

W. Rate Sheet Dated: 8/21/2020

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	100.772	100.772	100.772	2.500	100.370	100.370	100.370	2.250	99.235	99.235	99.235	3.125	96.750	96.750	96.750
2.625	100.776	100.776	100.776	2.625	100.373	100.373	100.373	2.500	99.243	99.243	99.243	3.250	98.245	98.245	98.245
2.750	102.041	102.041	102.041	2.750	101.142	101.142	101.142	2.625	99.246	99.246	99.246	3.375	98.246	98.246	98.246
2.875	102.046	102.046	102.046	2.875	101.146	101.146	101.146	2.750	99.945	99.945	99.945	3.500	98.248	98.248	98.248
3.000	102.051	102.051	102.051	3.000	101.149	101.149	101.149	2.875	99.949	99.949	99.949	3.625	98.250	98.250	98.250
3.125	102.055	102.055	102.055	3.125	101.152	101.152	101.152	3.000	99.952	99.952	99.952	Margin = 2.250		Index = 0.130	
3.250	102.275	102.275	102.275	3.250	101.126	101.126	101.126	3.125	99.955	99.955	99.955	30 Year OTC			
3.375	102.279	102.279	102.279	3.375	101.144	101.144	101.144	3.250	101.698	101.698	101.698	Rate	30 Day	45 Day	60 Day
3.500	102.283	102.283	102.283	3.500	101.147	101.147	101.147	3.375	101.748	101.748	101.748	4.000	101.239	101.239	101.239
3.625	102.287	102.287	102.287	3.625	101.182	101.182	101.182	3.500	101.751	101.751	101.751	4.125	101.242	101.242	101.242
3.750	102.687	102.687	102.687	3.750	102.237	102.237	102.237	3.625	101.818	101.818	101.818	4.375	102.632	102.632	102.632
3.875	102.591	102.591	102.591	3.875	102.226	102.226	102.226	3.750	102.667	102.667	102.667	4.500	102.622	102.622	102.622
4.000	102.614	102.614	102.614	4.000	102.229	102.229	102.229	3.875	102.655	102.655	102.655	4.625	102.625	102.625	102.625
4.125	102.617	102.617	102.617	4.125	102.231	102.231	102.231	4.000	102.658	102.658	102.658	4.875	103.462	103.462	103.462
4.250	104.105	104.105	104.105	4.250	103.583	103.583	103.583	4.125	102.660	102.660	102.660	5.000	103.452	103.452	103.452
4.375	104.007	104.007	104.007	4.375	103.572	103.572	103.572	4.250	103.153	103.153	103.153	5.125	103.454	103.454	103.454
4.500	103.997	103.997	103.997	4.500	103.574	103.574	103.574	4.375	103.141	103.141	103.141	5.500	104.750	104.750	104.750
4.625	104.000	104.000	104.000	4.625	103.576	103.576	103.576	4.500	103.144	103.144	103.144	5.625	104.753	104.753	104.753
6.250	106.000	106.000	106.000	6.250	105.714	105.714	105.714	4.625	103.146	103.146	103.146	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	101.875	101.875	101.875	2.500	101.775	101.775	101.775	2.250	100.961	100.961	100.961
2.625	101.875	101.875	101.875	2.625	101.775	101.775	101.775	2.375	100.965	100.965	100.965
2.750	103.406	103.406	103.406	2.750	103.306	103.306	103.306	2.500	100.965	100.965	100.965
2.875	103.411	103.411	103.411	2.875	103.310	103.310	103.310	2.625	100.964	100.964	100.964
3.000	103.411	103.411	103.411	3.000	103.310	103.310	103.310	2.750	101.660	101.660	101.660
3.125	103.411	103.411	103.411	3.125	103.309	103.309	103.309	2.875	101.675	101.675	101.675
3.250	103.376	103.376	103.376	3.250	103.280	103.280	103.280	3.000	101.675	101.675	101.675
3.375	103.395	103.395	103.395	3.375	103.309	103.309	103.309	3.125	101.675	101.675	101.675
3.500	103.395	103.395	103.395	3.500	103.294	103.294	103.294	3.250	103.415	103.415	103.415
3.625	103.395	103.395	103.395	3.625	103.326	103.326	103.326	3.375	103.476	103.476	103.476
3.750	103.690	103.690	103.690	3.750	103.595	103.595	103.595	3.500	103.429	103.429	103.429
3.875	103.707	103.707	103.707	3.875	103.592	103.592	103.592	3.625	103.493	103.493	103.493
4.000	103.726	103.726	103.726	4.000	103.606	103.606	103.606	3.750	104.274	104.274	104.274

