

W. Rate Sheet Dated: 8/11/2020

Release Time: 3:30 pm 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	99.740	99.740	99.740	2.500	99.339	99.339	99.339	2.250	98.333	98.333	98.333	3.125	95.750	95.750	95.750
2.625	99.745	99.745	99.745	2.625	99.342	99.342	99.342	2.500	98.341	98.341	98.341	3.250	97.245	97.245	97.245
2.750	101.057	101.057	101.057	2.750	100.157	100.157	100.157	2.625	98.343	98.343	98.343	3.375	97.246	97.246	97.246
2.875	101.062	101.062	101.062	2.875	100.161	100.161	100.161	2.750	99.144	99.144	99.144	3.500	97.248	97.248	97.248
3.000	101.066	101.066	101.066	3.000	100.165	100.165	100.165	2.875	99.148	99.148	99.148	3.625	97.250	97.250	97.250
3.125	101.069	101.069	101.069	3.125	100.168	100.168	100.168	3.000	99.151	99.151	99.151	Margin = 2.250		Index = 0.130	
3.250	101.493	101.493	101.493	3.250	100.344	100.344	100.344	3.125	99.154	99.154	99.154	30 Year OTC			
3.375	101.498	101.498	101.498	3.375	100.363	100.363	100.363	3.250	100.929	100.929	100.929	Rate	30 Day	45 Day	60 Day
3.500	101.502	101.502	101.502	3.500	100.366	100.366	100.366	3.375	100.979	100.979	100.979	4.000	101.192	101.192	101.192
3.625	101.505	101.505	101.505	3.625	100.401	100.401	100.401	3.500	100.982	100.982	100.982	4.125	101.232	101.232	101.232
3.750	101.640	101.640	101.640	3.750	101.190	101.190	101.190	3.625	101.049	101.049	101.049	4.375	102.588	102.588	102.588
3.875	101.563	101.563	101.563	3.875	101.179	101.179	101.179	3.750	101.588	101.588	101.588	4.500	102.590	102.590	102.590
4.000	101.567	101.567	101.567	4.000	101.182	101.182	101.182	3.875	101.577	101.577	101.577	4.625	102.593	102.593	102.593
4.125	101.607	101.607	101.607	4.125	101.184	101.184	101.184	4.000	101.580	101.580	101.580	4.875	103.199	103.199	103.199
4.250	103.073	103.073	103.073	4.250	102.551	102.551	102.551	4.125	101.582	101.582	101.582	5.000	103.201	103.201	103.201
4.375	102.963	102.963	102.963	4.375	102.540	102.540	102.540	4.250	102.086	102.086	102.086	5.125	103.204	103.204	103.204
4.500	102.965	102.965	102.965	4.500	102.543	102.543	102.543	4.375	102.075	102.075	102.075	5.500	105.172	105.172	105.172
4.625	102.968	102.968	102.968	4.625	102.545	102.545	102.545	4.500	102.078	102.078	102.078	5.625	105.174	105.174	105.174
6.250	105.132	105.132	105.132	6.250	104.402	104.402	104.402	4.625	102.079	102.079	102.079	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	101.844	101.844	101.844	2.500	101.744	101.744	101.744	2.250	101.059	101.059	101.059
2.625	101.844	101.844	101.844	2.625	101.744	101.744	101.744	2.375	101.063	101.063	101.063
2.750	103.422	103.422	103.422	2.750	103.322	103.322	103.322	2.500	101.062	101.062	101.062
2.875	103.427	103.427	103.427	2.875	103.326	103.326	103.326	2.625	101.061	101.061	101.061
3.000	103.426	103.426	103.426	3.000	103.326	103.326	103.326	2.750	101.860	101.860	101.860
3.125	103.425	103.425	103.425	3.125	103.325	103.325	103.325	2.875	101.875	101.875	101.875
3.250	103.596	103.596	103.596	3.250	103.498	103.498	103.498	3.000	101.875	101.875	101.875
3.375	103.614	103.614	103.614	3.375	103.528	103.528	103.528	3.125	101.874	101.874	101.874
3.500	103.614	103.614	103.614	3.500	103.513	103.513	103.513	3.250	103.646	103.646	103.646
3.625	103.613	103.613	103.613	3.625	103.545	103.545	103.545	3.375	103.706	103.706	103.706
3.750	103.644	103.644	103.644	3.750	103.548	103.548	103.548	3.500	103.659	103.659	103.659
3.875	103.679	103.679	103.679	3.875	103.545	103.545	103.545	3.625	103.723	103.723	103.723
4.000	103.660	103.660	103.660	4.000	103.559	103.559	103.559	3.750	104.196	104.196	104.196

