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.: **8/28/2020**
45 Day Lock Exp.: **9/14/2020**
60 Day Lock Exp.: **9/28/2020**

W. Rate Sheet Dated: **7/29/2020** **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	100.369	100.369	100.369	2.750	100.238	100.238	100.238	2.250	98.220	98.220	98.220	3.125	95.774	95.774	95.774
2.875	100.374	100.374	100.374	2.875	100.242	100.242	100.242	2.500	98.228	98.228	98.228	3.250	97.276	97.276	97.276
3.000	100.379	100.379	100.379	3.000	100.246	100.246	100.246	2.625	98.232	98.232	98.232	3.375	97.278	97.278	97.278
3.125	100.382	100.382	100.382	3.125	100.250	100.250	100.250	2.750	98.906	98.906	98.906	3.500	97.273	97.273	97.273
3.250	100.740	100.740	100.740	3.250	100.410	100.410	100.410	2.875	98.910	98.910	98.910	3.625	97.274	97.274	97.274
3.375	100.645	100.645	100.645	3.375	100.413	100.413	100.413	3.000	98.913	98.913	98.913	Margin = 2.250		Index = 0.150	
3.500	100.649	100.649	100.649	3.500	100.416	100.416	100.416	3.125	98.917	98.917	98.917	**30 Year OTC**			
3.625	100.652	100.652	100.652	3.625	100.431	100.431	100.431	3.250	100.742	100.742	100.742	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.750	101.452	101.452	101.452	3.750	100.984	100.984	100.984	3.375	100.745	100.745	100.745	4.000	101.004	101.004	101.004
3.875	101.376	101.376	101.376	3.875	101.018	101.018	101.018	3.500	100.748	100.748	100.748	4.125	101.044	101.044	101.044
4.000	101.379	101.379	101.379	4.000	101.020	101.020	101.020	3.625	100.797	100.797	100.797	4.375	102.009	102.009	102.009
4.125	101.419	101.419	101.419	4.125	101.010	101.010	101.010	3.750	101.288	101.288	101.288	4.500	102.012	102.012	102.012
4.250	102.495	102.495	102.495	4.250	101.986	101.986	101.986	3.875	101.357	101.357	101.357	4.625	102.015	102.015	102.015
4.375	102.384	102.384	102.384	4.375	101.988	101.988	101.988	4.000	101.359	101.359	101.359	4.875	102.792	102.792	102.792
4.500	102.387	102.387	102.387	4.500	101.991	101.991	101.991	4.125	101.348	101.348	101.348	5.000	102.795	102.795	102.795
4.625	102.390	102.390	102.390	4.625	101.980	101.980	101.980	4.250	102.028	102.028	102.028	5.125	102.798	102.798	102.798
4.750	103.278	103.278	103.278	4.750	102.769	102.769	102.769	4.375	102.030	102.030	102.030	5.500	104.281	104.281	104.281
4.875	103.167	103.167	103.167	4.875	102.771	102.771	102.771	4.500	102.032	102.032	102.032	5.625	104.284	104.284	104.284
6.250	104.007	104.007	104.007	6.250	103.598	103.598	103.598	4.625	102.022	102.022	102.022	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	102.984	102.984	102.984	2.750	102.884	102.884	102.884	2.250	100.445	100.445	100.445
2.875	102.989	102.989	102.989	2.875	102.888	102.888	102.888	2.375	100.450	100.450	100.450
3.000	102.989	102.989	102.989	3.000	102.888	102.888	102.888	2.500	100.450	100.450	100.450
3.125	102.988	102.988	102.988	3.125	102.888	102.888	102.888	2.625	100.449	100.449	100.449
3.250	103.143	103.143	103.143	3.250	103.044	103.044	103.044	2.750	101.120	101.120	101.120
3.375	103.160	103.160	103.160	3.375	103.060	103.060	103.060	2.875	101.136	101.136	101.136
3.500	103.160	103.160	103.160	3.500	103.060	103.060	103.060	3.000	101.136	101.136	101.136
3.625	103.160	103.160	103.160	3.625	103.071	103.071	103.071	3.125	101.136	101.136	101.136
3.750	102.957	102.957	102.957	3.750	102.859	102.859	102.859	3.250	102.958	102.958	102.958
3.875	102.992	102.992	102.992	3.875	102.903	102.903	102.903	3.375	102.972	102.972	102.972
4.000	102.972	102.972	102.972	4.000	102.871	102.871	102.871	3.500	102.972	102.972	102.972
4.125	103.009	103.009	103.009	4.125	102.858	102.858	102.858	3.625	103.018	103.018	103.018
4.250	103.945	103.945	103.945	4.250	103.845	103.845	103.845	3.750	103.459	103.459	103.459

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**
3.875	100.212	100.212	100.212	6.250	103.750	103.500	103.250
4.000	100.208	100.208	100.208				
4.125	100.168	100.168	100.168				
4.250	101.161	101.161	101.161				
4.375	101.172	101.172	101.172				
4.500	101.169	101.169	101.169				
4.625	101.167	101.167	101.167				
4.750	101.972	101.972	101.972				
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	98.254	98.254	98.254
4.125	98.294	98.294	98.294
4.375	99.259	99.259	99.259
4.500	99.262	99.262	99.262
4.625	99.265	99.265	99.265
4.875	100.042	100.042	100.042
5.000	100.045	100.045	100.045
5.125	100.048	100.048	100.048
5.500	101.531	101.531	101.531
5.625	101.534	101.534	101.534
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.: **8/28/2020**
45 Day Lock Exp.: **9/14/2020**
60 Day Lock Exp.: **9/28/2020**