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	98.489	98.489	98.489	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.492	98.492	98.492				
3.875	100.466	100.466	100.466	6.250	103.750	103.750	103.750	4.125	99.882	99.882	99.882				
4.000	100.443	100.443	100.443					4.500	99.872	99.872	99.872				
4.125	100.439	100.439	100.439					4.625	99.875	99.875	99.875				
4.250	101.770	101.770	101.770					4.875	100.712	100.712	100.712				
4.375	101.768	101.768	101.768					5.000	100.702	100.702	100.702				
4.500	101.778	101.778	101.778					5.125	100.704	100.704	100.704				
4.625	101.775	101.775	101.775					5.500	102.000	102.000	102.000				
4.750	102.628	102.628	102.628					5.625	102.003	102.003	102.003	30 yr DPA "3.5% DPA ; Lender Paid Only"			
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@afrownhouse.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/21/2020

45 Day Lock Exp.:

10/5/2020

60 Day Lock Exp.:

10/20/2020

W. Rate Sheet Dated: 8/21/2020

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	97.122	97.122	97.122	2.500	97.150	97.150	97.150	2.375	96.019	96.019	96.019	3.125	96.235	96.235	96.235
2.625	97.126	97.126	97.126	2.625	97.153	97.153	97.153	2.500	96.023	96.023	96.023	3.250	97.917	97.917	97.917
2.750	100.516	100.516	100.516	2.750	100.047	100.047	100.047	2.625	96.026	96.026	96.026	3.375	97.919	97.919	97.919
2.875	100.521	100.521	100.521	2.875	100.051	100.051	100.051	2.750	98.850	98.850	98.850	3.500	97.920	97.920	97.920
3.000	100.526	100.526	100.526	3.000	100.054	100.054	100.054	2.875	98.854	98.854	98.854	3.625	97.922	97.922	97.922
3.125	100.530	100.530	100.530	3.125	100.057	100.057	100.057	3.000	98.857	98.857	98.857	Margin = 2.250		Index = 0.130	
3.250	100.937	100.937	100.937	3.250	100.218	100.218	100.218	3.125	98.860	98.860	98.860	30 Year OTC			
3.375	100.942	100.942	100.942	3.375	100.236	100.236	100.236	3.250	100.791	100.791	100.791	Rate	30 Day	45 Day	60 Day
3.500	100.946	100.946	100.946	3.500	100.240	100.240	100.240	3.375	100.841	100.841	100.841	4.000	100.276	100.276	100.276
3.625	100.950	100.950	100.950	3.625	100.275	100.275	100.275	3.500	100.844	100.844	100.844	4.125	100.280	100.280	100.280
3.750	101.724	101.724	101.724	3.750	101.705	101.705	101.705	3.625	100.911	100.911	100.911	4.375	100.795	100.795	100.795
3.875	101.628	101.628	101.628	3.875	101.694	101.694	101.694	3.750	102.134	102.134	102.134	4.500	100.784	100.784	100.784
4.000	101.651	101.651	101.651	4.000	101.696	101.696	101.696	3.875	102.123	102.123	102.123	4.625	100.787	100.787	100.787
4.125	101.655	101.655	101.655	4.125	101.698	101.698	101.698	4.000	102.125	102.125	102.125	4.875	100.750	100.750	100.750
4.250	102.267	102.267	102.267	4.250	102.175	102.175	102.175	4.125	102.127	102.127	102.127	5.000	100.739	100.739	100.739
4.375	102.170	102.170	102.170	4.375	102.164	102.164	102.164	4.250	101.745	101.745	101.745	5.125	100.742	100.742	100.742
4.500	102.159	102.159	102.159	4.500	102.167	102.167	102.167	4.375	101.734	101.734	101.734	5.500	100.850	100.850	100.850
4.625	102.162	102.162	102.162	4.625	102.169	102.169	102.169	4.500	101.736	101.736	101.736	5.625	100.853	100.853	100.853
6.250	102.795	102.795	102.795	6.250	102.494	102.494	102.494	4.625	101.738	101.738	101.738	6.250	101.111	101.111	101.111

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	97.875	97.875	97.875	2.500	97.775	97.775	97.775	2.250	98.461	98.461	98.461
2.625	97.875	97.875	97.875	2.625	97.775	97.775	97.775	2.375	98.465	98.465	98.465
2.750	101.531	101.531	101.531	2.750	101.431	101.431	101.431	2.500	98.465	98.465	98.465
2.875	101.536	101.536	101.536	2.875	101.435	101.435	101.435	2.625	98.464	98.464	98.464
3.000	101.536	101.536	101.536	3.000	101.435	101.435	101.435	2.750	98.879	98.879	98.879
3.125	101.536	101.536	101.536	3.125	101.434	101.434	101.434	2.875	98.894	98.894	98.894
3.250	101.688	101.688	101.688	3.250	101.592	101.592	101.592	3.000	98.894	98.894	98.894
3.375	101.707	101.707	101.707	3.375	101.621	101.621	101.621	3.125	98.893	98.893	98.893
3.500	101.707	101.707	101.707	3.500	101.606	101.606	101.606	3.250	100.290	100.290	100.290
3.625	101.707	101.707	101.707	3.625	101.638	101.638	101.638	3.375	100.351	100.351	100.351
3.750	102.378	102.378	102.378	3.750	102.283	102.283	102.283	3.500	100.304	100.304	100.304
3.875	102.395	102.395	102.395	3.875	102.280	102.280	102.280	3.625	100.368	100.368	100.368
4.000	102.414	102.414	102.414	4.000	102.293	102.293	102.293	3.750	101.149	101.149	101.149