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	98.442	98.442	98.442	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.482	98.482	98.482				
3.875	100.399	100.399	100.399	6.250	103.750	103.750	103.750	4.375	99.838	99.838	99.838				
4.000	100.396	100.396	100.396					4.500	99.840	99.840	99.840				
4.125	100.356	100.356	100.356					4.625	99.843	99.843	99.843				
4.250	101.739	101.739	101.739					4.875	100.449	100.449	100.449				
4.375	101.750	101.750	101.750					5.000	100.451	100.451	100.451				
4.500	101.747	101.747	101.747					5.125	100.454	100.454	100.454				
4.625	101.745	101.745	101.745					5.500	102.422	102.422	102.422		30 yr DPA "3.5% DPA ; Lender Paid Only"		
4.750	102.378	102.378	102.378					5.625	102.424	102.424	102.424	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 L

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@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/10/2020

45 Day Lock Exp.:

9/25/2020

60 Day Lock Exp.:

10/12/2020

W. Rate Sheet Dated: 8/11/2020

Release Time: 3:30 pm 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	96.090	96.090	96.090	2.500	96.119	96.119	96.119	2.375	95.117	95.117	95.117	3.125	95.172	95.172	95.172
2.625	96.095	96.095	96.095	2.625	96.122	96.122	96.122	2.500	95.121	95.121	95.121	3.250	96.792	96.792	96.792
2.750	99.469	99.469	99.469	2.750	99.000	99.000	99.000	2.625	95.123	95.123	95.123	3.375	96.794	96.794	96.794
2.875	99.474	99.474	99.474	2.875	99.004	99.004	99.004	2.750	97.987	97.987	97.987	3.500	96.795	96.795	96.795
3.000	99.479	99.479	99.479	3.000	99.007	99.007	99.007	2.875	97.990	97.990	97.990	3.625	96.797	96.797	96.797
3.125	99.482	99.482	99.482	3.125	99.010	99.010	99.010	3.000	97.994	97.994	97.994	Margin = 2.250		Index = 0.130	
3.250	100.031	100.031	100.031	3.250	99.312	99.312	99.312	3.125	97.997	97.997	97.997	30 Year OTC			
3.375	100.035	100.035	100.035	3.375	99.330	99.330	99.330	3.250	99.896	99.896	99.896	Rate	30 Day	45 Day	60 Day
3.500	100.039	100.039	100.039	3.500	99.333	99.333	99.333	3.375	99.946	99.946	99.946	4.000	99.792	99.792	99.792
3.625	100.043	100.043	100.043	3.625	99.369	99.369	99.369	3.500	99.949	99.949	99.949	4.125	99.832	99.832	99.832
3.750	100.240	100.240	100.240	3.750	100.220	100.220	100.220	3.625	100.016	100.016	100.016	4.375	100.750	100.750	100.750
3.875	100.163	100.163	100.163	3.875	100.209	100.209	100.209	3.750	100.618	100.618	100.618	4.500	100.753	100.753	100.753
4.000	100.167	100.167	100.167	4.000	100.212	100.212	100.212	3.875	100.607	100.607	100.607	4.625	100.755	100.755	100.755
4.125	100.207	100.207	100.207	4.125	100.214	100.214	100.214	4.000	100.610	100.610	100.610	4.875	100.486	100.486	100.486
4.250	101.236	101.236	101.236	4.250	101.144	101.144	101.144	4.125	100.612	100.612	100.612	5.000	100.489	100.489	100.489
4.375	101.125	101.125	101.125	4.375	101.133	101.133	101.133	4.250	100.679	100.679	100.679	5.125	100.491	100.491	100.491
4.500	101.128	101.128	101.128	4.500	101.135	101.135	101.135	4.375	100.668	100.668	100.668	5.500	101.272	101.272	101.272
4.625	101.130	101.130	101.130	4.625	101.138	101.138	101.138	4.500	100.670	100.670	100.670	5.625	101.274	101.274	101.274
6.250	101.482	101.482	101.482	6.250	101.182	101.182	101.182	4.625	100.672	100.672	100.672	6.250	100.799	100.799	100.799

