

W. Rate Sheet Dated: 8/10/2020

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	100.146	100.146	100.146	2.500	99.745	99.745	99.745	2.250	98.622	98.622	98.622	3.125	95.750	95.750	95.750
2.625	100.151	100.151	100.151	2.625	99.748	99.748	99.748	2.500	98.630	98.630	98.630	3.250	97.245	97.245	97.245
2.750	101.385	101.385	101.385	2.750	100.486	100.486	100.486	2.625	98.632	98.632	98.632	3.375	97.246	97.246	97.246
2.875	101.390	101.390	101.390	2.875	100.489	100.489	100.489	2.750	99.297	99.297	99.297	3.500	97.248	97.248	97.248
3.000	101.394	101.394	101.394	3.000	100.493	100.493	100.493	2.875	99.300	99.300	99.300	3.625	97.250	97.250	97.250
3.125	101.398	101.398	101.398	3.125	100.496	100.496	100.496	3.000	99.304	99.304	99.304	Margin = 2.250		Index = 0.130	
3.250	101.697	101.697	101.697	3.250	100.548	100.548	100.548	3.125	99.306	99.306	99.306	30 Year OTC			
3.375	101.701	101.701	101.701	3.375	100.566	100.566	100.566	3.250	101.179	101.179	101.179	Rate	30 Day	45 Day	60 Day
3.500	101.705	101.705	101.705	3.500	100.569	100.569	100.569	3.375	101.229	101.229	101.229	4.000	101.270	101.270	101.270
3.625	101.708	101.708	101.708	3.625	100.604	100.604	100.604	3.500	101.232	101.232	101.232	4.125	101.310	101.310	101.310
3.750	101.718	101.718	101.718	3.750	101.268	101.268	101.268	3.625	101.299	101.299	101.299	4.375	102.306	102.306	102.306
3.875	101.641	101.641	101.641	3.875	101.257	101.257	101.257	3.750	101.557	101.557	101.557	4.500	102.309	102.309	102.309
4.000	101.645	101.645	101.645	4.000	101.260	101.260	101.260	3.875	101.546	101.546	101.546	4.625	102.312	102.312	102.312
4.125	101.685	101.685	101.685	4.125	101.262	101.262	101.262	4.000	101.549	101.549	101.549	4.875	102.792	102.792	102.792
4.250	102.792	102.792	102.792	4.250	102.270	102.270	102.270	4.125	101.550	101.550	101.550	5.000	102.795	102.795	102.795
4.375	102.681	102.681	102.681	4.375	102.259	102.259	102.259	4.250	102.293	102.293	102.293	5.125	102.798	102.798	102.798
4.500	102.684	102.684	102.684	4.500	102.262	102.262	102.262	4.375	102.282	102.282	102.282	5.500	104.281	104.281	104.281
4.625	102.687	102.687	102.687	4.625	102.264	102.264	102.264	4.500	102.285	102.285	102.285	5.625	104.284	104.284	104.284
6.250	104.195	104.195	104.195	6.250	103.464	103.464	103.464	4.625	102.286	102.286	102.286	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	102.250	102.250	102.250	2.500	102.150	102.150	102.150	2.250	101.348	101.348	101.348
2.625	102.250	102.250	102.250	2.625	102.150	102.150	102.150	2.375	101.352	101.352	101.352
2.750	103.750	103.750	103.750	2.750	103.650	103.650	103.650	2.500	101.351	101.351	101.351
2.875	103.755	103.755	103.755	2.875	103.654	103.654	103.654	2.625	101.350	101.350	101.350
3.000	103.754	103.754	103.754	3.000	103.654	103.654	103.654	2.750	102.012	102.012	102.012
3.125	103.753	103.753	103.753	3.125	103.653	103.653	103.653	2.875	102.027	102.027	102.027
3.250	103.799	103.799	103.799	3.250	103.701	103.701	103.701	3.000	102.027	102.027	102.027
3.375	103.817	103.817	103.817	3.375	103.731	103.731	103.731	3.125	102.026	102.026	102.026
3.500	103.817	103.817	103.817	3.500	103.716	103.716	103.716	3.250	103.896	103.896	103.896
3.625	103.816	103.816	103.816	3.625	103.748	103.748	103.748	3.375	103.956	103.956	103.956
3.750	103.722	103.722	103.722	3.750	103.627	103.627	103.627	3.500	103.909	103.909	103.909
3.875	103.758	103.758	103.758	3.875	103.623	103.623	103.623	3.625	103.973	103.973	103.973
4.000	103.738	103.738	103.738	4.000	103.637	103.637	103.637	3.750	104.165	104.165	104.165

