

W. Rate Sheet Dated: 7/31/2020

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	100.448	100.448	100.448	2.750	100.316	100.316	100.316	2.250	98.356	98.356	98.356	3.125	95.774	95.774	95.774
2.875	100.452	100.452	100.452	2.875	100.320	100.320	100.320	2.500	98.365	98.365	98.365	3.250	97.276	97.276	97.276
3.000	100.457	100.457	100.457	3.000	100.324	100.324	100.324	2.625	98.369	98.369	98.369	3.375	97.278	97.278	97.278
3.125	100.460	100.460	100.460	3.125	100.328	100.328	100.328	2.750	99.016	99.016	99.016	3.500	97.273	97.273	97.273
3.250	100.818	100.818	100.818	3.250	100.488	100.488	100.488	2.875	99.019	99.019	99.019	3.625	97.274	97.274	97.274
3.375	100.723	100.723	100.723	3.375	100.491	100.491	100.491	3.000	99.023	99.023	99.023	Margin = 2.250		Index = 0.150	
3.500	100.727	100.727	100.727	3.500	100.495	100.495	100.495	3.125	99.026	99.026	99.026	30 Year OTC			
3.625	100.730	100.730	100.730	3.625	100.510	100.510	100.510	3.250	100.832	100.832	100.832	Rate	30 Day	45 Day	60 Day
3.750	101.577	101.577	101.577	3.750	101.109	101.109	101.109	3.375	100.835	100.835	100.835	4.000	101.129	101.129	101.129
3.875	101.501	101.501	101.501	3.875	101.143	101.143	101.143	3.500	100.838	100.838	100.838	4.125	101.169	101.169	101.169
4.000	101.504	101.504	101.504	4.000	101.145	101.145	101.145	3.625	100.887	100.887	100.887	4.375	102.134	102.134	102.134
4.125	101.544	101.544	101.544	4.125	101.135	101.135	101.135	3.750	101.147	101.147	101.147	4.500	102.137	102.137	102.137
4.250	102.620	102.620	102.620	4.250	102.111	102.111	102.111	3.875	101.216	101.216	101.216	4.625	102.140	102.140	102.140
4.375	102.509	102.509	102.509	4.375	102.113	102.113	102.113	4.000	101.218	101.218	101.218	4.875	102.761	102.761	102.761
4.500	102.512	102.512	102.512	4.500	102.116	102.116	102.116	4.125	101.207	101.207	101.207	5.000	102.764	102.764	102.764
4.625	102.515	102.515	102.515	4.625	102.105	102.105	102.105	4.250	102.028	102.028	102.028	5.125	102.766	102.766	102.766
4.750	103.247	103.247	103.247	4.750	102.738	102.738	102.738	4.375	102.030	102.030	102.030	5.500	104.250	104.250	104.250
4.875	103.136	103.136	103.136	4.875	102.740	102.740	102.740	4.500	102.032	102.032	102.032	5.625	104.252	104.252	104.252
6.250	103.913	103.913	103.913	6.250	103.504	103.504	103.504	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	103.563	103.563	103.563	2.750	103.463	103.463	103.463	2.250	101.082	101.082	101.082
2.875	103.567	103.567	103.567	2.875	103.466	103.466	103.466	2.375	101.087	101.087	101.087
3.000	103.567	103.567	103.567	3.000	103.466	103.466	103.466	2.500	101.086	101.086	101.086
3.125	103.566	103.566	103.566	3.125	103.466	103.466	103.466	2.625	101.086	101.086	101.086
3.250	103.721	103.721	103.721	3.250	103.623	103.623	103.623	2.750	101.729	101.729	101.729
3.375	103.739	103.739	103.739	3.375	103.638	103.638	103.638	2.875	101.746	101.746	101.746
3.500	103.739	103.739	103.739	3.500	103.638	103.638	103.638	3.000	101.746	101.746	101.746
3.625	103.738	103.738	103.738	3.625	103.649	103.649	103.649	3.125	101.746	101.746	101.746
3.750	103.582	103.582	103.582	3.750	103.484	103.484	103.484	3.250	103.548	103.548	103.548
3.875	103.617	103.617	103.617	3.875	103.528	103.528	103.528	3.375	103.562	103.562	103.562
4.000	103.597	103.597	103.597	4.000	103.496	103.496	103.496	3.500	103.562	103.562	103.562
4.125	103.634	103.634	103.634	4.125	103.483	103.483	103.483	3.625	103.608	103.608	103.608
4.250	104.570	104.570	104.570	4.250	104.470	104.470	104.470	3.750	103.819	103.819	103.819

