

W. Rate Sheet Dated: 8/5/2020

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
2.500	100.193	100.193	100.193	2.500	99.792	99.792	99.792	2.250	98.657	98.657	98.657	3.125	95.776	95.776	95.776
2.625	100.198	100.198	100.198	2.625	99.796	99.796	99.796	2.500	98.665	98.665	98.665	3.250	97.278	97.278	97.278
2.750	101.244	101.244	101.244	2.750	100.345	100.345	100.345	2.625	98.669	98.669	98.669	3.375	97.273	97.273	97.273
2.875	101.249	101.249	101.249	2.875	100.349	100.349	100.349	2.750	99.351	99.351	99.351	3.500	97.274	97.274	97.274
3.000	101.254	101.254	101.254	3.000	100.353	100.353	100.353	2.875	99.355	99.355	99.355	3.625	97.276	97.276	97.276
3.125	101.257	101.257	101.257	3.125	100.356	100.356	100.356	3.000	99.359	99.359	99.359	Margin = 2.250		Index = 0.130	
3.250	101.431	101.431	101.431	3.250	100.282	100.282	100.282	3.125	99.362	99.362	99.362	30 Year OTC			
3.375	101.435	101.435	101.435	3.375	100.285	100.285	100.285	3.250	100.843	100.843	100.843	Rate	30 Day	45 Day	60 Day
3.500	101.439	101.439	101.439	3.500	100.303	100.303	100.303	3.375	100.846	100.846	100.846	4.000	101.145	101.145	101.145
3.625	101.443	101.443	101.443	3.625	100.307	100.307	100.307	3.500	100.896	100.896	100.896	4.125	101.185	101.185	101.185
3.750	101.593	101.593	101.593	3.750	101.143	101.143	101.143	3.625	100.899	100.899	100.899	4.375	102.213	102.213	102.213
3.875	101.516	101.516	101.516	3.875	101.146	101.146	101.146	3.750	101.428	101.428	101.428	4.500	102.215	102.215	102.215
4.000	101.520	101.520	101.520	4.000	101.135	101.135	101.135	3.875	101.431	101.431	101.431	4.625	102.218	102.218	102.218
4.125	101.560	101.560	101.560	4.125	101.138	101.138	101.138	4.000	101.420	101.420	101.420	4.875	102.886	102.886	102.886
4.250	102.698	102.698	102.698	4.250	102.176	102.176	102.176	4.125	101.422	101.422	101.422	5.000	102.889	102.889	102.889
4.375	102.588	102.588	102.588	4.375	102.179	102.179	102.179	4.250	102.231	102.231	102.231	5.125	102.891	102.891	102.891
4.500	102.590	102.590	102.590	4.500	102.168	102.168	102.168	4.375	102.233	102.233	102.233	5.500	104.437	104.437	104.437
4.625	102.593	102.593	102.593	4.625	102.171	102.171	102.171	4.500	102.222	102.222	102.222	5.625	104.440	104.440	104.440
6.250	103.882	103.882	103.882	6.250	103.152	103.152	103.152	4.625	102.225	102.225	102.225	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
2.500	102.297	102.297	102.297	2.500	102.197	102.197	102.197	2.250	101.383	101.383	101.383
2.625	102.297	102.297	102.297	2.625	102.197	102.197	102.197	2.375	101.387	101.387	101.387
2.750	103.609	103.609	103.609	2.750	103.509	103.509	103.509	2.500	101.387	101.387	101.387
2.875	103.614	103.614	103.614	2.875	103.513	103.513	103.513	2.625	101.386	101.386	101.386
3.000	103.614	103.614	103.614	3.000	103.513	103.513	103.513	2.750	102.065	102.065	102.065
3.125	103.613	103.613	103.613	3.125	103.513	103.513	103.513	2.875	102.082	102.082	102.082
3.250	103.533	103.533	103.533	3.250	103.435	103.435	103.435	3.000	102.082	102.082	102.082
3.375	103.551	103.551	103.551	3.375	103.450	103.450	103.450	3.125	102.082	102.082	102.082
3.500	103.551	103.551	103.551	3.500	103.465	103.465	103.465	3.250	103.559	103.559	103.559
3.625	103.550	103.550	103.550	3.625	103.450	103.450	103.450	3.375	103.574	103.574	103.574
3.750	103.597	103.597	103.597	3.750	103.534	103.534	103.534	3.500	103.620	103.620	103.620
3.875	103.633	103.633	103.633	3.875	103.512	103.512	103.512	3.625	103.573	103.573	103.573
4.000	103.613	103.613	103.613	4.000	103.499	103.499	103.499	3.750	104.100	104.100	104.100

