	99.826	99.826	3.990	103.104	103.104	103.104	4.625	102.354	102.354	102.354	4.625	102.354	102.354	102.354	3.990	102.784	102.784	102.784
4.750	99.444	99.444	99.444	4.000	103.204	103.204	103.204	4.750	102.713	102.713	102.713	4.750	102.713	102.713	102.713	4.000	102.884	102.884	102.884
4.875	99.751	99.751	99.751	4.125	103.342	103.342	103.342	4.875	102.964	102.964	102.964	4.875	102.964	102.964	102.964	4.125	102.148	102.148	102.148
4.990	99.920	99.920	99.920	4.250	103.114	103.114	103.114	4.990	103.285	103.285	103.285	4.990	103.285	103.285	103.285	4.250	102.352	102.352	102.352
5.000	100.020	100.020	100.020	4.375	103.308	103.308	103.308	5.000	103.385	103.385	103.385	5.000	103.385	103.385	103.385	4.375	102.574	102.574	102.574
5.125	100.173	100.173	100.173	4.500	103.477	103.477	103.477	5.125	103.671	103.671	103.671	5.125	103.671	103.671	103.671	4.500	102.721	102.721	102.721
5.250	100.325	100.325	100.325	4.625	103.604	103.604	103.604	5.250	103.603	103.603	103.603	5.250	103.603	103.603	103.603	4.625	102.962	102.962	102.962
5.375	101.430	101.430	101.430	4.750	103.963	103.963	103.963	5.375	104.853	104.853	104.853	5.375	104.853	104.853	104.853	4.750	103.058	103.058	103.058

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	103.243	103.243	103.243	2.750	103.493	103.493	103.493	2.750	100.280	100.280	100.280	2.750	102.280	102.280	102.280	2.750	102.530	102.530	102.530
2.875	101.604	101.604	101.604	2.875	101.604	101.604	101.604	2.875	100.641	100.641	100.641	2.875	100.641	100.641	100.641	2.875	100.641	100.641	100.641
2.990	101.728	101.728	101.728	2.990	101.728	101.728	101.728	2.990	100.765	100.765	100.765	2.990	100.765	100.765	100.765	2.990	100.765	100.765	100.765
3.000	101.828	101.828	101.828	3.000	101.828	101.828	101.828	3.000	100.865	100.865	100.865	3.000	100.865	100.865	100.865	3.000	100.865	100.865	100.865
3.125	102.149	102.149	102.149	3.125	102.149	102.149	102.149	3.125	100.374	100.374	100.374	3.125	100.374	100.374	100.374	3.125	100.374	100.374	100.374
3.250	102.353	102.353	102.353	3.250	102.353	102.353	102.353	3.250	100.578	100.578	100.578	3.250	100.578	100.578	100.578	3.250	100.578	100.578	100.578
3.375	102.653	102.653	102.653	3.375	102.653	102.653	102.653	3.375	100.878	100.878	100.878	3.375	100.878	100.878	100.878	3.375	100.878	100.878	100.878
3.500	102.824	102.824	102.824	3.500	102.824	102.824	102.824	3.500	101.049	101.049	101.049	3.500	101.049	101.049	101.049	3.500	101.049	101.049	101.049
3.625	102.198	102.198	102.198	3.625	102.198	102.198	102.198	3.625	99.237	99.237	99.237	3.625	99.237	99.237	99.237	3.625	99.237	99.237	99.237
3.750	102.430	102.430	102.430	3.750	102.430	102.430	102.430	3.750	99.469	99.469	99.469	3.750	99.469	99.469	99.469	3.750	99.469	99.469	99.469
3.875	102.572	102.572	102.572	3.875	102.572	102.572	102.572	3.875	99.611	99.611	99.611	3.875	99.611	99.611	99.611	3.875	99.611	99.611	99.611
3.990	102.784	102.784	102.784	3.990	102.784	102.784	102.784	3.990	99.823	99.823	99.823	3.990	99.823	99.823	99.823	3.990	99.823	99.823	99.823
4.000	102.884	102.884	102.884	4.000	102.884	102.884	102.884	4.000	99.923	99.923	99.923	4.000	99.923	99.923	99.923	4.000	99.923	99.923	99.923
4.125	102.148	102.148	102.148	4.125	102.148	102.148	102.148	4.125	98.813	98.813	98.813	4.125	98.813	98.813	98.813	4.125	98.813	98.813	98.813
4.250	102.352	102.352	102.352	4.250	102.352	102.352	102.352	4.250	99.017	99.017	99.017	4.250	99.017	99.017	99.017	4.250	99.017	99.017	99.017
4.375	102.574	102.574	102.574	4.375	102.574	102.574	102.574	4.375	99.239	99.239	99.239	4.375	99.239	99.239	99.239	4.375	99.239	99.239	99.239
4.500	102.721	102.721	102.721	4.500	102.721	102.721	102.721	4.500	99.386	99.386	99.386	4.500	99.386	99.386	99.386	4.500	99.386	99.386	99.386
4.625	102.962	102.962	102.962	4.625	102.962	102.962	102.962	4.625	99.030	99.030	99.030	4.625	99.030	99.030	99.030	4.625	99.030	99.030	99.030
4.750	103.058	103.058	103.058	4.750	103.058	103.058	103.058	4.750	100.325	100.325	100.325	4.750	100.325	100.325	100.325	4.750	100.325	100.325	100.325