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	97.844	97.844	97.844	2.500	97.744	97.744	97.744	2.250	98.559	98.559	98.559
2.625	97.844	97.844	97.844	2.625	97.744	97.744	97.744	2.375	98.563	98.563	98.563
2.750	101.484	101.484	101.484	2.750	101.384	101.384	101.384	2.500	98.562	98.562	98.562
2.875	101.489	101.489	101.489	2.875	101.388	101.388	101.388	2.625	98.561	98.561	98.561
3.000	101.489	101.489	101.489	3.000	101.388	101.388	101.388	2.750	99.078	99.078	99.078
3.125	101.488	101.488	101.488	3.125	101.387	101.387	101.387	2.875	99.093	99.093	99.093
3.250	101.783	101.783	101.783	3.250	101.686	101.686	101.686	3.000	99.093	99.093	99.093
3.375	101.801	101.801	101.801	3.375	101.715	101.715	101.715	3.125	99.093	99.093	99.093
3.500	101.801	101.801	101.801	3.500	101.700	101.700	101.700	3.250	100.521	100.521	100.521
3.625	101.800	101.800	101.800	3.625	101.732	101.732	101.732	3.375	100.581	100.581	100.581
3.750	101.894	101.894	101.894	3.750	101.798	101.798	101.798	3.500	100.534	100.534	100.534
3.875	101.929	101.929	101.929	3.875	101.795	101.795	101.795	3.625	100.598	100.598	100.598
4.000	101.910	101.910	101.910	4.000	101.809	101.809	101.809	3.750	101.071	101.071	101.071

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	97.042	97.042	97.042	4.750	N/A	N/A	N/A
3.875	98.649	98.649	98.649					4.125	97.082	97.082	97.082				
4.000	98.646	98.646	98.646	6.250	99.750	99.500	99.250	4.375	98.000	98.000	98.000				
4.125	98.606	98.606	98.606					4.500	98.003	98.003	98.003				
4.250	99.552	99.552	99.552					4.625	98.005	98.005	98.005				
4.375	99.562	99.562	99.562					4.875	97.736	97.736	97.736				
4.500	99.560	99.560	99.560					5.000	97.739	97.739	97.739				
4.625	99.557	99.557	99.557					5.125	97.741	97.741	97.741				
4.750	99.316	99.316	99.316					5.500	98.522	98.522	98.522				
Borrower Paid Comp Only				Lender Paid Only				5.625	98.524	98.524	98.524	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	98.049	98.049	98.049	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 tIA, 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.:

9/10/2020

9/25/2020

10/12/2020

W. Rate Sheet Dated: 8/11/2020

Release Time: 3:30 pm 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.:

9/10/2020

45 Day Lock Exp.:

9/25/2020

60 Day Lock Exp.:

10/12/2020

W. Rate Sheet Dated: 8/11/2020

Release Time: 3:30 pm 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	100.336	100.336	100.336	3.375	101.724	101.724	101.724	3.375	101.724	101.724	101.724	2.750	99.431	99.431	99.431	3.375	100.292	100.292	100.292
2.875	100.901	100.901	100.901	3.500	102.015	102.015	102.015	3.500	102.015	102.015	102.015	2.875	99.996	99.996	99.996	3.500	100.583	100.583	100.583
2.990	101.212	101.212	101.212	3.625	102.284	102.284	102.284	3.625	102.284	102.284	102.284	2.990	100.307	100.307	100.307	3.625	100.852	100.852	100.852
3.000	101.312	101.312	101.312	3.750	101.641	101.641	101.641	3.750	101.641	101.641	101.641	3.000	100.407	100.407	100.407	3.750	99.233	99.233	99.233
3.125	101.653	101.653	101.653	3.875	102.013	102.013	102.013	3.875	102.013	102.013	102.013	3.125	100.748	100.748	100.748	3.875	99.605	99.605	99.605
3.250	102.094	102.094	102.094	3.990	102.216	102.216	102.216	3.990	102.216	102.216	102.216	3.250	100.662	100.662	100.662	3.990	99.808	99.808	99.808
3.375	102.599	102.599	102.599	4.000	102.316	102.316	102.316	4.000	102.316	102.316	102.316	3.375	101.167	101.167	101.167	4.000	99.908	99.908	99.908
3.500	102.890	102.890	102.890	4.125	102.479	102.479	102.479	4.125	102.479	102.479	102.479	3.500	101.458	101.458	101.458	4.125	100.071	100.071	100.071
3.625	103.159	103.159	103.159	4.250	102.012	102.012	102.012	4.250	102.012	102.012	102.012	3.625	101.727	101.727	101.727	4.250	98.607	98.607	98.607
3.750	102.516	102.516	102.516	4.375	102.311	102.311	102.311	4.375	102.311	102.311	102.311	3.750	100.108	100.108	100.108	4.375	98.906	98.906	98.906
3.875	102.888	102.888	102.888	4.500	102.359	102.359	102.359	4.500	102.359	102.359	102.359	3.875	100.480	100.480	100.480	4.500	98.954	98.954	98.954
3.990	103.091	103.091	103.091	4.625	102.474	102.474	102.474	4.625	102.474	102.474	102.474	3.990	100.683	100.683	100.683	4.625	99.069	99.069	99.069
4.000	103.191	103.191	103.191	4.750	102.609	102.609	102.609	4.750	102.609	102.609	102.609	4.000	100.783	100.783	100.783	4.750	98.821	98.821	98.821
4.125	103.354	103.354	103.354	4.875	102.890	102.890	102.890	4.875	102.890	102.890	102.890	4.125	100.946	100.946	100.946	4.875	99.102	99.102	99.102
4.250	102.887	102.887	102.887	4.990	103.055	103.055	103.055	4.990	103.055	103.055	103.055	4.250	99.482	99.482	99.482	4.990	99.267	99.267	99.267
4.375	103.186	103.186	103.186	5.000	103.155	103.155	103.155	5.000	103.155	103.155	103.155	4.375	99.781	99.781	99.781	5.000	99.367	99.367	99.367
4.500	103.484	103.484	103.484	5.125	103.454	103.454	103.454	5.125	103.454	103.454	103.454	4.500	100.079	100.079	100.079	5.125	99.516	99.516	99.516
4.625	103.599	103.599	103.599	5.250	103.254	103.254	103.254	5.250	103.254	103.254	103.254	4.625	100.194	100.194	100.194	5.250	99.166	99.166	99.166
4.750	103.734	103.734	103.734	5.375	104.491	104.491	104.491	5.375	104.491	104.491	104.491	4.750	99.946	99.946	99.946	5.375	100.253	100.253	100.253
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	100.292	100.292	100.292	2.750	100.291	100.291	100.291	3.375	102.122	102.122	102.122	3.375	102.122	102.122	102.122	2.750	100.480	100.480	100.480
3.500	100.583	100.583	100.583	2.875	100.941	100.941	100.941	3.500	102.451	102.451	102.451	3.500	102.451	102.451	102.451	2.875	101.799	101.799	101.799
3.625	100.852	100.852	100.852	2.990	101.302	101.302	101.302	3.625	102.710	102.710	102.710	3.625	102.710	102.710	102.710	2.990	101.977	101.977	101.977
3.750	99.233	99.233	99.233	3.000	101.402	101.402	101.402	3.750	102.011	102.011	102.011	3.750	102.011	102.011	102.011	3.000	102.077	102.077	102.077
3.875	99.605	99.605	99.605	3.125	101.704	101.704	101.704	3.875	102.378	102.378	102.378	3.875	102.378	102.378	102.378	3.125	102.196	102.196	102.196