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	98.520	98.520	98.520	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.560	98.560	98.560				
3.875	100.478	100.478	100.478	6.250	103.750	103.750	103.750	4.375	99.556	99.556	99.556				
4.000	100.474	100.474	100.474					4.500	99.559	99.559	99.559				
4.125	100.434	100.434	100.434					4.625	99.562	99.562	99.562				
4.250	101.458	101.458	101.458					4.875	100.042	100.042	100.042				
4.375	101.469	101.469	101.469					5.000	100.045	100.045	100.045				
4.500	101.466	101.466	101.466					5.125	100.048	100.048	100.048				
4.625	101.463	101.463	101.463					5.500	101.531	101.531	101.531		30 yr DPA "3.5% DPA ; Lender Paid Only"		
4.750	101.972	101.972	101.972					5.625	101.534	101.534	101.534	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.750	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
-------------------------------	---	--	----------------------

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)

W. Rate Sheet Dated: 8/10/2020

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	96.496	96.496	96.496	2.500	96.525	96.525	96.525	2.375	95.406	95.406	95.406	3.125	95.360	95.360	95.360
2.625	96.501	96.501	96.501	2.625	96.528	96.528	96.528	2.500	95.410	95.410	95.410	3.250	96.792	96.792	96.792
2.750	99.985	99.985	99.985	2.750	99.516	99.516	99.516	2.625	95.412	95.412	95.412	3.375	96.794	96.794	96.794
2.875	99.990	99.990	99.990	2.875	99.519	99.519	99.519	2.750	98.327	98.327	98.327	3.500	96.795	96.795	96.795
3.000	99.994	99.994	99.994	3.000	99.523	99.523	99.523	2.875	98.330	98.330	98.330	3.625	96.797	96.797	96.797
3.125	99.998	99.998	99.998	3.125	99.526	99.526	99.526	3.000	98.334	98.334	98.334	Margin = 2.250		Index = 0.130	
3.250	100.234	100.234	100.234	3.250	99.515	99.515	99.515	3.125	98.336	98.336	98.336	30 Year OTC			
3.375	100.238	100.238	100.238	3.375	99.533	99.533	99.533	3.250	100.146	100.146	100.146	Rate	30 Day	45 Day	60 Day
3.500	100.242	100.242	100.242	3.500	99.536	99.536	99.536	3.375	100.196	100.196	100.196	4.000	99.870	99.870	99.870
3.625	100.246	100.246	100.246	3.625	99.572	99.572	99.572	3.500	100.199	100.199	100.199	4.125	99.910	99.910	99.910
3.750	100.318	100.318	100.318	3.750	100.298	100.298	100.298	3.625	100.266	100.266	100.266	4.375	100.469	100.469	100.469
3.875	100.241	100.241	100.241	3.875	100.287	100.287	100.287	3.750	100.587	100.587	100.587	4.500	100.472	100.472	100.472
4.000	100.245	100.245	100.245	4.000	100.290	100.290	100.290	3.875	100.576	100.576	100.576	4.625	100.474	100.474	100.474
4.125	100.285	100.285	100.285	4.125	100.292	100.292	100.292	4.000	100.579	100.579	100.579	4.875	100.080	100.080	100.080
4.250	100.955	100.955	100.955	4.250	100.863	100.863	100.863	4.125	100.580	100.580	100.580	5.000	100.083	100.083	100.083
4.375	100.844	100.844	100.844	4.375	100.852	100.852	100.852	4.250	100.886	100.886	100.886	5.125	100.085	100.085	100.085
4.500	100.847	100.847	100.847	4.500	100.854	100.854	100.854	4.375	100.875	100.875	100.875	5.500	100.381	100.381	100.381
4.625	100.849	100.849	100.849	4.625	100.856	100.856	100.856	4.500	100.877	100.877	100.877	5.625	100.384	100.384	100.384
6.250	100.545	100.545	100.545	6.250	100.244	100.244	100.244	4.625	100.879	100.879	100.879	6.250	99.861	99.861	99.861