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 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.379	98.379	98.379	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.419	98.419	98.419				
3.875	100.337	100.337	100.337	6.250	103.750	103.500	103.250	4.125	99.384	99.384	99.384				
4.000	100.333	100.333	100.333					4.500	99.387	99.387	99.387				
4.125	100.293	100.293	100.293					4.625	99.390	99.390	99.390				
4.250	101.286	101.286	101.286					4.875	100.011	100.011	100.011				
4.375	101.297	101.297	101.297					5.000	100.014	100.014	100.014				
4.500	101.294	101.294	101.294					5.125	100.016	100.016	100.016				
4.625	101.292	101.292	101.292					5.500	101.500	101.500	101.500				
4.750	101.941	101.941	101.941					5.625	101.502	101.502	101.502	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.750	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
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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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/31/2020

45 Day Lock Exp.:

9/14/2020

60 Day Lock Exp.:

9/29/2020

W. Rate Sheet Dated: 7/31/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.048	99.048	99.048	2.750	99.346	99.346	99.346	2.375	95.141	95.141	95.141	3.125	95.384	95.384	95.384
2.875	99.052	99.052	99.052	2.875	99.350	99.350	99.350	2.500	95.145	95.145	95.145	3.250	96.823	96.823	96.823
3.000	99.057	99.057	99.057	3.000	99.354	99.354	99.354	2.625	95.149	95.149	95.149	3.375	96.825	96.825	96.825
3.125	99.060	99.060	99.060	3.125	99.358	99.358	99.358	2.750	98.046	98.046	98.046	3.500	96.820	96.820	96.820
3.250	99.356	99.356	99.356	3.250	99.455	99.455	99.455	2.875	98.049	98.049	98.049	3.625	96.822	96.822	96.822
3.375	99.260	99.260	99.260	3.375	99.459	99.459	99.459	3.000	98.053	98.053	98.053	Margin = 2.250		Index = 0.150	
3.500	99.264	99.264	99.264	3.500	99.462	99.462	99.462	3.125	98.056	98.056	98.056	30 Year OTC			
3.625	99.268	99.268	99.268	3.625	99.477	99.477	99.477	3.250	99.799	99.799	99.799	Rate	30 Day	45 Day	60 Day
3.750	100.177	100.177	100.177	3.750	100.139	100.139	100.139	3.375	99.802	99.802	99.802	4.000	99.729	99.729	99.729
3.875	100.101	100.101	100.101	3.875	100.173	100.173	100.173	3.500	99.805	99.805	99.805	4.125	99.769	99.769	99.769
4.000	100.104	100.104	100.104	4.000	100.175	100.175	100.175	3.625	99.855	99.855	99.855	4.375	100.297	100.297	100.297
4.125	100.144	100.144	100.144	4.125	100.165	100.165	100.165	3.750	100.177	100.177	100.177	4.500	100.300	100.300	100.300
4.250	100.783	100.783	100.783	4.250	100.703	100.703	100.703	3.875	100.246	100.246	100.246	4.625	100.302	100.302	100.302
4.375	100.672	100.672	100.672	4.375	100.706	100.706	100.706	4.000	100.248	100.248	100.248	4.875	100.049	100.049	100.049
4.500	100.675	100.675	100.675	4.500	100.708	100.708	100.708	4.125	100.237	100.237	100.237	5.000	100.051	100.051	100.051
4.625	100.677	100.677	100.677	4.625	100.698	100.698	100.698	4.250	100.620	100.620	100.620	5.125	100.054	100.054	100.054
4.750	100.534	100.534	100.534	4.750	100.455	100.455	100.455	4.375	100.623	100.623	100.623	5.500	100.350	100.350	100.350
4.875	100.424	100.424	100.424	4.875	100.457	100.457	100.457	4.500	100.625	100.625	100.625	5.625	100.352	100.352	100.352
6.250	100.263	100.263	100.263	6.250	100.284	100.284	100.284	4.625	100.614	100.614	100.614	6.250	99.580	99.580	99.580