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

Lock Desk Policy

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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.: **8/20/2020**
45 Day Lock Exp.: **9/4/2020**
60 Day Lock Exp.: **9/21/2020**

W. Rate Sheet Dated: **7/21/2020** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

Home Possible

30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.000	100.000	100.000	2.750	100.260	100.260	100.260	2.750	101.301	101.301	101.301	2.750	99.413	99.413	99.413	2.750	100.038	100.038	100.038
2.875	100.583	100.583	100.583	2.875	100.980	100.980	100.980	2.875	101.658	101.658	101.658	2.875	99.996	99.996	99.996	2.875	100.395	100.395	100.395
2.990	100.914	100.914	100.914	2.990	101.332	101.332	101.332	2.990	101.780	101.780	101.780	2.990	100.327	100.327	100.327	2.990	100.517	100.517	100.517
3.000	101.014	101.014	101.014	3.000	101.432	101.432	101.432	3.000	101.880	101.880	101.880	3.000	100.427	100.427	100.427	3.000	100.617	100.617	100.617
3.125	101.350	101.350	101.350	3.125	101.736	101.736	101.736	3.125	102.162	102.162	102.162	3.125	100.763	100.763	100.763	3.125	100.087	100.087	100.087
3.250	101.661	101.661	101.661	3.250	101.790	101.790	101.790	3.250	102.364	102.364	102.364	3.250	100.489	100.489	100.489	3.250	100.289	100.289	100.289
3.375	102.106	102.106	102.106	3.375	102.177	102.177	102.177	3.375	102.661	102.661	102.661	3.375	100.934	100.934	100.934	3.375	100.586	100.586	100.586
3.500	102.421	102.421	102.421	3.500	102.501	102.501	102.501	3.500	102.831	102.831	102.831	3.500	101.249	101.249	101.249	3.500	100.756	100.756	100.756
3.625	102.685	102.685	102.685	3.625	102.752	102.752	102.752	3.625	102.215	102.215	102.215	3.625	101.513	101.513	101.513	3.625	98.954	98.954	98.954
3.750	102.450	102.450	102.450	3.750	102.610	102.610	102.610	3.750	102.447	102.447	102.447	3.750	100.504	100.504	100.504	3.750	99.186	99.186	99.186
3.875	102.815	102.815	102.815	3.875	102.982	102.982	102.982	3.875	102.586	102.586	102.586	3.875	100.869	100.869	100.869	3.875	99.325	99.325	99.325
3.990	103.014	103.014	103.014	3.990	103.195	103.195	103.195	3.990	102.794	102.794	102.794	3.990	101.068	101.068	101.068	3.990	99.533	99.533	99.533
4.000	103.114	103.114	103.114	4.000	103.295	103.295	103.295	4.000	102.894	102.894	102.894	4.000	101.168	101.168	101.168	4.000	99.633	99.633	99.633
4.125	103.276	103.276	103.276	4.125	103.434	103.434	103.434	4.125	102.074	102.074	102.074	4.125	101.330	101.330	101.330	4.125	98.439	98.439	98.439
4.250	102.292	102.292	102.292	4.250	103.078	103.078	103.078	4.250	102.275	102.275	102.275	4.250	99.840	99.840	99.840	4.250	98.640	98.640	98.640
4.375	102.585	102.585	102.585	4.375	103.271	103.271	103.271	4.375	102.494	102.494	102.494	4.375	100.133	100.133	100.133	4.375	98.859	98.859	98.859
4.500	102.887	102.887	102.887	4.500	103.438	103.438	103.438	4.500	102.642	102.642	102.642	4.500	100.435	100.435	100.435	4.500	99.007	99.007	99.007
4.625	103.008	103.008	103.008	4.625	103.566	103.566	103.566	4.625	102.946	102.946	102.946	4.625	100.556	100.556	100.556	4.625	98.714	98.714	98.714
4.750	103.113	103.113	103.113	4.750	103.960	103.960	103.960	4.750	103.040	103.040	103.040	4.750	100.216	100.216	100.216	4.750	100.007	100.007	100.007

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

Lock Desk Policy

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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.

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AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**8/20/2020**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**9/4/2020**
		60 Day Lock Exp.:	**9/21/2020**

W. Rate Sheet Dated: **7/21/2020** **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)