3.990	99.808	99.808	99.808	3.250	102.206	102.206	102.206	3.990	102.588	102.588	102.588	3.990	102.588	102.588	102.588	3.250	102.339	102.339	102.339
4.000	99.908	99.908	99.908	3.375	102.622	102.622	102.622	4.000	102.688	102.688	102.688	4.000	102.688	102.688	102.688	3.375	102.644	102.644	102.644
4.125	100.071	100.071	100.071	3.500	102.951	102.951	102.951	4.125	102.862	102.862	102.862	4.125	102.862	102.862	102.862	3.500	102.820	102.820	102.820
4.250	98.607	98.607	98.607	3.625	103.210	103.210	103.210	4.250	102.624	102.624	102.624	4.250	102.624	102.624	102.624	3.625	102.219	102.219	102.219
4.375	98.906	98.906	98.906	3.750	102.511	102.511	102.511	4.375	102.820	102.820	102.820	4.375	102.820	102.820	102.820	3.750	102.521	102.521	102.521
4.500	98.954	98.954	98.954	3.875	102.878	102.878	102.878	4.500	102.238	102.238	102.238	4.500	102.238	102.238	102.238	3.875	102.664	102.664	102.664
4.625	99.069	99.069	99.069	3.990	103.088	103.088	103.088	4.625	102.363	102.363	102.363	4.625	102.363	102.363	102.363	3.990	102.883	102.883	102.883
4.750	98.821	98.821	98.821	4.000	103.188	103.188	103.188	4.750	103.124	103.124	103.124	4.750	103.124	103.124	103.124	4.000	102.983	102.983	102.983
4.875	99.102	99.102	99.102	4.125	103.362	103.362	103.362	4.875	103.375	103.375	103.375	4.875	103.375	103.375	103.375	4.125	102.278	102.278	102.278
4.990	99.267	99.267	99.267	4.250	103.124	103.124	103.124	4.990	103.696	103.696	103.696	4.990	103.696	103.696	103.696	4.250	102.483	102.483	102.483
5.000	99.367	99.367	99.367	4.375	103.320	103.320	103.320	5.000	103.796	103.796	103.796	5.000	103.796	103.796	103.796	4.375	102.703	102.703	102.703
5.125	99.516	99.516	99.516	4.500	103.488	103.488	103.488	5.125	104.082	104.082	104.082	5.125	104.082	104.082	104.082	4.500	102.846	102.846	102.846
5.250	99.166	99.166	99.166	4.625	103.613	103.613	103.613	5.250	103.616	103.616	103.616	5.250	103.616	103.616	103.616	4.625	102.880	102.880	102.880
5.375	100.253	100.253	100.253	4.750	104.374	104.374	104.374	5.375	104.865	104.865	104.865	5.375	104.865	104.865	104.865	4.750	102.975	102.975	102.975
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	103.480	103.480	103.480	2.750	103.730	103.730	103.730	2.750	100.955	100.955	100.955	2.750	102.955	102.955	102.955	2.750	103.205	103.205	103.205
2.875	101.799	101.799	101.799	2.875	101.799	101.799	101.799	2.875	101.274	101.274	101.274	2.875	101.274	101.274	101.274	2.875	101.274	101.274	101.274
2.990	101.977	101.977	101.977	2.990	101.977	101.977	101.977	2.990	101.452	101.452	101.452	2.990	101.452	101.452	101.452	2.990	101.452	101.452	101.452
3.000	102.077	102.077	102.077	3.000	102.077	102.077	102.077	3.000	101.552	101.552	101.552	3.000	101.552	101.552	101.552	3.000	101.552	101.552	101.552
3.125	102.196	102.196	102.196	3.125	102.196	102.196	102.196	3.125	101.233	101.233	101.233	3.125	101.233	101.233	101.233	3.125	101.233	101.233	101.233
3.250	102.339	102.339	102.339	3.250	102.339	102.339	102.339	3.250	101.376	101.376	101.376	3.250	101.376	101.376	101.376	3.250	101.376	101.376	101.376
3.375	102.644	102.644	102.644	3.375	102.644	102.644	102.644	3.375	101.681	101.681	101.681	3.375	101.681	101.681	101.681	3.375	101.681	101.681	101.681
3.500	102.820	102.820	102.820	3.500	102.820	102.820	102.820	3.500	101.857	101.857	101.857	3.500	101.857	101.857	101.857	3.500	101.857	101.857	101.857
3.625	102.219	102.219	102.219	3.625	102.219	102.219	102.219	3.625	100.753	100.753	100.753	3.625	100.753	100.753	100.753	3.625	100.753	100.753	100.753
3.750	102.521	102.521	102.521	3.750	102.521	102.521	102.521	3.750	101.055	101.055	101.055	3.750	101.055	101.055	101.055	3.750	101.055	101.055	101.055
3.875	102.664	102.664	102.664	3.875	102.664	102.664	102.664	3.875	101.198	101.198	101.198	3.875	101.198	101.198	101				