W. Rate Sheet Dated: **7/29/2020** **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	98.969	98.969	98.969	2.750	99.268	99.268	99.268	2.375	95.004	95.004	95.004	3.125	95.384	95.384	95.384
2.875	98.974	98.974	98.974	2.875	99.272	99.272	99.272	2.500	95.008	95.008	95.008	3.250	96.823	96.823	96.823
3.000	98.979	98.979	98.979	3.000	99.276	99.276	99.276	2.625	95.012	95.012	95.012	3.375	96.825	96.825	96.825
3.125	98.982	98.982	98.982	3.125	99.280	99.280	99.280	2.750	97.936	97.936	97.936	3.500	96.820	96.820	96.820
3.250	99.278	99.278	99.278	3.250	99.377	99.377	99.377	2.875	97.940	97.940	97.940	3.625	96.822	96.822	96.822
3.375	99.182	99.182	99.182	3.375	99.381	99.381	99.381	3.000	97.943	97.943	97.943	Margin = 2.250		Index = 0.150	
3.500	99.186	99.186	99.186	3.500	99.384	99.384	99.384	3.125	97.947	97.947	97.947	**30 Year OTC**			
3.625	99.190	99.190	99.190	3.625	99.399	99.399	99.399	3.250	99.709	99.709	99.709	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.750	100.052	100.052	100.052	3.750	100.014	100.014	100.014	3.375	99.712	99.712	99.712	4.000	99.604	99.604	99.604
3.875	99.976	99.976	99.976	3.875	100.048	100.048	100.048	3.500	99.716	99.716	99.716	4.125	99.644	99.644	99.644
4.000	99.979	99.979	99.979	4.000	100.050	100.050	100.050	3.625	99.765	99.765	99.765	4.375	100.172	100.172	100.172
4.125	100.019	100.019	100.019	4.125	100.040	100.040	100.040	3.750	100.318	100.318	100.318	4.500	100.175	100.175	100.175
4.250	100.658	100.658	100.658	4.250	100.578	100.578	100.578	3.875	100.387	100.387	100.387	4.625	100.177	100.177	100.177
4.375	100.547	100.547	100.547	4.375	100.581	100.581	100.581	4.000	100.389	100.389	100.389	4.875	100.080	100.080	100.080
4.500	100.550	100.550	100.550	4.500	100.583	100.583	100.583	4.125	100.378	100.378	100.378	5.000	100.083	100.083	100.083
4.625	100.552	100.552	100.552	4.625	100.573	100.573	100.573	4.250	100.620	100.620	100.620	5.125	100.085	100.085	100.085
4.750	100.566	100.566	100.566	4.750	100.486	100.486	100.486	4.375	100.623	100.623	100.623	5.500	100.381	100.381	100.381
4.875	100.455	100.455	100.455	4.875	100.489	100.489	100.489	4.500	100.625	100.625	100.625	5.625	100.384	100.384	100.384
6.250	100.357	100.357	100.357	6.250	100.378	100.378	100.378	4.625	100.614	100.614	100.614	6.250	99.674	99.674	99.674

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	101.234	101.234	101.234	2.750	101.134	101.134	101.134	2.250	97.945	97.945	97.945
2.875	101.239	101.239	101.239	2.875	101.138	101.138	101.138	2.375	97.950	97.950	97.950
3.000	101.239	101.239	101.239	3.000	101.138	101.138	101.138	2.500	97.950	97.950	97.950
3.125	101.238	101.238	101.238	3.125	101.138	101.138	101.138	2.625	97.949	97.949	97.949
3.250	101.330	101.330	101.330	3.250	101.232	101.232	101.232	2.750	98.338	98.338	98.338
3.375	101.348	101.348	101.348	3.375	101.247	101.247	101.247	2.875	98.355	98.355	98.355
3.500	101.348	101.348	101.348	3.500	101.247	101.247	101.247	3.000	98.355	98.355	98.355
3.625	101.347	101.347	101.347	3.625	101.259	101.259	101.259	3.125	98.355	98.355	98.355
3.750	101.207	101.207	101.207	3.750	101.109	101.109	101.109	3.250	99.833	99.833	99.833
3.875	101.242	101.242	101.242	3.875	101.153	101.153	101.153	3.375	99.847	99.847	99.847
4.000	101.222	101.222	101.222	4.000	101.121	101.121	101.121	3.500	99.847	99.847	99.847
4.125	101.259	101.259	101.259	4.125	101.108	101.108	101.108	3.625	99.893	99.893	99.893
4.250	101.757	101.757	101.757	4.250	101.657	101.657	101.657	3.750	100.334	100.334	100.334