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	101.813	101.813	101.813	2.750	101.713	101.713	101.713	2.250	98.582	98.582	98.582
2.875	101.817	101.817	101.817	2.875	101.716	101.716	101.716	2.375	98.587	98.587	98.587
3.000	101.817	101.817	101.817	3.000	101.716	101.716	101.716	2.500	98.586	98.586	98.586
3.125	101.816	101.816	101.816	3.125	101.716	101.716	101.716	2.625	98.586	98.586	98.586
3.250	101.908	101.908	101.908	3.250	101.810	101.810	101.810	2.750	98.948	98.948	98.948
3.375	101.926	101.926	101.926	3.375	101.825	101.825	101.825	2.875	98.964	98.964	98.964
3.500	101.926	101.926	101.926	3.500	101.825	101.825	101.825	3.000	98.965	98.965	98.965
3.625	101.925	101.925	101.925	3.625	101.837	101.837	101.837	3.125	98.964	98.964	98.964
3.750	101.832	101.832	101.832	3.750	101.734	101.734	101.734	3.250	100.423	100.423	100.423
3.875	101.867	101.867	101.867	3.875	101.778	101.778	101.778	3.375	100.437	100.437	100.437
4.000	101.847	101.847	101.847	4.000	101.746	101.746	101.746	3.500	100.437	100.437	100.437
4.125	101.884	101.884	101.884	4.125	101.733	101.733	101.733	3.625	100.483	100.483	100.483
4.250	102.382	102.382	102.382	4.250	102.282	102.282	102.282	3.750	100.694	100.694	100.694

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 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	96.979	96.979	96.979	4.750	N/A	N/A	N/A
3.875	98.587	98.587	98.587	6.250	99.750	99.500	99.250	4.125	97.019	97.019	97.019				
4.000	98.583	98.583	98.583					4.375	97.547	97.547	97.547				
4.125	98.543	98.543	98.543					4.500	97.550	97.550	97.550				
4.250	99.099	99.099	99.099					4.625	97.552	97.552	97.552				
4.375	99.109	99.109	99.109					4.875	97.299	97.299	97.299				
4.500	99.106	99.106	99.106					5.000	97.301	97.301	97.301				
4.625	99.104	99.104	99.104					5.125	97.304	97.304	97.304				
4.750	98.878	98.878	98.878					5.500	97.600	97.600	97.600				
Borrower Paid Comp Only				Lender Paid Only				5.625	97.602	97.602	97.602	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	96.830	96.830	96.830	Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/31/2020