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	98.395	98.395	98.395	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.435	98.435	98.435				
3.875	100.353	100.353	100.353	6.250	103.750	103.750	103.750	4.125	99.463	99.463	99.463				
4.000	100.349	100.349	100.349					4.500	99.465	99.465	99.465				
4.125	100.309	100.309	100.309					4.625	99.468	99.468	99.468				
4.250	101.364	101.364	101.364					4.875	100.136	100.136	100.136				
4.375	101.375	101.375	101.375					5.000	100.139	100.139	100.139				
4.500	101.372	101.372	101.372					5.125	100.141	100.141	100.141				
4.625	101.370	101.370	101.370					5.500	101.687	101.687	101.687				
4.750	102.066	102.066	102.066					5.625	101.690	101.690	101.690	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	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.:

9/4/2020

45 Day Lock Exp.:

9/21/2020

60 Day Lock Exp.:

10/5/2020

W. Rate Sheet Dated: 8/5/2020

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
2.500	96.543	96.543	96.543	2.500	96.572	96.572	96.572	2.375	95.441	95.441	95.441	3.125	95.386	95.386	95.386
2.625	96.548	96.548	96.548	2.625	96.576	96.576	96.576	2.500	95.445	95.445	95.445	3.250	96.825	96.825	96.825
2.750	99.844	99.844	99.844	2.750	99.375	99.375	99.375	2.625	95.449	95.449	95.449	3.375	96.820	96.820	96.820
2.875	99.849	99.849	99.849	2.875	99.379	99.379	99.379	2.750	98.381	98.381	98.381	3.500	96.822	96.822	96.822
3.000	99.854	99.854	99.854	3.000	99.383	99.383	99.383	2.875	98.385	98.385	98.385	3.625	96.823	96.823	96.823
3.125	99.857	99.857	99.857	3.125	99.386	99.386	99.386	3.000	98.389	98.389	98.389	Margin = 2.250		Index = 0.130	
3.250	99.968	99.968	99.968	3.250	99.249	99.249	99.249	3.125	98.392	98.392	98.392	30 Year OTC			
3.375	99.973	99.973	99.973	3.375	99.253	99.253	99.253	3.250	99.811	99.811	99.811	Rate	30 Day	45 Day	60 Day
3.500	99.977	99.977	99.977	3.500	99.271	99.271	99.271	3.375	99.814	99.814	99.814	4.000	99.745	99.745	99.745
3.625	99.980	99.980	99.980	3.625	99.274	99.274	99.274	3.500	99.863	99.863	99.863	4.125	99.785	99.785	99.785
3.750	100.193	100.193	100.193	3.750	100.173	100.173	100.173	3.625	99.866	99.866	99.866	4.375	100.375	100.375	100.375
3.875	100.116	100.116	100.116	3.875	100.176	100.176	100.176	3.750	100.458	100.458	100.458	4.500	100.378	100.378	100.378
4.000	100.120	100.120	100.120	4.000	100.165	100.165	100.165	3.875	100.461	100.461	100.461	4.625	100.380	100.380	100.380
4.125	100.160	100.160	100.160	4.125	100.168	100.168	100.168	4.000	100.450	100.450	100.450	4.875	100.174	100.174	100.174
4.250	100.861	100.861	100.861	4.250	100.769	100.769	100.769	4.125	100.452	100.452	100.452	5.000	100.176	100.176	100.176
4.375	100.750	100.750	100.750	4.375	100.771	100.771	100.771	4.250	100.823	100.823	100.823	5.125	100.179	100.179	100.179
4.500	100.753	100.753	100.753	4.500	100.761	100.761	100.761	4.375	100.826	100.826	100.826	5.500	100.537	100.537	100.537
4.625	100.755	100.755	100.755	4.625	100.763	100.763	100.763	4.500	100.815	100.815	100.815	5.625	100.540	100.540	100.540
6.250	100.232	100.232	100.232	6.250	99.932	99.932	99.932	4.625	100.817	100.817	100.817	6.250	99.549	99.549	99.549