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**
3.875	98.462	98.462	98.462	6.250	99.750	99.500	99.250
4.000	98.458	98.458	98.458				
4.125	98.418	98.418	98.418				
4.250	98.974	98.974	98.974				
4.375	98.984	98.984	98.984				
4.500	98.981	98.981	98.981				
4.625	98.979	98.979	98.979				
4.750	98.909	98.909	98.909				
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	96.854	96.854	96.854
4.125	96.894	96.894	96.894
4.375	97.422	97.422	97.422
4.500	97.425	97.425	97.425
4.625	97.427	97.427	97.427
4.875	97.330	97.330	97.330
5.000	97.333	97.333	97.333
5.125	97.335	97.335	97.335
5.500	97.631	97.631	97.631
5.625	97.634	97.634	97.634
6.250	96.924	96.924	96.924

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)

AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706 — 30 Day Lock Exp.: 8/28/2020
Lockdesk Hours: 10:00 am ET - 11:00 pm ET — 45 Day Lock Exp.: 9/14/2020
60 Day Lock Exp.: 9/28/2020

W. Rate Sheet Dated: 7/29/2020 **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	100.412	100.412	100.412
2.875	100.934	100.934	100.934
2.990	101.230	101.230	101.230
3.000	101.330	101.330	101.330
3.125	101.636	101.636	101.636
3.250	101.980	101.980	101.980
3.375	102.375	102.375	102.375
3.500	102.685	102.685	102.685
3.625	102.925	102.925	102.925
3.750	102.664	102.664	102.664
3.875	102.976	102.976	102.976
3.990	103.102	103.102	103.102
4.000	103.202	103.202	103.202
4.125	103.408	103.408	103.408
4.250	103.222	103.222	103.222
4.375	103.464	103.464	103.464
4.500	103.691	103.691	103.691
4.625	103.849	103.849	103.849
4.750	103.945	103.945	103.945

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
2.375	96.613	96.613	96.613
2.500	97.651	97.651	97.651
2.625	98.633	98.633	98.633
2.750	99.460	99.460	99.460
2.875	100.036	100.036	100.036
2.990	100.880	100.880	100.880
3.000	100.980	100.980	100.980
3.125	101.905	101.905	101.905
3.250	102.585	102.585	102.585
3.375	103.021	103.021	103.021
3.500	103.360	103.360	103.360
3.625	103.626	103.626	103.626
3.750	104.105	104.105	104.105
3.875	104.449	104.449	104.449
3.990	104.597	104.597	104.597
4.000	104.697	104.697	104.697
4.125	104.922	104.922	104.922
4.250	104.817	104.817	104.817
4.375	N/A	N/A	N/A

30/25 Year >125

Rate	30 Day	45 Day	60 Day
2.750	99.460	99.460	99.460
2.875	100.036	100.036	100.036
2.990	100.802	100.802	100.802
3.000	100.902	100.902	100.902
3.125	101.878	101.878	101.878
3.250	102.585	102.585	102.585
3.375	103.021	103.021	103.021
3.500	103.360	103.360	103.360
3.625	103.626	103.626	103.626
3.750	104.105	104.105	104.105
3.875	104.449	104.449	104.449
3.990	104.597	104.597	104.597
4.000	104.697	104.697	104.697
4.125	104.922	104.922	104.922
4.250	104.817	104.817	104.817
4.375	96.938	96.938	96.938
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

30/25 Year High Balance

Rate	30 Day	45 Day	60 Day
2.750	100.010	100.010	100.010
2.875	100.485	100.485	100.485
2.990	100.701	100.701	100.701
3.000	100.801	100.801	100.801
3.125	100.958	100.958	100.958
3.250	100.993	100.993	100.993
3.375	101.360	101.360	101.360
3.500	101.604	101.604	101.604
3.625	101.732	101.732	101.732
3.750	100.819	100.819	100.819
3.875	101.110	101.110	101.110
3.990	101.205	101.205	101.205
4.000	101.305	101.305	101.305
4.125	101.431	101.431	101.431
4.250	100.361	100.361	100.361
4.375	100.619	100.619	100.619
4.500	100.817	100.817	100.817
4.625	100.932	100.932	100.932
4.750	100.539	100.539	100.539

30/25 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	98.858	98.858	98.858
2.875	99.387	99.387	99.387
2.990	100.151	100.151	100.151
3.000	100.251	100.251	100.251
3.125	100.758	100.758	100.758
3.250	100.793	100.793	100.793
3.375	101.160	101.160	101.160
3.500	101.404	101.404	101.404
3.625	101.532	101.532	101.532
3.750	100.619	100.619	100.619
3.875	100.910	100.910	100.910
3.990	101.005	101.005	101.005
4.000	101.105	101.105	101.105
4.125	101.231	101.231	101.231
4.250	100.161	100.161	100.161
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

30/25 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	98.858	98.858	98.858
2.875	99.387	99.387	99.387
2.990	100.073	100.073	100.073
3.000	100.173	100.173	100.173
3.125	100.758	100.758	100.758
3.250	100.793	100.793	100.793
3.375	101.160	101.160	101.160
3.500	101.404	101.404	101.404
3.625	101.532	101.532	101.532
3.750	100.619	100.619	100.619
3.875	100.910	100.910	100.910
3.990	101.005	101.005	101.005
4.000	101.105	101.105	101.105
4.125	101.231	101.231	101.231
4.250	100.161	100.161	100.161
4.375	93.893	93.893	93.893
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