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.:

9/10/2020

45 Day Lock Exp.:

9/25/2020

60 Day Lock Exp.:

10/12/2020

W. Rate Sheet Dated: 8/11/2020

Release Time: 3:30 pm 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	100.530	100.530	100.530	2.750	100.486	100.486	100.486	2.750	101.596	101.596	101.596	2.750	99.275	99.275	99.275	2.750	100.771	100.771	100.771
2.875	101.083	101.083	101.083	2.875	101.123	101.123	101.123	2.875	101.911	101.911	101.911	2.875	99.828	99.828	99.828	2.875	101.086	101.086	101.086
2.990	101.383	101.383	101.383	2.990	101.474	101.474	101.474	2.990	102.081	102.081	102.081	2.990	100.128	100.128	100.128	2.990	101.256	101.256	101.256
3.000	101.483	101.483	101.483	3.000	101.574	101.574	101.574	3.000	102.181	102.181	102.181	3.000	100.228	100.228	100.228	3.000	101.356	101.356	101.356
3.125	101.817	101.817	101.817	3.125	101.868	101.868	101.868	3.125	102.192	102.192	102.192	3.125	100.562	100.562	100.562	3.125	100.929	100.929	100.929
3.250	102.226	102.226	102.226	3.250	102.336	102.336	102.336	3.250	102.333	102.333	102.333	3.250	100.444	100.444	100.444	3.250	101.070	101.070	101.070
3.375	102.719	102.719	102.719	3.375	102.744	102.744	102.744	3.375	102.634	102.634	102.634	3.375	100.937	100.937	100.937	3.375	101.371	101.371	101.371
3.500	103.003	103.003	103.003	3.500	103.066	103.066	103.066	3.500	102.807	102.807	102.807	3.500	101.221	101.221	101.221	3.500	101.544	101.544	101.544
3.625	103.267	103.267	103.267	3.625	103.321	103.321	103.321	3.625	102.282	102.282	102.282	3.625	101.485	101.485	101.485	3.625	100.516	100.516	100.516
3.750	102.622	102.622	102.622	3.750	102.618	102.618	102.618	3.750	102.580	102.580	102.580	3.750	99.864	99.864	99.864	3.750	100.814	100.814	100.814
3.875	102.988	102.988	102.988	3.875	102.979	102.979	102.979	3.875	102.721	102.721	102.721	3.875	100.230	100.230	100.230	3.875	100.955	100.955	100.955
3.990	103.185	103.185	103.185	3.990	103.182	103.182	103.182	3.990	102.931	102.931	102.931	3.990	100.427	100.427	100.427	3.990	101.165	101.165	101.165
4.000	103.285	103.285	103.285	4.000	103.282	103.282	103.282	4.000	103.031	103.031	103.031	4.000	100.527	100.527	100.527	4.000	101.265	101.265	101.265
4.125	103.447	103.447	103.447	4.125	103.452	103.452	103.452	4.125	102.509	102.509	102.509	4.125	100.689	100.689	100.689	4.125	100.227	100.227	100.227
4.250	102.964	102.964	102.964	4.250	103.189	103.189	103.189	4.250	102.710	102.710	102.710	4.250	99.209	99.209	99.209	4.250	100.428	100.428	100.428
4.375	103.260	103.260	103.260	4.375	103.382	103.382	103.382	4.375	102.927	102.927	102.927	4.375	99.505	99.505	99.505	4.375	100.645	100.645	100.645
4.500	103.555	103.555	103.555	4.500	103.547	103.547	103.547	4.500	103.066	103.066	103.066	4.500	99.800	99.800	99.800	4.500	100.784	100.784	100.784
4.625	103.670	103.670	103.670	4.625	103.674	103.674	103.674	4.625	103.145	103.145	103.145	4.625	99.915	99.915	99.915	4.625	98.913	98.913	98.913
4.750	103.786	103.786	103.786	4.750	104.419	104.419	104.419	4.750	103.240	103.240	103.240	4.750	99.648	99.648	99.648	4.750	100.228	100.228	100.228

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.:

9/10/2020

45 Day Lock Exp.:

9/25/2020

60 Day Lock Exp.:

10/12/2020

W. Rate Sheet Dated: 8/11/2020

Release Time: 3:30 pm 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	0.500	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)