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	97.526	97.526	97.526	4.750	N/A	N/A	N/A
3.875	99.153	99.153	99.153	6.250	99.750	99.500	99.250	4.125	97.530	97.530	97.530				
4.000	99.130	99.130	99.130					4.375	98.045	98.045	98.045				
4.125	99.127	99.127	99.127					4.500	98.034	98.034	98.034				
4.250	99.583	99.583	99.583					4.625	98.037	98.037	98.037				
4.375	99.580	99.580	99.580					4.875	98.000	98.000	98.000				
4.500	99.591	99.591	99.591					5.000	97.989	97.989	97.989				
4.625	99.588	99.588	99.588					5.125	97.992	97.992	97.992				
4.750	99.566	99.566	99.566					5.500	98.100	98.100	98.100				
Borrower Paid Comp Only				Lender Paid Only				5.625	98.103	98.103	98.103	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	98.361	98.361	98.361	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 t1A, 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.:

9/21/2020

10/5/2020

10/20/2020

W. Rate Sheet Dated: 8/21/2020

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.:

9/21/2020

45 Day Lock Exp.:

10/5/2020

60 Day Lock Exp.:

10/20/2020

W. Rate Sheet Dated: 8/21/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.448	100.448	100.448	3.375	101.821	101.821	101.821	3.375	101.821	101.821	101.821	2.750	99.504	99.504	99.504	3.375	100.283	100.283	100.283
2.875	101.055	101.055	101.055	3.500	102.149	102.149	102.149	3.500	102.149	102.149	102.149	2.875	100.111	100.111	100.111	3.500	100.611	100.611	100.611
2.990	101.431	101.431	101.431	3.625	102.371	102.371	102.371	3.625	102.371	102.371	102.371	2.990	100.487	100.487	100.487	3.625	100.833	100.833	100.833
3.000	101.531	101.531	101.531	3.750	101.505	101.505	101.505	3.750	101.505	101.505	101.505	3.000	100.587	100.587	100.587	3.750	99.123	99.123	99.123
3.125	101.775	101.775	101.775	3.875	101.864	101.864	101.864	3.875	101.864	101.864	101.864	3.125	100.831	100.831	100.831	3.875	99.482	99.482	99.482
3.250	102.238	102.238	102.238	3.990	102.037	102.037	102.037	3.990	102.037	102.037	102.037	3.250	100.700	100.700	100.700	3.990	99.655	99.655	99.655
3.375	102.696	102.696	102.696	4.000	102.137	102.137	102.137	4.000	102.137	102.137	102.137	3.375	101.158	101.158	101.158	4.000	99.755	99.755	99.755
3.500	103.024	103.024	103.024	4.125	102.299	102.299	102.299	4.125	102.299	102.299	102.299	3.500	101.486	101.486	101.486	4.125	99.917	99.917	99.917
3.625	103.246	103.246	103.246	4.250	102.249	102.249	102.249	4.250	102.249	102.249	102.249	3.625	101.708	101.708	101.708	4.250	98.900	98.900	98.900
3.750	103.380	103.380	103.380	4.375	102.536	102.536	102.536	4.375	102.536	102.536	102.536	3.750	99.998	99.998	99.998	4.375	99.187	99.187	99.187
3.875	102.739	102.739	102.739	4.500	102.552	102.552	102.552	4.500	102.552	102.552	102.552	3.875	100.357	100.357	100.357	4.500	99.203	99.203	99.203
3.990	102.912	102.912	102.912	4.625	102.671	102.671	102.671	4.625	102.671	102.671	102.671	3.990	100.530	100.530	100.530	4.625	99.322	99.322	99.322
4.000	103.012	103.012	103.012	4.750	102.927	102.927	102.927	4.750	102.927	102.927	102.927	4.000	100.630	100.630	100.630	4.750	99.202	99.202	99.202
4.125	103.174	103.174	103.174	4.875	103.212	103.212	103.212	4.875	103.212	103.212	103.212	4.125	100.792	100.792	100.792	4.875	99.487	99.487	99.487
4.250	103.124	103.124	103.124	4.990	103.384	103.384	103.384	4.990	103.384	103.384	103.384	4.250	99.775	99.775	99.775	4.990	99.659	99.659	99.659