20 Year

Rate	30 Day	45 Day	60 Day
2.875	101.263	101.263	101.263
2.990	101.524	101.524	101.524
3.000	101.624	101.624	101.624
3.125	101.925	101.925	101.925
3.250	102.190	102.190	102.190
3.375	102.578	102.578	102.578
3.500	102.862	102.862	102.862
3.625	103.099	103.099	103.099
3.750	102.710	102.710	102.710
3.875	103.016	103.016	103.016
3.990	103.123	103.123	103.123
4.000	103.223	103.223	103.223
4.125	103.427	103.427	103.427
4.250	102.530	102.530	102.530
4.375	102.769	102.769	102.769
4.500	102.984	102.984	102.984
4.625	103.139	103.139	103.139
4.750	103.326	103.326	103.326
4.875	103.548	103.548	103.548

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.875	100.738	100.738	100.738
2.990	101.031	101.031	101.031
3.000	101.131	101.131	101.131
3.125	101.467	101.467	101.467
3.250	101.883	101.883	101.883
3.375	102.312	102.312	102.312
3.500	102.622	102.622	102.622
3.625	102.885	102.885	102.885
3.750	102.785	102.785	102.785
3.875	103.123	103.123	103.123
3.990	103.248	103.248	103.248
4.000	103.348	103.348	103.348
4.125	103.571	103.571	103.571
4.250	102.381	102.381	102.381
4.375	102.645	102.645	102.645
4.500	102.881	102.881	102.881
4.625	103.048	103.048	103.048
4.750	103.175	103.175	103.175
4.875	103.419	103.419	103.419

20 Year >125

Rate	30 Day	45 Day	60 Day
2.875	100.675	100.675	100.675
2.990	100.969	100.969	100.969
3.000	101.069	101.069	101.069
3.125	101.404	101.404	101.404
3.250	101.883	101.883	101.883
3.375	102.312	102.312	102.312
3.500	102.622	102.622	102.622
3.625	102.885	102.885	102.885
3.750	102.628	102.628	102.628
3.875	102.966	102.966	102.966
3.990	103.092	103.092	103.092
4.000	103.192	103.192	103.192
4.125	103.415	103.415	103.415
4.250	102.319	102.319	102.319
4.375	102.582	102.582	102.582
4.500	102.819	102.819	102.819
4.625	102.986	102.986	102.986
4.750	103.113	103.113	103.113
4.875	103.357	103.357	103.357

15 Year

Rate	30 Day	45 Day	60 Day
2.750	101.393	101.393	101.393
2.875	101.654	101.654	101.654
2.990	101.823	101.823	101.823
3.000	101.923	101.923	101.923
3.125	102.159	102.159	102.159
3.250	102.159	102.159	102.159
3.375	102.387	102.387	102.387
3.500	102.567	102.567	102.567
3.625	102.812	102.812	102.812
3.750	102.659	102.659	102.659
3.875	102.926	102.926	102.926
3.990	103.090	103.090	103.090
4.000	103.190	103.190	103.190
4.125	103.412	103.412	103.412
4.250	102.638	102.638	102.638
4.375	102.798	102.798	102.798
4.500	102.927	102.927	102.927
4.625	103.186	103.186	103.186
4.750	103.387	103.387	103.387

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.750	100.224	100.224	100.224
2.875	100.508	100.508	100.508
2.990	100.897	100.897	100.897
3.000	100.997	100.997	100.997
3.125	101.397	101.397	101.397
3.250	101.705	101.705	101.705
3.375	101.957	101.957	101.957
3.500	102.157	102.157	102.157
3.625	102.420	102.420	102.420
3.750	102.138	102.138	102.138
3.875	102.433	102.433	102.433
3.990	102.622	102.622	102.622
4.000	102.722	102.722	102.722
4.125	102.969	102.969	102.969
4.250	102.694	102.694	102.694
4.375	103.165	103.165	103.165
4.500	103.639	#N/A	#N/A
4.625	103.947	#N/A	#N/A
4.750	104.167	#N/A	#N/A

15 Year >125

Rate	30 Day	45 Day	60 Day
2.750	100.224	100.224	100.224
2.875	100.508	100.508	100.508
2.990	100.830	100.830	100.830
3.000	100.930	100.930	100.930
3.125	101.334	101.334	101.334
3.250	101.643	101.643	101.643
3.375	101.895	101.895	101.895
3.500	102.095	102.095	102.095
3.625	102.358	102.358	102.358
3.750	102.138	102.138	102.138
3.875	102.433	102.433	102.433
3.990	102.622	102.622	102.622
4.000	102.722	102.722	102.722
4.125	102.969	102.969	102.969
4.250	102.729	102.729	102.729
4.375	103.211	103.211	103.211
4.500	103.697	103.697	103.697
4.625	104.009	104.009	104.009
4.750	104.229	104.229	104.229