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
2.500	98.297	98.297	98.297	2.500	98.197	98.197	98.197	2.250	98.883	98.883	98.883
2.625	98.297	98.297	98.297	2.625	98.197	98.197	98.197	2.375	98.887	98.887	98.887
2.750	101.859	101.859	101.859	2.750	101.759	101.759	101.759	2.500	98.887	98.887	98.887
2.875	101.864	101.864	101.864	2.875	101.763	101.763	101.763	2.625	98.886	98.886	98.886
3.000	101.864	101.864	101.864	3.000	101.763	101.763	101.763	2.750	99.284	99.284	99.284
3.125	101.863	101.863	101.863	3.125	101.763	101.763	101.763	2.875	99.301	99.301	99.301
3.250	101.721	101.721	101.721	3.250	101.622	101.622	101.622	3.000	99.300	99.300	99.300
3.375	101.739	101.739	101.739	3.375	101.638	101.638	101.638	3.125	99.300	99.300	99.300
3.500	101.739	101.739	101.739	3.500	101.652	101.652	101.652	3.250	100.434	100.434	100.434
3.625	101.738	101.738	101.738	3.625	101.638	101.638	101.638	3.375	100.449	100.449	100.449
3.750	101.847	101.847	101.847	3.750	101.784	101.784	101.784	3.500	100.495	100.495	100.495
3.875	101.883	101.883	101.883	3.875	101.762	101.762	101.762	3.625	100.448	100.448	100.448
4.000	101.863	101.863	101.863	4.000	101.749	101.749	101.749	3.750	100.975	100.975	100.975

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	96.995	96.995	96.995	4.750	N/A	N/A	N/A
3.875	98.603	98.603	98.603	6.250	99.750	99.500	99.250	4.125	97.035	97.035	97.035				
3.750	98.603	98.603	98.603					4.375	97.625	97.625	97.625				
4.000	98.599	98.599	98.599					4.500	97.628	97.628	97.628				
4.125	98.559	98.559	98.559					4.625	97.630	97.630	97.630				
4.250	99.177	99.177	99.177					4.875	97.424	97.424	97.424				
4.375	99.187	99.187	99.187					5.000	97.426	97.426	97.426				
4.500	99.185	99.185	99.185					5.125	97.429	97.429	97.429				
4.625	99.182	99.182	99.182					5.500	97.787	97.787	97.787				
4.750	99.003	99.003	99.003					5.625	97.790	97.790	97.790	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	96.799	96.799	96.799	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@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

9/4/2020

9/21/2020

10/5/2020

W. Rate Sheet Dated: 8/5/2020

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.:

9/4/2020

45 Day Lock Exp.:

9/21/2020

60 Day Lock Exp.:

10/5/2020

W. Rate Sheet Dated: 8/5/2020

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.742	100.742	100.742	3.375	101.863	101.863	101.863	3.375	101.863	101.863	101.863	2.750	100.161	100.161	100.161	3.375	100.628	100.628	100.628	2.750	100.628	100.628	100.628	3.375	100.628	100.628	100.628	100.628	100.628	100.628	100.628
2.875	101.332	101.332	101.332	3.500	102.148	102.148	102.148	3.500	102.148	102.148	102.148	2.875	100.751	100.751	100.751	3.500	100.913	100.913	100.913	2.990	100.913	100.913	100.913	3.625	101.179	101.179	101.179	101.179	101.179	101.179	101.179
2.990	101.637	101.637	101.637	3.625	102.414	102.414	102.414	3.625	102.414	102.414	102.414	2.990	101.056	101.056	101.056	3.625	101.179	101.179	101.179	3.000	101.179	101.179	101.179	3.750	101.737	101.737	101.737	101.737	101.737	101.737	101.737
3.000	101.737	101.737	101.737	3.750	101.747	101.747	101.747	3.750	101.747	101.747	101.747	3.000	101.156	101.156	101.156	3.750	99.707	99.707	99.707	3.125	102.077	102.077	102.077	3.875	100.072	100.072	100.072	100.072	100.072	100.072	100.072
3.125	102.077	102.077	102.077	3.875	102.112	102.112	102.112	3.875	102.112	102.112	102.112	3.125	101.496	101.496	101.496	3.875	100.072	100.072	100.072	3.250	102.240	102.240	102.240	3.990	100.270	100.270	100.270	100.270	100.270	100.270	100.270
3.250	102.240	102.240	102.240	3.990	102.310	102.310	102.310	3.990	102.310	102.310	102.310	3.250	101.005	101.005	101.005	3.990	100.270	100.270	100.270	3.375	102.738	102.738	102.738	4.000	102.410	102.410	102.410	4.000	100.370	100.370	100.370
3.375	102.738	102.738	102.738	4.000	102.410	102.410	102.410	4.000	102.410	102.410	102.410	3.375	101.503	101.503	101.503	4.000	100.370	100.370	100.370	3.500	103.023	103.023	103.023	4.125	102.569	102.569	102.569	4.125	100.529	100.529	100.529
3.500	103.023	103.023	103.023	4.125	102.569	102.569	102.569	4.125	102.569	102.569	102.569	3.500	101.788	101.788	101.788	4.125	100.529	100.529	100.529	3.625	103.289	103.289	103.289	4.250	102.084	102.084	102.084	4.250	99.732	99.732	99.732
3.625	103.289	103.289	103.289	4.250	102.084	102.084	102.084	4.250	102.084	102.084	102.084	3.625	102.054	102.054	102.054	4.250	99.732	99.732	99.732	3.750	102.622	102.622	102.622	4.375	100.582	100.582	100.582	4.375	100.025	100.025	100.025
3.750	102.622	102.622	102.622	4.375	102.377	102.377	102.377	4.375	102.377	102.377	102.377	3.750	100.582	100.582	100.582	4.375	100.025	100.025	100.025	3.875	102.987	102.987	102.987	4.500	102.424	102.424	102.424	4.500	100.947	100.947	100.947
3.875	102.987	102.987	102.987	4.500	102.424	102.424	102.424	4.500	102.424	102.424	102.424	3.875	100.947	100.947	100.947	4.500	100.072	100.072	100.072	3.990	103.185	103.185	103.185	4.625	102.541	102.541	102.541	4.625	100.189	100.189	100.189
3.990	103.185	103.185	103.185	4.625	102.541	102.541	102.541	4.625	102.541	102.541	102.541	3.990	101.145	101.145	101.145	4.625	100.189	100.189	100.189	4.000	103.285	103.285	103.285	4.750	102.514	102.514	102.514	4.750	99.915	99.915	99.915
4.000	103.285	103.285	103.285	4.750	102.514	102.514	102.514	4.750	102.514	102.514	102.514	4.000	101.245	101.245	101.245	4.750	99.915	99.915	99.915	4.125	104.444	104.444	104.444	4.875	102.794	102.794	102.794	4.875	100.195	100.195	100.195
4.125	104.444	104.444	104.444	4.875	102.794	102.794	102.794	4.875	102.794	102.794	102.794	4.125	101.404	101.404	101.404	4.875	100.195	100.195	100.195	4.250	102.959	102.959	102.959	4.990	102.959	102.959	102.959	4.990	100.360	100.360	100.360
4.250	102.959	102.959	102.959	4.990	102.959	102.959	102.959	4.990	102.959	102.959	102.959	4.250	100.607	100.607	100.607	4.990	100.360	100.360	100.360	4.375	103.252	103.252	103.252	5.000	103.059	103.059	103.059	5.000	100.460	100.460	100.460