45 Day Lock Exp.:

9/14/2020

60 Day Lock Exp.:

9/29/2020

W. Rate Sheet Dated: 7/31/2020

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/31/2020

45 Day Lock Exp.:

9/14/2020

60 Day Lock Exp.:

9/29/2020

W. Rate Sheet Dated: 7/31/2020

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	100.493	100.493	100.493	3.375	101.609	101.609	101.609	3.375	101.609	101.609	101.609	2.750	100.197	100.197	100.197	3.375	100.752	100.752	100.752
2.875	101.071	101.071	101.071	3.500	101.918	101.918	101.918	3.500	101.918	101.918	101.918	2.875	100.775	100.775	100.775	3.500	101.061	101.061	101.061
2.990	101.395	101.395	101.395	3.625	102.180	102.180	102.180	3.625	102.180	102.180	102.180	2.990	101.099	101.099	101.099	3.625	101.323	101.323	101.323
3.000	101.495	101.495	101.495	3.750	101.748	101.748	101.748	3.750	101.748	101.748	101.748	3.000	101.199	101.199	101.199	3.750	100.085	100.085	100.085
3.125	101.824	101.824	101.824	3.875	102.108	102.108	102.108	3.125	102.108	102.108	102.108	3.125	101.528	101.528	101.528	3.875	100.445	100.445	100.445
3.250	102.045	102.045	102.045	3.990	102.301	102.301	102.301	3.250	101.188	101.188	101.188	3.250	101.188	101.188	101.188	3.990	100.638	100.638	100.638
3.375	102.484	102.484	102.484	4.000	102.401	102.401	102.401	3.375	101.627	101.627	101.627	3.375	101.627	101.627	101.627	4.000	100.738	100.738	100.738
3.500	102.793	102.793	102.793	4.125	102.560	102.560	102.560	4.125	102.560	102.560	102.560	3.500	101.936	101.936	101.936	4.125	100.897	100.897	100.897
3.625	103.055	103.055	103.055	4.250	101.769	101.769	101.769	3.625	102.198	102.198	102.198	3.625	102.198	102.198	102.198	4.250	99.417	99.417	99.417
3.750	102.623	102.623	102.623	4.375	102.061	102.061	102.061	4.375	102.061	102.061	102.061	3.750	100.960	100.960	100.960	4.375	99.709	99.709	99.709
3.875	102.983	102.983	102.983	4.500	102.109	102.109	102.109	3.875	101.320	101.320	101.320	3.875	101.320	101.320	101.320	4.500	99.757	99.757	99.757
3.990	103.176	103.176	103.176	4.625	102.232	102.232	102.232	3.990	101.513	101.513	101.513	3.990	101.513	101.513	101.513	4.625	99.880	99.880	99.880
4.000	103.276	103.276	103.276	4.750	102.176	102.176	102.176	4.000	101.613	101.613	101.613	4.000	101.613	101.613	101.613	4.750	99.640	99.640	99.640
4.125	103.435	103.435	103.435	4.875	102.481	102.481	102.481	4.125	101.722	101.722	101.722	4.125	101.722	101.722	101.722	4.875	99.945	99.945	99.945
4.250	102.644	102.644	102.644	4.990	102.649	102.649	102.649	4.250	100.292	100.292	100.292	4.250	100.292	100.292	100.292	4.990	100.113	100.113	100.113
4.375	102.936	102.936	102.936	5.000	102.749	102.749	102.749	4.375	100.584	100.584	100.584	4.375	100.584	100.584	100.584	5.000	100.213	100.213	100.213
4.500	103.234	103.234	103.234	5.125	103.049	103.049	103.049	4.500	100.882	100.882	100.882	4.500	100.882	100.882	100.882	5.125	100.363	100.363	100.363
4.625	103.357	103.357	103.357	5.250	103.091	103.091	103.091	4.625	101.005	101.005	101.005	4.625	101.005	101.005	101.005	5.250	100.255	100.255	100.255
4.750	103.301	103.301	103.301	5.375	104.348	104.348	104.348	4.750	100.765	100.765	100.765	4.750	100.765	100.765	100.765	5.375	101.362	101.362	101.362
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	100.752	100.752	100.752	2.750	100.592	100.592	100.592	3.375	102.079	102.079	102.079	3.375	102.079	102.079	102.079	2.750	100.456	100.456	100.456
3.500	101.061	101.061	101.061	2.875	101.217	101.217	101.217	3.500	102.399	102.399	102.399	3.500	102.399	102.399	102.399	2.875	101.805	101.805	101.805
3.625	101.323	101.323	101.323	2.990	101.557	101.557	101.557	3.625	102.645	102.645	102.645	3.625	102.645	102.645	102.645	2.990	101.953	101.953	101.953
3.750	100.085	100.085	100.085	3.000	101.657	101.657	101.657	3.750	102.238	102.238	102.238	3.750	102.238	102.238	102.238	3.000	102.053	102.053	102.053
3.875	100.445	100.445	100.445	3.125	101.943	101.943	101.943	3.875	102.594	102.594	102.594	3.875	102.594	102.594	102.594	3.125	102.055	102.055	102.055