15 Year High Balance

Rate	30 Day	45 Day	60 Day
2.750	100.725	100.725	100.725
2.875	100.906	100.906	100.906
2.990	100.997	100.997	100.997
3.000	101.097	101.097	101.097
3.125	101.258	101.258	101.258
3.250	100.807	100.807	100.807
3.375	100.968	100.968	100.968
3.500	101.092	101.092	101.092
3.625	101.263	101.263	101.263
3.750	99.447	99.447	99.447
3.875	99.632	99.632	99.632
3.990	99.715	99.715	99.715
4.000	99.815	99.815	99.815
4.125	99.972	99.972	99.972
4.250	99.005	99.005	99.005
4.375	99.117	99.117	99.117
4.500	99.146	99.146	99.146
4.625	99.285	99.285	99.285
4.750	99.424	99.424	99.424

15 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	99.356	99.356	99.356
2.875	99.560	99.560	99.560
2.990	99.871	99.871	99.871
3.000	99.971	99.971	99.971
3.125	100.296	100.296	100.296
3.250	100.153	100.153	100.153
3.375	100.338	100.338	100.338
3.500	100.482	100.482	100.482
3.625	100.671	100.671	100.671
3.750	98.726	98.726	98.726
3.875	98.939	98.939	98.939
3.990	99.047	99.047	99.047
4.000	99.147	99.147	99.147
4.125	99.329	99.329	99.329
4.250	98.805	98.805	98.805
4.375	98.917	98.917	98.917
4.500	98.946	98.946	98.946
4.625	99.085	99.085	99.085
4.750	99.224	99.224	99.224

15 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	99.356	99.356	99.356
2.875	99.560	99.560	99.560
2.990	99.804	99.804	99.804
3.000	99.904	99.904	99.904
3.125	100.233	100.233	100.233
3.250	100.091	100.091	100.091
3.375	100.276	100.276	100.276
3.500	100.420	100.420	100.420
3.625	100.609	100.609	100.609
3.750	98.726	98.726	98.726
3.875	98.939	98.939	98.939
3.990	99.047	99.047	99.047
4.000	99.147	99.147	99.147
4.125	99.329	99.329	99.329
4.250	98.805	98.805	98.805
4.375	98.917	98.917	98.917
4.500	98.946	98.946	98.946
4.625	99.085	99.085	99.085
4.750	99.224	99.224	99.224

10 Year

Rate	30 Day	45 Day	60 Day
2.750	101.612	101.612	101.612
2.875	101.872	101.872	101.872
2.990	102.042	102.042	102.042
3.000	102.142	102.142	102.142
3.125	102.378	102.378	102.378
3.250	102.257	102.257	102.257
3.375	102.485	102.485	102.485
3.500	102.665	102.665	102.665
3.625	102.909	102.909	102.909
3.750	102.382	102.382	102.382
3.875	102.648	102.648	102.648
3.990	102.813	102.813	102.813
4.000	102.913	102.913	102.913
4.125	103.134	103.134	103.134
4.250	102.276	102.276	102.276
4.375	102.429	102.429	102.429
4.500	102.704	102.704	102.704
4.625	102.936	102.936	102.936
4.750	103.137	103.137	103.137

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.

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.: **8/28/2020**
45 Day Lock Exp.: **9/14/2020**
60 Day Lock Exp.: **9/28/2020**

W. Rate Sheet Dated: **7/29/2020** **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	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
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
4.625	N/A	N/A	N/A

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	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
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

15 Yr. Fixed			
Rate	**30 Day**	**45 Day**	**60 Day**
1.375	N/A	N/A	N/A
1.500	N/A	N/A	N/A
1.625	N/A	N/A	N/A
1.750	N/A	N/A	N/A
1.875	N/A	N/A	N/A
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
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

30 Yr. High Balance Fixed			
Rate	**30 Day**	**45 Day**	**60 Day**
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
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

20 Yr. High Balance Fixed			
Rate	**30 Day**	**45 Day**	**60 Day**
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
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

15 Yr. High Balance Fixed			
Rate	**30 Day**	**45 Day**	**60 Day**
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	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
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

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

Product Features							
Product Feature ↓ \ LTV →	**< 60.00%**	**60.01 – 70.00%**	**70.01 – 75.00%**	**75.01 – 80.00%**	**80.01 – 85.00%**	**85.01 – 90.00%**	**90.01 – 95.00%**
Manufactured Home^	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Escrow Waiver**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A

^Does not apply to MH Advantage products
** Escrow Waiver allowed between 80.01% - 89.99% LTV for CA properties only. Standard price adjustment of (0.125) will apply.