4.375	103.252	103.252	103.252	5.000	103.059	103.059	103.059	5.000	103.059	103.059	103.059	4.375	100.900	100.900	100.900	5.000	100.460	100.460	100.460	4.500	103.549	103.549	103.549	5.125	103.357	103.357	103.357	5.125	100.608	100.608	100.608
4.500	103.549	103.549	103.549	5.125	103.357	103.357	103.357	5.125	103.357	103.357	103.357	4.500	101.197	101.197	101.197	5.125	100.608	100.608	100.608	4.625	103.666	103.666	103.666	5.250	103.135	103.135	103.135	5.250	100.236	100.236	100.236
4.625	103.666	103.666	103.666	5.250	103.135	103.135	103.135	5.250	103.135	103.135	103.135	4.625	101.314	101.314	101.314	5.250	100.236	100.236	100.236	4.750	103.639	103.639	103.639	5.375	104.392	104.392	104.392	5.375	101.343	101.343	101.343
4.750	103.639	103.639	103.639	5.375	104.392	104.392	104.392	5.375	104.392	104.392	104.392	4.750	101.040	101.040	101.040	5.375	101.343	101.343	101.343												
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	100.628	100.628	100.628	2.750	100.812	100.812	100.812	3.375	102.319	102.319	102.319	3.375	102.319	102.319	102.319	2.750	102.319	102.319	102.319	3.375	102.319	102.319	102.319	2.750	101.794	101.794	101.794	2.750	101.794	101.794	101.794
3.500	100.913	100.913	100.913	2.875	101.451	101.451	101.451	3.500	102.644	102.644	102.644	3.500	102.644	102.644	102.644	2.875	102.644	102.644	102.644	3.625	101.179	101.179	101.179	2.990	102.281	102.281	102.281	2.990	102.281	102.281	102.281
3.625	101.179	101.179	101.179	2.990	101.799	101.799	101.799	3.625	102.896	102.896	102.896	3.625	102.896	102.896	102.896	2.990	102.896	102.896	102.896	3.750	99.707	99.707	99.707	3.000	102.381	102.381	102.381	3.000	102.381	102.381	102.381
3.750	99.707	99.707	99.707	3.000	101.899	101.899	101.899	3.750	102.129	102.129	102.129	3.750	102.129	102.129	102.129	3.000	102.381	102.381	102.381	3.875	100.072	100.072	100.072	3.125	102.194	102.194	102.194	3.125	102.407	102.407	102.407
3.875	100.072	100.072	100.072	3.125	102.194	102.194	102.194	3.875	102.491	102.491	102.491	3.875	102.491	102.491	102.491	3.125	102.407	102.407	102.407	3.990	100.270	100.270	100.270	3.250	102.411	102.411	102.411	3.250	102.567	102.567	102.567
3.990	100.270	100.270	100.270	3.250	102.411	102.411	102.411	3.990	102.693	102.693	102.693	3.990	102.693	102.693	102.693	3.250	102.567	102.567	102.567	4.000	100.370	100.370	100.370	3.375	102.819	102.819	102.819	3.375	102.868	102.868	102.868
4.000	100.370	100.370	100.370	3.375	102.819	102.819	102.819	4.000	102.793	102.793	102.793	4.000	102.793	102.793	102.793	3.375	102.868	102.868	102.868	4.125	100.529	100.529	100.529	3.500	103.144	103.144	103.144	3.500	103.041	103.041	103.041
4.125	100.529	100.529	100.529	3.500	103.144	103.144	103.144	4.125	102.963	102.963	102.963	4.125	102.963	102.963	102.963	3.500	103.041	103.041	103.041	4.250	99.732	99.732	99.732	3.625	103.396	103.396	103.396	3.625	103.105	103.105	103.105
4.250	99.732	99.732	99.732	3.625	103.396	103.396	103.396	4.250	103.105	103.105	103.105	4.250	103.105	103.105	103.105	3.625	103.105	103.105	103.105	4.375	100.025	100.025	100.025	3.750	102.629	102.629	102.629	3.750	102.617	102.617	102.617
4.375	100.025	100.025	100.025	3.750	102.629	102.629	102.629	4.375	103.298	103.298	103.298	4.375	103.298	103.298	103.298	3.750	102.617	102.617	102.617	4.500	100.072	100.072	100.072	3.875	102.987	102.987	102.987	3.875	102.987	102.987	102.987
4.500	100.072	100.072	100.072	3.875	102.991	102.991	102.991	4.500	103.500	103.500	103.500	4.500	103.500	103.500	103.500	3.875	102.987	102.987	102.987	4.625	100.189	100.189	100.189	3.990	103.185	103.185	103.185	3.990	103.185	103.185	103.185
4.625	100.189	100.189	100.189	3.990	103.193	103.193	103.193	4.625	103.838	103.838	103.838	4.625	103.838	103.838	103.838	3.990	103.185	103.185	103.185	4.750	99.915	99.915	99.915	4.000	103.285	103.285	103.285	4.000	103.285	103.285	103.285
4.750	99.915	99.915	99.915	4.000	103.293	103.293	103.293	4.750																							