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	98.250	98.250	98.250	2.500	98.150	98.150	98.150	2.250	98.848	98.848	98.848
2.625	98.250	98.250	98.250	2.625	98.150	98.150	98.150	2.375	98.852	98.852	98.852
2.750	102.000	102.000	102.000	2.750	101.900	101.900	101.900	2.500	98.851	98.851	98.851
2.875	102.005	102.005	102.005	2.875	101.904	101.904	101.904	2.625	98.850	98.850	98.850
3.000	102.004	102.004	102.004	3.000	101.904	101.904	101.904	2.750	99.231	99.231	99.231
3.125	102.003	102.003	102.003	3.125	101.903	101.903	101.903	2.875	99.246	99.246	99.246
3.250	101.987	101.987	101.987	3.250	101.889	101.889	101.889	3.000	99.246	99.246	99.246
3.375	102.004	102.004	102.004	3.375	101.918	101.918	101.918	3.125	99.245	99.245	99.245
3.500	102.004	102.004	102.004	3.500	101.903	101.903	101.903	3.250	100.771	100.771	100.771
3.625	102.003	102.003	102.003	3.625	101.935	101.935	101.935	3.375	100.831	100.831	100.831
3.750	101.972	101.972	101.972	3.750	101.877	101.877	101.877	3.500	100.784	100.784	100.784
3.875	102.008	102.008	102.008	3.875	101.873	101.873	101.873	3.625	100.848	100.848	100.848
4.000	101.988	101.988	101.988	4.000	101.887	101.887	101.887	3.750	101.040	101.040	101.040

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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	97.120	97.120	97.120	4.750	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.160	97.160	97.160				
3.875	98.728	98.728	98.728	6.250	99.750	99.500	99.250	4.375	97.719	97.719	97.719				
4.000	98.724	98.724	98.724					4.500	97.722	97.722	97.722				
4.125	98.684	98.684	98.684					4.625	97.724	97.724	97.724				
4.250	99.270	99.270	99.270					4.875	97.330	97.330	97.330				
4.375	99.281	99.281	99.281					5.000	97.333	97.333	97.333				
4.500	99.278	99.278	99.278					5.125	97.335	97.335	97.335				
4.625	99.276	99.276	99.276					5.500	97.631	97.631	97.631				
4.750	98.909	98.909	98.909					5.625	97.634	97.634	97.634	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	97.111	97.111	97.111	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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

9/9/2020

9/24/2020

10/9/2020

W. Rate Sheet Dated: 8/10/2020

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.:

9/9/2020

45 Day Lock Exp.:

9/24/2020

60 Day Lock Exp.:

10/9/2020

W. Rate Sheet Dated: 8/10/2020

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	100.716	100.716	100.716	3.375	101.924	101.924	101.924	3.375	101.924	101.924	101.924	2.750	99.811	99.811	99.811	3.375	100.492	100.492	100.492	2.750	100.716	100.716	100.716	3.375	100.716	100.716	100.716	2.750	100.716	100.716	100.716								
2.875	101.272	101.272	101.272	3.500	102.200	102.200	102.200	3.500	102.200	102.200	102.200	2.875	100.367	100.367	100.367	3.500	100.768	100.768	100.768	2.875	100.367	100.367	100.367	3.500	100.768	100.768	100.768	2.875	100.367	100.367	100.367								
2.990	101.561	101.561	101.561	3.625	102.456	102.456	102.456	3.625	102.456	102.456	102.456	2.990	100.656	100.656	100.656	3.625	101.024	101.024	101.024	2.990	100.656	100.656	100.656	3.625	101.024	101.024	101.024	2.990	100.656	100.656	100.656								
3.000	101.661	101.661	101.661	3.750	101.889	101.889	101.889	3.750	101.889	101.889	101.889	3.000	100.756	100.756	100.756	3.750	99.481	99.481	99.481	3.000	100.756	100.756	100.756	3.750	99.481	99.481	99.481	3.000	100.756	100.756	100.756								
3.125	101.983	101.983	101.983	3.875	102.243	102.243	102.243	3.875	102.243	102.243	102.243	3.125	101.078	101.078	101.078	3.875	99.835	99.835	99.835	3.125	101.078	101.078	101.078	3.875	99.835	99.835	99.835	3.125	101.078	101.078	101.078								
3.250	102.322	102.322	102.322	3.990	102.435	102.435	102.435	3.990	102.435	102.435	102.435	3.250	100.890	100.890	100.890	3.990	100.027	100.027	100.027	3.250	100.890	100.890	100.890	3.990	100.027	100.027	100.027	3.250	100.890	100.890	100.890								
3.375	102.799	102.799	102.799	4.000	102.535	102.535	102.535	4.000	102.535	102.535	102.535	3.375	101.367	101.367	101.367	4.000	100.127	100.127	100.127	3.375	101.367	101.367	101.367	4.000	100.127	100.127	100.127	3.375	101.367	101.367	101.367								
3.500	103.075	103.075	103.075	4.125	102.695	102.695	102.695	4.125	102.695	102.695	102.695	3.500	101.643	101.643	101.643	4.125	100.287	100.287	100.287	3.500	101.643	101.643	101.643	4.125	100.287	100.287	100.287	3.500	101.643	101.643	101.643								
3.625	103.331	103.331	103.331	4.250	102.078	102.078	102.078	4.250	102.078	102.078	102.078	3.625	101.899	101.899	101.899	4.250	98.673	98.673	98.673	3.625	101.899	101.899	101.899	4.250	98.673	98.673	98.673	3.625	101.899	101.899	101.899								
3.750	102.764	102.764	102.764	4.375	102.367	102.367	102.367	4.375	102.367	102.367	102.367	3.750	100.356	100.356	100.356	4.375	98.962	98.962	98.962	3.750	100.356	100.356	100.356	4.375	98.962	98.962	98.962	3.750	100.356	100.356	100.356								
3.875	103.118	103.118	103.118	4.500	102.409	102.409	102.409	4.500	102.409	102.409	102.409	3.875	100.710	100.710	100.710	4.500	99.004	99.004	99.004	3.875	100.710	100.710	100.710	4.500	99.004	99.004	99.004	3.875	100.710	100.710	100.710								
3.990	103.310	103.310	103.310	4.625	102.526	102.526	102.526	4.625	102.526	102.526	102.526	3.990	100.902	100.902	100.902	4.625	99.121	99.121	99.121	3.990	100.902	100.902	100.902	4.625	99.121	99.121	99.121	3.990	100.902	100.902	100.902								
4.000	103.410	103.410	103.410	4.750	102.535	102.535	102.535	4.750	102.535	102.535	102.535	4.000	101.002	101.002	101.002	4.750	98.747	98.747	98.747	4.000	101.002	101.002	101.002	4.750	98.747	98.747	98.747	4.000	101.002	101.002	101.002								
4.125	103.570	103.570	103.570	4.875	102.812	102.812	102.812	4.875	102.812	102.812	102.812	4.125	101.162	101.162	101.162	4.875	99.024	99.024	99.024	4.125	101.162	101.162	101.162	4.875	99.024	99.024	99.024	4.125	101.162	101.162	101.162								
4.250	102.953	102.953	102.953	4.990	102.976	102.976	102.976	4.990	102.976	102.976	102.976	4.250	99.548	99.548	99.548	4.990	99.188	99.188	99.188	4.250	99.548	99.548	99.548	4.990	99.188	99.188	99.188	4.250	99.548	99.548	99.548								