All Loan Type Adjustments	
Adjusters	**All Terms**
NY	-0.250
Conventional OTC	-1.000
Loan Size	
$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	-0.500
$125,001 - $175,000	-0.375
$175,001 - $275,000	0.000
$275,001 up to HB	0.125

Lock Desk Policy

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

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

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

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

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

30 Day Lock Exp.: 8/28/2020
45 Day Lock Exp.: 9/14/2020
60 Day Lock Exp.: 9/28/2020

W. Rate Sheet Dated: 7/29/2020 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Conforming FHLMC

30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.326	100.326	100.326	3.375	101.489	101.489	101.489	3.375	101.489	101.489	101.489	2.750	100.030	100.030	100.030	3.375	100.632	100.632	100.632
2.875	100.884	100.884	100.884	3.500	101.787	101.787	101.787	3.500	101.787	101.787	101.787	2.875	100.588	100.588	100.588	3.500	100.930	100.930	100.930
2.990	101.190	101.190	101.190	3.625	102.039	102.039	102.039	3.625	102.039	102.039	102.039	2.990	100.894	100.894	100.894	3.625	101.182	101.182	101.182
3.000	101.290	101.290	101.290	3.750	101.671	101.671	101.671	3.750	101.671	101.671	101.671	3.000	100.994	100.994	100.994	3.750	100.008	100.008	100.008
3.125	101.602	101.602	101.602	3.875	102.020	102.020	102.020	3.875	102.020	102.020	102.020	3.125	101.306	101.306	101.306	3.875	100.357	100.357	100.357
3.250	101.943	101.943	101.943	3.990	102.208	102.208	102.208	3.990	102.208	102.208	102.208	3.250	101.086	101.086	101.086	3.990	100.545	100.545	100.545
3.375	102.364	102.364	102.364	4.000	102.308	102.308	102.308	4.000	102.308	102.308	102.308	3.375	101.507	101.507	101.507	4.000	100.645	100.645	100.645
3.500	102.662	102.662	102.662	4.125	102.466	102.466	102.466	4.125	102.466	102.466	102.466	3.500	101.805	101.805	101.805	4.125	100.803	100.803	100.803
3.625	102.914	102.914	102.914	4.250	101.765	101.765	101.765	4.250	101.765	101.765	101.765	3.625	102.057	102.057	102.057	4.250	99.413	99.413	99.413
3.750	102.546	102.546	102.546	4.375	102.051	102.051	102.051	4.375	102.051	102.051	102.051	3.750	100.883	100.883	100.883	4.375	99.699	99.699	99.699
3.875	102.895	102.895	102.895	4.500	102.097	102.097	102.097	4.500	102.097	102.097	102.097	3.875	101.232	101.232	101.232	4.500	99.745	99.745	99.745
3.990	103.083	103.083	103.083	4.625	102.217	102.217	102.217	4.625	102.217	102.217	102.217	3.990	101.420	101.420	101.420	4.625	99.865	99.865	99.865
4.000	103.183	103.183	103.183	4.750	102.153	102.153	102.153	4.750	102.153	102.153	102.153	4.000	101.520	101.520	101.520	4.750	99.617	99.617	99.617
4.125	103.341	103.341	103.341	4.875	102.455	102.455	102.455	4.875	102.455	102.455	102.455	4.125	101.678	101.678	101.678	4.875	99.919	99.919	99.919
4.250	102.640	102.640	102.640	4.990	102.621	102.621	102.621	4.990	102.621	102.621	102.621	4.250	100.288	100.288	100.288	4.990	100.085	100.085	100.085
4.375	102.926	102.926	102.926	5.000	102.721	102.721	102.721	5.000	102.721	102.721	102.721	4.375	100.574	100.574	100.574	5.000	100.185	100.185	100.185
4.500	103.222	103.222	103.222	5.125	103.021	103.021	103.021	5.125	103.021	103.021	103.021	4.500	100.870	100.870	100.870	5.125	100.335	100.335	100.335
4.625	103.342	103.342	103.342	5.250	103.083	103.083	103.083	5.250	103.083	103.083	103.083	4.625	100.990	100.990	100.990	5.250	100.247	100.247	100.247
4.750	103.278	103.278	103.278	5.375	104.339	104.339	104.339	5.375	104.339	104.339	104.339	4.750	100.742	100.742	100.742	5.375	101.353	101.353	101.353