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.:

9/4/2020

45 Day Lock Exp.:

9/21/2020

60 Day Lock Exp.:

10/5/2020

W. Rate Sheet Dated: 8/5/2020

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	100.880	100.880	100.880	2.750	100.944	100.944	100.944	2.750	101.807	101.807	101.807	2.750	99.949	99.949	99.949	2.750	100.544	100.544	100.544
2.875	101.428	101.428	101.428	2.875	101.536	101.536	101.536	2.875	102.143	102.143	102.143	2.875	100.497	100.497	100.497	2.875	100.880	100.880	100.880
2.990	101.722	101.722	101.722	2.990	101.848	101.848	101.848	2.990	102.282	102.282	102.282	2.990	100.791	100.791	100.791	2.990	101.019	101.019	101.019
3.000	101.822	101.822	101.822	3.000	101.948	101.948	101.948	3.000	102.382	102.382	102.382	3.000	100.891	100.891	100.891	3.000	101.119	101.119	101.119
3.125	102.125	102.125	102.125	3.125	102.216	102.216	102.216	3.125	102.359	102.359	102.359	3.125	101.194	101.194	101.194	3.125	100.284	100.284	100.284
3.250	102.349	102.349	102.349	3.250	102.460	102.460	102.460	3.250	102.528	102.528	102.528	3.250	100.764	100.764	100.764	3.250	100.453	100.453	100.453
3.375	102.758	102.758	102.758	3.375	102.837	102.837	102.837	3.375	102.813	102.813	102.813	3.375	101.173	101.173	101.173	3.375	100.738	100.738	100.738
3.500	103.046	103.046	103.046	3.500	103.139	103.139	103.139	3.500	102.978	102.978	102.978	3.500	101.461	101.461	101.461	3.500	100.903	100.903	100.903
3.625	103.293	103.293	103.293	3.625	103.375	103.375	103.375	3.625	102.202	102.202	102.202	3.625	101.708	101.708	101.708	3.625	98.939	98.939	98.939
3.750	102.854	102.854	102.854	3.750	102.964	102.964	102.964	3.750	102.424	102.424	102.424	3.750	100.464	100.464	100.464	3.750	99.161	99.161	99.161
3.875	103.195	103.195	103.195	3.875	103.301	103.301	103.301	3.875	102.555	102.555	102.555	3.875	100.805	100.805	100.805	3.875	99.292	99.292	99.292
3.990	103.374	103.374	103.374	3.990	103.484	103.484	103.484	3.990	102.746	102.746	102.746	3.990	100.984	100.984	100.984	3.990	99.483	99.483	99.483
4.000	103.474	103.474	103.474	4.000	103.584	103.584	103.584	4.000	102.846	102.846	102.846	4.000	101.084	101.084	101.084	4.000	99.583	99.583	99.583
4.125	103.633	103.633	103.633	4.125	103.745	103.745	103.745	4.125	102.098	102.098	102.098	4.125	101.243	101.243	101.243	4.125	98.460	98.460	98.460
4.250	102.752	102.752	102.752	4.250	103.530	103.530	103.530	4.250	102.286	102.286	102.286	4.250	100.050	100.050	100.050	4.250	98.648	98.648	98.648
4.375	103.034	103.034	103.034	4.375	103.713	103.713	103.713	4.375	102.489	102.489	102.489	4.375	100.332	100.332	100.332	4.375	98.851	98.851	98.851
4.500	103.325	103.325	103.325	4.500	103.872	103.872	103.872	4.500	102.629	102.629	102.629	4.500	100.623	100.623	100.623	4.500	98.991	98.991	98.991
4.625	103.446	103.446	103.446	4.625	103.995	103.995	103.995	4.625	102.883	102.883	102.883	4.625	100.744	100.744	100.744	4.625	98.651	98.651	98.651
4.750	103.413	103.413	103.413	4.750	104.251	104.251	104.251	4.750	102.976	102.976	102.976	4.750	100.464	100.464	100.464	4.750	99.970	99.970	99.970

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

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.:

9/4/2020

45 Day Lock Exp.:

9/21/2020

60 Day Lock Exp.:

10/5/2020

W. Rate Sheet Dated: 8/5/2020

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)