4.375	103.242	103.242	103.242	5.000	103.076	103.076	103.076	5.000	103.076	103.076	103.076	4.375	99.837	99.837	99.837	5.000	99.288	99.288	99.288	4.375	99.837	99.837	99.837	5.000	99.288	99.288	99.288	4.375	99.837	99.837	99.837								
4.500	103.534	103.534	103.534	5.125	103.376	103.376	103.376	5.125	103.376	103.376	103.376	4.500	100.129	100.129	100.129	5.125	99.438	99.438	99.438	4.500	100.129	100.129	100.129	5.125	99.438	99.438	99.438	4.500	100.129	100.129	100.129								
4.625	103.651	103.651	103.651	5.250	103.101	103.101	103.101	5.250	103.101	103.101	103.101	4.625	100.246	100.246	100.246	5.250	99.013	99.013	99.013	4.625	100.246	100.246	100.246	5.250	99.013	99.013	99.013	4.625	100.246	100.246	100.246								
4.750	103.660	103.660	103.660	5.375	104.361	104.361	104.361	5.375	104.361	104.361	104.361	4.750	99.872	99.872	99.872	5.375	100.123	100.123	100.123	4.750	99.872	99.872	99.872	5.375	100.123	100.123	100.123	4.750	99.872	99.872	99.872								
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	100.492	100.492	100.492	2.750	100.778	100.778	100.778	3.375	102.385	102.385	102.385	3.375	102.385	102.385	102.385	3.375	102.385	102.385	102.385	2.750	101.773	101.773	101.773	3.375	101.773	101.773	101.773	3.375	100.492	100.492	100.492								
3.500	100.768	100.768	100.768	2.875	101.394	101.394	101.394	3.500	102.699	102.699	102.699	3.500	102.699	102.699	102.699	3.500	102.699	102.699	102.699	2.875	102.081	102.081	102.081	3.500	102.081	102.081	102.081	3.500	100.768	100.768	100.768								
3.625	101.024	101.024	101.024	2.990	101.728	101.728	101.728	3.625	102.943	102.943	102.943	3.625	102.943	102.943	102.943	3.625	102.943	102.943	102.943	2.990	102.241	102.241	102.241	3.625	102.241	102.241	102.241	3.625	101.024	101.024	101.024								
3.750	99.481	99.481	99.481	3.000	101.828	101.828	101.828	3.750	102.309	102.309	102.309	3.750	102.309	102.309	102.309	3.750	102.309	102.309	102.309	3.000	102.341	102.341	102.341	3.750	102.341	102.341	102.341	3.750	99.481	99.481	99.481								
3.875	99.835	99.835	99.835	3.125	102.104	102.104	102.104	3.875	102.659	102.659	102.659	3.875	102.659	102.659	102.659	3.875	102.659	102.659	102.659	3.125	102.327	102.327	102.327	3.875	102.327	102.327	102.327	3.875	99.835	99.835	99.835								
3.990	100.027	100.027	100.027	3.250	102.493	102.493	102.493	3.990	102.854	102.854	102.854	3.990	102.854	102.854	102.854	3.990	102.854	102.854	102.854	3.250	102.465	102.465	102.465	3.990	102.465	102.465	102.465	3.990	100.027	100.027	100.027								
4.000	100.127	100.127	100.127	3.375	102.885	102.885	102.885	4.000	102.954	102.954	102.954	4.000	102.954	102.954	102.954	4.000	102.954	102.954	102.954	3.375	102.760	102.760	102.760	4.000	102.760	102.760	102.760	4.000	100.127	100.127	100.127								
4.125	100.287	100.287	100.287	3.500	103.199	103.199	103.199	4.125	103.122	103.122	103.122	4.125	103.122	103.122	103.122	4.125	103.122	103.122	103.122	3.500	102.931	102.931	102.931	4.125	102.931	102.931	102.931	4.125	100.287	100.287	100.287								
4.250	98.673	98.673	98.673	3.625	103.443	103.443	103.443	4.250	102.726	102.726	102.726	4.250	102.726	102.726	102.726	4.250	102.726	102.726	102.726	3.625	102.330	102.330	102.330	4.250	102.330	102.330	102.330	4.250	98.673	98.673	98.673								
4.375	98.962	98.962	98.962	3.750	103.695	103.695	103.695	4.375	102.914	102.914	102.914	4.375	102.914	102.914	102.914	4.375	102.914	102.914	102.914	3.750	102.621	102.621	102.621	4.375	102.621	102.621	102.621	4.375	98.962	98.962	98.962								
4.500	99.004	99.004	99.004	3.875	103.159	103.159	103.159	4.500	103.327	103.327	103.327	4.500	103.327	103.327	103.327	4.500	103.327	103.327	103.327	3.875	102.756	102.756	102.756	4.500	102.756	102.756	102.756	4.500	99.004	99.004	99.004								
4.625	99.121	99.121	99.121	3.990	103.354	103.354	103.354	4.625	103.451	103.451	103.451	4.625	103.451	103.451	103.451	4.625	103.451	103.451	103.451	3.990	102.960	102.960	102.960	4.625	102.960	102.960	102.960	4.625	99.121	99.121	99.121								
4.750	98.747	98.747	98.747	4.000	103.454	103.454																																	