3.990	100.638	100.638	100.638	3.250	102.180	102.180	102.180	3.990	102.792	102.792	102.792	3.990	102.792	102.792	102.792	3.250	102.130	102.130	102.130
4.000	100.738	100.738	100.738	3.375	102.579	102.579	102.579	4.000	102.892	102.892	102.892	4.000	102.892	102.892	102.892	3.375	102.525	102.525	102.525
4.125	100.897	100.897	100.897	3.500	102.899	102.899	102.899	4.125	103.062	103.062	103.062	4.125	103.062	103.062	103.062	3.500	102.700	102.700	102.700
4.250	99.417	99.417	99.417	3.625	103.145	103.145	103.145	4.250	102.936	102.936	102.936	4.250	102.936	102.936	102.936	3.625	102.205	102.205	102.205
4.375	99.709	99.709	99.709	3.750	102.738	102.738	102.738	4.375	103.126	103.126	103.126	4.375	103.126	103.126	103.126	3.750	102.434	102.434	102.434
4.500	99.757	99.757	99.757	3.875	103.094	103.094	103.094	4.500	102.540	102.540	102.540	4.500	102.540	102.540	102.540	3.875	102.573	102.573	102.573
4.625	99.880	99.880	99.880	3.990	102.292	102.292	102.292	4.625	102.665	102.665	102.665	4.625	102.665	102.665	102.665	3.990	102.779	102.779	102.779
4.750	99.640	99.640	99.640	4.000	103.392	103.392	103.392	4.750	102.898	102.898	102.898	4.750	102.898	102.898	102.898	4.000	102.879	102.879	102.879
4.875	99.945	99.945	99.945	4.125	103.562	103.562	103.562	4.875	103.146	103.146	103.146	4.875	103.146	103.146	103.146	4.125	101.968	101.968	101.968
4.990	100.113	100.113	100.113	4.250	103.436	103.436	103.436	4.990	103.467	103.467	103.467	4.990	103.467	103.467	103.467	4.250	102.167	102.167	102.167
5.000	100.213	100.213	100.213	4.375	103.626	103.626	103.626	5.000	103.567	103.567	103.567	5.000	103.567	103.567	103.567	4.375	102.381	102.381	102.381
5.125	100.363	100.363	100.363	4.500	103.790	103.790	103.790	5.125	103.849	103.849	103.849	5.125	103.849	103.849	103.849	4.500	102.521	102.521	102.521
5.250	100.255	100.255	100.255	4.625	103.915	103.915	103.915	5.250	103.520	103.520	103.520	5.250	103.520	103.520	103.520	4.625	102.794	102.794	102.794
5.375	101.362	101.362	101.362	4.750	104.148	104.148	104.148	5.375	104.768	104.768	104.768	5.375	104.768	104.768	104.768	4.750	102.888	102.888	102.888
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	103.456	103.456	103.456	2.750	103.706	103.706	103.706	2.750	100.493	100.493	100.493	2.750	102.493	102.493	102.493	2.750	102.743	102.743	102.743
2.875	101.805	101.805	101.805	2.875	101.805	101.805	101.805	2.875	100.842	100.842	100.842	2.875	100.842	100.842	100.842	2.875	100.842	100.842	100.842
2.990	101.953	101.953	101.953	2.990	101.953	101.953	101.953	2.990	100.990	100.990	100.990	2.990	100.990	100.990	100.990	2.990	100.990	100.990	100.990
3.000	102.053	102.053	102.053	3.000	102.053	102.053	102.053	3.000	101.090	101.090	101.090	3.000	101.090	101.090	101.090	3.000	101.090	101.090	101.090
3.125	102.055	102.055	102.055	3.125	102.055	102.055	102.055	3.125	100.280	100.280	100.280	3.125	100.280	100.280	100.280	3.125	100.280	100.280	100.280
3.250	102.230	102.230	102.230	3.250	102.230	102.230	102.230	3.250	100.455	100.455	100.455	3.250	100.455	100.455	100.455	3.250	100.455	100.455	100.455
3.375	102.525	102.525	102.525	3.375	102.525	102.525	102.525	3.375	100.750	100.750	100.750	3.375	100.750	100.750	100.750	3.375	100.750	100.750	100.750
3.500	102.700	102.700	102.700	3.500	102.700	102.700	102.700	3.500	100.925	100.925	100.925	3.500	100.925	100.925	100.925	3.500	100.925	100.925	100.925
3.625	102.205	102.205	102.205	3.625	102.205	102.205	102.205	3.625	99.242	99.242	99.242	3.625	99.242	99.242	99.242	3.625	99.242	99.242	99.242
3.750	102.434	102.434	102.434	3.750	102.434	102.434	102.434	3.750	99.471	99.471	99.471	3.750	99.471	99.471	99.471	3.750	99.471	99.471	99.471
3.875	102.573	102.573	102.573	3.875	102.573	102.573	102.573	3.875	99.610	99.610	99.610	3.875	99.610	99.610	99.610	3.875	99.610	99.610	99.610
3.990																			