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	100.632	100.632	100.632	2.750	100.433	100.433	100.433	3.375	101.925	101.925	101.925	3.375	101.925	101.925	101.925	2.750	101.355	101.355	101.355
3.500	100.930	100.930	100.930	2.875	101.039	101.039	101.039	3.500	102.236	102.236	102.236	3.500	102.236	102.236	102.236	2.875	101.705	101.705	101.705
3.625	101.182	101.182	101.182	2.990	101.363	101.363	101.363	3.625	102.481	102.481	102.481	3.625	102.481	102.481	102.481	2.990	101.825	101.825	101.825
3.750	100.008	100.008	100.008	3.000	101.463	101.463	101.463	3.750	102.159	102.159	102.159	3.750	102.159	102.159	102.159	3.000	101.925	101.925	101.925
3.875	100.357	100.357	100.357	3.125	101.741	101.741	101.741	3.875	102.506	102.506	102.506	3.875	102.506	102.506	102.506	3.125	101.969	101.969	101.969
3.990	100.545	100.545	100.545	3.250	102.039	102.039	102.039	3.990	102.695	102.695	102.695	3.990	102.695	102.695	102.695	3.250	102.141	102.141	102.141
4.000	100.645	100.645	100.645	3.375	102.425	102.425	102.425	4.000	102.795	102.795	102.795	4.000	102.795	102.795	102.795	3.375	102.432	102.432	102.432
4.125	100.803	100.803	100.803	3.500	102.736	102.736	102.736	4.125	102.960	102.960	102.960	4.125	102.960	102.960	102.960	3.500	102.600	102.600	102.600
4.250	99.413	99.413	99.413	3.625	102.981	102.981	102.981	4.250	102.920	102.920	102.920	4.250	102.920	102.920	102.920	3.625	102.177	102.177	102.177
4.375	99.699	99.699	99.699	3.750	102.659	102.659	102.659	4.375	103.107	103.107	103.107	4.375	103.107	103.107	103.107	3.750	102.402	102.402	102.402
4.500	99.745	99.745	99.745	3.875	103.006	103.006	103.006	4.500	102.518	102.518	102.518	4.500	102.518	102.518	102.518	3.875	102.538	102.538	102.538
4.625	99.865	99.865	99.865	3.990	103.195	103.195	103.195	4.625	102.642	102.642	102.642	4.625	102.642	102.642	102.642	3.990	102.736	102.736	102.736
4.750	99.617	99.617	99.617	4.000	103.295	103.295	103.295	4.750	102.872	102.872	102.872	4.750	102.872	102.872	102.872	4.000	102.836	102.836	102.836
4.875	99.919	99.919	99.919	4.125	103.460	103.460	103.460	4.875	103.119	103.119	103.119	4.875	103.119	103.119	103.119	4.125	102.111	102.111	102.111
4.990	100.085	100.085	100.085	4.250	103.420	103.420	103.420	4.990	103.440	103.440	103.440	4.990	103.440	103.440	103.440	4.250	102.305	102.305	102.305
5.000	100.185	100.185	100.185	4.375	103.607	103.607	103.607	5.000	103.540	103.540	103.540	5.000	103.540	103.540	103.540	4.375	102.516	102.516	102.516
5.125	100.335	100.335	100.335	4.500	103.768	103.768	103.768	5.125	103.821	103.821	103.821	5.125	103.821	103.821	103.821	4.500	102.655	102.655	102.655
5.250	100.247	100.247	100.247	4.625	103.892	103.892	103.892	5.250	103.510	103.510	103.510	5.250	103.510	103.510	103.510	4.625	102.819	102.819	102.819
5.375	101.353	101.353	101.353	4.750	104.122	104.122	104.122	5.375	104.759	104.759	104.759	5.375	104.759	104.759	104.759	4.750	102.912	102.912	102.912

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	103.355	103.355	103.355	2.750	103.605	103.605	103.605	2.750	100.392	100.392	100.392	2.750	102.392	102.392	102.392	2.750	102.642	102.642	102.642
2.875	101.705	101.705	101.705	2.875	101.705	101.705	101.705	2.875	100.742	100.742	100.742	2.875	100.742	100.742	100.742	2.875	100.742	100.742	100.742
2.990	101.825	101.825	101.825	2.990	101.825	101.825	101.825	2.990	100.862	100.862	100.862	2.990	100.862	100.862	100.862	2.990	100.862	100.862	100.862
3.000	101.925	101.925	101.925	3.000	101.925	101.925	101.925	3.000	100.962	100.962	100.962	3.000	100.962	100.962	100.962	3.000	100.962	100.962	100.962
3.125	101.969	101.969	101.969	3.125	101.969	101.969	101.969	3.125	100.194	100.194	100.194	3.125	100.194	100.194	100.194	3.125	100.194	100.194	100.194
3.250	102.141	102.141	102.141	3.250	102.141	102.141	102.141	3.250	100.366	100.366	100.366	3.250	100.366	100.366	100.366	3.250	100.366	100.366	100.366
3.375	102.432	102.432	102.432	3.375	102.432	102.432	102.432	3.375	100.657	100.657	100.657	3.375	100.657	100.657	100.657	3.375	100.657	100.657	100.657
3.500	102.600	102.600	102.600	3.500	102.600	102.600	102.600	3.500	100.825	100.825	100.825	3.500	100.825	100.825	100.825	3.500	100.825	100.825	100.825
3.625	102.177	102.177	102.177	3.625	102.177	102.177	102.177	3.625	99.214	99.214	99.214	3.625	99.214	99.214	99.214	3.625	99.214	99.214	99.214
3.750	102.402	102.402	102.402	3.750	102.402	102.402	102.402	3.750	99.439	99.439	99.439	3.750	99.439	99.439	99.439	3.750	99.439	99.439	99.439
3.875	102.538	102.538	102.538	3.875	102.538	102.538	102.538	3.875	99.575	99.575	99.575	3.875	99.575	99.575	99.575	3.875	99.575	99.575	99.575
3.990	102.736	102.736	102.736	3.990	102.736	102.736	102.736	3.990	99.773	99.773	99.773	3.990	99.773	99.773	99.773	3.990	99.773	99.773	99.773
4.000	102.836	102.836	102.836	4.000	102.836	102.836	102.836	4.000	99.873	99.873	99.873	4.000	99.873	99.873	99.873	4.000	99.873	99.873	99.873
4.125	102.111	102.111	102.111	4.125	102.111	102.111	102.111	4.125	98.770	98.770	98.770	4.125	98.770	98.770	98.770	4.125	98.770	98.770	98.770
4.250	102.305	102.305	102.305	4.250	102.305	102.305	102.305	4.250	98.964	98.964	98.964	4.250	98.964	98.964	98.964	4.250	98.964	98.964	98.964
4.375	102.516	102.516	102.516	4.375	102.516	102.516	102.516	4.375	99.175	99.175	99.175	4.375	99.175	99.175	99.175	4.375	99.175	99.175	99.175
4.500	102.655	102.655	102.655	4.500	102.655	102.655	102.655	4.500	99.314	99.314	99.314	4.500	99.314	99.314	99.314	4.500	99.314	99.314	99.314
4.625	102.819	102.819	102.819	4.625	102.819	102.819	102.819	4.625	98.887	98.887	98.887	4.625	98.887	98.887	98.887	4.625	98.887	98.887	98.887
4.750	102.912	102.912	102.912	4.750	102.912	102.912	102.912	4.750	100.111	100.111	100.111	4.750	100.111	100.111	100.111	4.750	100.111	100.111	100.111