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.:

9/9/2020

45 Day Lock Exp.:

9/24/2020

60 Day Lock Exp.:

10/9/2020

W. Rate Sheet Dated: 8/10/2020

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	100.792	100.792	100.792	2.750	100.853	100.853	100.853	2.750	101.830	101.830	101.830	2.750	99.861	99.861	99.861	2.750	100.567	100.567	100.567
2.875	101.338	101.338	101.338	2.875	101.458	101.458	101.458	2.875	102.134	102.134	102.134	2.875	100.407	100.407	100.407	2.875	100.871	100.871	100.871
2.990	101.615	101.615	101.615	2.990	101.780	101.780	101.780	2.990	102.294	102.294	102.294	2.990	100.684	100.684	100.684	2.990	101.031	101.031	101.031
3.000	101.715	101.715	101.715	3.000	101.880	101.880	101.880	3.000	102.394	102.394	102.394	3.000	100.784	100.784	100.784	3.000	101.131	101.131	101.131
3.125	102.028	102.028	102.028	3.125	102.152	102.152	102.152	3.125	102.360	102.360	102.360	3.125	101.097	101.097	101.097	3.125	100.285	100.285	100.285
3.250	102.285	102.285	102.285	3.250	102.453	102.453	102.453	3.250	102.497	102.497	102.497	3.250	100.700	100.700	100.700	3.250	100.422	100.422	100.422
3.375	102.750	102.750	102.750	3.375	102.838	102.838	102.838	3.375	102.788	102.788	102.788	3.375	101.165	101.165	101.165	3.375	100.713	100.713	100.713
3.500	103.020	103.020	103.020	3.500	103.145	103.145	103.145	3.500	102.956	102.956	102.956	3.500	101.435	101.435	101.435	3.500	100.881	100.881	100.881
3.625	103.272	103.272	103.272	3.625	103.387	103.387	103.387	3.625	102.298	102.298	102.298	3.625	101.687	101.687	101.687	3.625	99.035	99.035	99.035
3.750	102.692	102.692	102.692	3.750	102.736	102.736	102.736	3.750	102.586	102.586	102.586	3.750	100.302	100.302	100.302	3.750	99.323	99.323	99.323
3.875	103.039	103.039	103.039	3.875	103.080	103.080	103.080	3.875	102.721	102.721	102.721	3.875	100.649	100.649	100.649	3.875	99.458	99.458	99.458
3.990	103.226	103.226	103.226	3.990	103.270	103.270	103.270	3.990	102.918	102.918	102.918	3.990	100.836	100.836	100.836	3.990	99.655	99.655	99.655
4.000	103.326	103.326	103.326	4.000	103.370	103.370	103.370	4.000	103.018	103.018	103.018	4.000	100.936	100.936	100.936	4.000	99.755	99.755	99.755
4.125	103.486	103.486	103.486	4.125	103.534	103.534	103.534	4.125	102.315	102.315	102.315	4.125	101.096	101.096	101.096	4.125	98.677	98.677	98.677
4.250	102.945	102.945	102.945	4.250	103.576	103.576	103.576	4.250	102.507	102.507	102.507	4.250	100.243	100.243	100.243	4.250	98.869	98.869	98.869
4.375	103.231	103.231	103.231	4.375	103.762	103.762	103.762	4.375	102.715	102.715	102.715	4.375	100.529	100.529	100.529	4.375	99.077	99.077	99.077
4.500	103.519	103.519	103.519	4.500	103.922	103.922	103.922	4.500	102.852	102.852	102.852	4.500	100.817	100.817	100.817	4.500	99.214	99.214	99.214
4.625	103.637	103.637	103.637	4.625	104.047	104.047	104.047	4.625	102.883	102.883	102.883	4.625	100.935	100.935	100.935	4.625	98.651	98.651	98.651
4.750	103.716	103.716	103.716	4.750	104.379	104.379	104.379	4.750	102.977	102.977	102.977	4.750	100.767	100.767	100.767	4.750	99.971	99.971	99.971

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.:

9/9/2020

45 Day Lock Exp.:

9/24/2020

60 Day Lock Exp.:

10/9/2020

W. Rate Sheet Dated: 8/10/2020

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)