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.:

8/31/2020

45 Day Lock Exp.:

9/14/2020

60 Day Lock Exp.:

9/29/2020

W. Rate Sheet Dated: 7/31/2020

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	100.492	100.492	100.492	2.750	100.590	100.590	100.590	2.750	101.452	101.452	101.452	2.750	99.846	99.846	99.846	2.750	100.189	100.189	100.189
2.875	101.068	101.068	101.068	2.875	101.215	101.215	101.215	2.875	101.806	101.806	101.806	2.875	100.422	100.422	100.422	2.875	100.543	100.543	100.543
2.990	101.393	101.393	101.393	2.990	101.554	101.554	101.554	2.990	101.934	101.934	101.934	2.990	100.747	100.747	100.747	2.990	100.671	100.671	100.671
3.000	101.493	101.493	101.493	3.000	101.654	101.654	101.654	3.000	102.034	102.034	102.034	3.000	100.847	100.847	100.847	3.000	100.771	100.771	100.771
3.125	101.821	101.821	101.821	3.125	101.939	101.939	101.939	3.125	102.008	102.008	102.008	3.125	101.175	101.175	101.175	3.125	99.933	99.933	99.933
3.250	102.045	102.045	102.045	3.250	102.132	102.132	102.132	3.250	102.182	102.182	102.182	3.250	100.838	100.838	100.838	3.250	100.107	100.107	100.107
3.375	102.483	102.483	102.483	3.375	102.532	102.532	102.532	3.375	102.479	102.479	102.479	3.375	101.276	101.276	101.276	3.375	100.404	100.404	100.404
3.500	102.793	102.793	102.793	3.500	102.849	102.849	102.849	3.500	102.650	102.650	102.650	3.500	101.586	101.586	101.586	3.500	100.575	100.575	100.575
3.625	103.055	103.055	103.055	3.625	103.098	103.098	103.098	3.625	102.197	102.197	102.197	3.625	101.848	101.848	101.848	3.625	98.934	98.934	98.934
3.750	102.639	102.639	102.639	3.750	102.750	102.750	102.750	3.750	102.425	102.425	102.425	3.750	100.626	100.626	100.626	3.750	99.162	99.162	99.162
3.875	102.998	102.998	102.998	3.875	103.104	103.104	103.104	3.875	102.563	102.563	102.563	3.875	100.985	100.985	100.985	3.875	99.300	99.300	99.300
3.990	103.192	103.192	103.192	3.990	103.303	103.303	103.303	3.990	102.767	102.767	102.767	3.990	101.179	101.179	101.179	3.990	99.504	99.504	99.504
4.000	103.292	103.292	103.292	4.000	103.403	103.403	103.403	4.000	102.867	102.867	102.867	4.000	101.279	101.279	101.279	4.000	99.604	99.604	99.604
4.125	103.451	103.451	103.451	4.125	103.570	103.570	103.570	4.125	102.085	102.085	102.085	4.125	101.438	101.438	101.438	4.125	98.444	98.444	98.444
4.250	102.666	102.666	102.666	4.250	103.450	103.450	103.450	4.250	102.283	102.283	102.283	4.250	99.964	99.964	99.964	4.250	98.642	98.642	98.642
4.375	102.958	102.958	102.958	4.375	103.640	103.640	103.640	4.375	102.496	102.496	102.496	4.375	100.256	100.256	100.256	4.375	98.855	98.855	98.855
4.500	103.258	103.258	103.258	4.500	103.805	103.805	103.805	4.500	102.639	102.639	102.639	4.500	100.556	100.556	100.556	4.500	98.998	98.998	98.998
4.625	103.379	103.379	103.379	4.625	103.931	103.931	103.931	4.625	102.857	102.857	102.857	4.625	100.677	100.677	100.677	4.625	98.625	98.625	98.625
4.750	103.341	103.341	103.341	4.750	104.184	104.184	104.184	4.750	102.951	102.951	102.951	4.750	100.455	100.455	100.455	4.750	99.850	99.850	99.850

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

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/31/2020

45 Day Lock Exp.:

9/14/2020

60 Day Lock Exp.:

9/29/2020

W. Rate Sheet Dated: 7/31/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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

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