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"	N/A
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.

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.: 8/28/2020
45 Day Lock Exp.: 9/14/2020
60 Day Lock Exp.: 9/28/2020

W. Rate Sheet Dated: 7/29/2020 **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	100.152	100.152	100.152	2.750	100.262	100.262	100.262	2.750	101.266	101.266	101.266	2.750	99.506	99.506	99.506	2.750	100.003	100.003	100.003
2.875	100.731	100.731	100.731	2.875	100.889	100.889	100.889	2.875	101.625	101.625	101.625	2.875	100.085	100.085	100.085	2.875	100.362	100.362	100.362
2.990	101.055	101.055	101.055	2.990	101.230	101.230	101.230	2.990	101.750	101.750	101.750	2.990	100.409	100.409	100.409	2.990	100.487	100.487	100.487
3.000	101.155	101.155	101.155	3.000	101.330	101.330	101.330	3.000	101.850	101.850	101.850	3.000	100.509	100.509	100.509	3.000	100.587	100.587	100.587
3.125	101.490	101.490	101.490	3.125	101.621	101.621	101.621	3.125	101.892	101.892	101.892	3.125	100.844	100.844	100.844	3.125	99.817	99.817	99.817
3.250	101.757	101.757	101.757	3.250	101.874	101.874	101.874	3.250	102.069	102.069	102.069	3.250	100.550	100.550	100.550	3.250	99.994	99.994	99.994
3.375	102.198	102.198	102.198	3.375	102.276	102.276	102.276	3.375	102.366	102.366	102.366	3.375	100.991	100.991	100.991	3.375	100.291	100.291	100.291
3.500	102.508	102.508	102.508	3.500	102.599	102.599	102.599	3.500	102.542	102.542	102.542	3.500	101.301	101.301	101.301	3.500	100.467	100.467	100.467
3.625	102.772	102.772	102.772	3.625	102.852	102.852	102.852	3.625	102.146	102.146	102.146	3.625	101.565	101.565	101.565	3.625	98.883	98.883	98.883
3.750	102.355	102.355	102.355	3.750	102.505	102.505	102.505	3.750	102.376	102.376	102.376	3.750	100.342	100.342	100.342	3.750	99.113	99.113	99.113
3.875	102.716	102.716	102.716	3.875	102.864	102.864	102.864	3.875	102.515	102.515	102.515	3.875	100.703	100.703	100.703	3.875	99.252	99.252	99.252
3.990	102.914	102.914	102.914	3.990	103.065	103.065	103.065	3.990	102.725	102.725	102.725	3.990	100.901	100.901	100.901	3.990	99.462	99.462	99.462
4.000	103.014	103.014	103.014	4.000	103.165	103.165	103.165	4.000	102.825	102.825	102.825	4.000	101.001	101.001	101.001	4.000	99.562	99.562	99.562
4.125	103.174	103.174	103.174	4.125	103.337	103.337	103.337	4.125	102.008	102.008	102.008	4.125	101.161	101.161	101.161	4.125	98.367	98.367	98.367
4.250	102.534	102.534	102.534	4.250	103.317	103.317	103.317	4.250	102.209	102.209	102.209	4.250	99.832	99.832	99.832	4.250	98.568	98.568	98.568
4.375	102.827	102.827	102.827	4.375	103.510	103.510	103.510	4.375	102.428	102.428	102.428	4.375	100.125	100.125	100.125	4.375	98.787	98.787	98.787
4.500	103.127	103.127	103.127	4.500	103.675	103.675	103.675	4.500	102.570	102.570	102.570	4.500	100.425	100.425	100.425	4.500	98.929	98.929	98.929
4.625	103.250	103.250	103.250	4.625	103.802	103.802	103.802	4.625	102.798	102.798	102.798	4.625	100.548	100.548	100.548	4.625	98.566	98.566	98.566
4.750	103.252	103.252	103.252	4.750	104.099	104.099	104.099	4.750	102.893	102.893	102.893	4.750	100.366	100.366	100.366	4.750	99.792	99.792	99.792

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"	N/A
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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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.:	**8/28/2020**
45 Day Lock Exp.:	**9/14/2020**
60 Day Lock Exp.:	**9/28/2020**

W. Rate Sheet Dated: **7/29/2020** **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)	