4.375	103.411	103.411	103.411	5.000	103.484	103.484	103.484	5.000	103.484	103.484	103.484	4.375	100.062	100.062	100.062	5.000	99.759	99.759	99.759
4.500	103.677	103.677	103.677	5.125	103.788	103.788	103.788	5.125	103.788	103.788	103.788	4.500	100.328	100.328	100.328	5.125	99.913	99.913	99.913
4.625	103.796	103.796	103.796	5.250	103.706	103.706	103.706	5.250	103.706	103.706	103.706	4.625	100.447	100.447	100.447	5.250	99.681	99.681	99.681
4.750	104.052	104.052	104.052	5.375	104.956	104.956	104.956	5.375	104.956	104.956	104.956	4.750	100.327	100.327	100.327	5.375	100.781	100.781	100.781
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	100.283	100.283	100.283	2.750	100.546	100.546	100.546	3.375	102.291	102.291	102.291	3.375	102.291	102.291	102.291	2.750	101.473	101.473	101.473
3.500	100.611	100.611	100.611	2.875	101.109	101.109	101.109	3.500	102.626	102.626	102.626	3.500	102.626	102.626	102.626	2.875	101.788	101.788	101.788
3.625	100.833	100.833	100.833	2.990	101.467	101.467	101.467	3.625	102.897	102.897	102.897	3.625	102.897	102.897	102.897	2.990	101.917	101.917	101.917
3.750	99.123	99.123	99.123	3.000	101.567	101.567	101.567	3.750	101.901	101.901	101.901	3.750	101.901	101.901	101.901	3.000	102.017	102.017	102.017
3.875	99.482	99.482	99.482	3.125	101.874	101.874	101.874	3.875	102.275	102.275	102.275	3.875	102.275	102.275	102.275	3.125	101.982	101.982	101.982
3.990	99.655	99.655	99.655	3.250	102.365	102.365	102.365	3.990	102.496	102.496	102.496	3.990	102.496	102.496	102.496	3.250	102.191	102.191	102.191
4.000	99.755	99.755	99.755	3.375	102.791	102.791	102.791	4.000	102.596	102.596	102.596	4.000	102.596	102.596	102.596	3.375	102.489	102.489	102.489
4.125	99.917	99.917	99.917	3.500	103.126	103.126	103.126	4.125	102.775	102.775	102.775	4.125	102.775	102.775	102.775	3.500	102.663	102.663	102.663
4.250	98.900	98.900	98.900	3.625	103.397	103.397	103.397	4.250	103.125	103.125	103.125	4.250	103.125	103.125	103.125	3.625	102.333	102.333	102.333
4.375	99.187	99.187	99.187	3.750	102.401	102.401	102.401	4.375	103.322	103.322	103.322	4.375	103.322	103.322	103.322	3.750	102.631	102.631	102.631
4.500	99.203	99.203	99.203	3.875	102.775	102.775	102.775	4.500	102.739	102.739	102.739	4.500	102.739	102.739	102.739	3.875	102.772	102.772	102.772
4.625	99.322	99.322	99.322	3.990	102.996	102.996	102.996	4.625	102.867	102.867	102.867	4.625	102.867	102.867	102.867	3.990	102.978	102.978	102.978
4.750	99.202	99.202	99.202	4.000	103.096	103.096	103.096	4.750	103.542	103.542	103.542	4.750	103.542	103.542	103.542	4.000	103.078	103.078	103.078
4.875	99.487	99.487	99.487	4.125	103.275	103.275	103.275	4.875	103.796	103.796	103.796	4.875	103.796	103.796	103.796	4.125	103.007	103.007	103.007
4.990	99.659	99.659	99.659	4.250	103.625	103.625	103.625	4.990	104.120	104.120	104.120	4.990	104.120	104.120	104.120	4.250	103.207	103.207	103.207
5.000	99.759	99.759	99.759	4.375	103.822	103.822	103.822	5.000	104.220	104.220	104.220	5.000	104.220	104.220	104.220	4.375	103.424	103.424	103.424
5.125	99.913	99.913	99.913	4.500	103.989	103.989	103.989	5.125	104.506	104.506	104.506	5.125	104.506	104.506	104.506	4.500	103.569	103.569	103.569
5.250	99.681	99.681	99.681	4.625	104.117	104.117	104.117	5.250	104.118	104.118	104.118	5.250	104.118	104.118	104.118	4.625	103.087	103.087	103.087
5.375	100.781	100.781	100.781	4.750	104.792	104.792	104.792	5.375	105.370	105.370	105.370	5.375	105.370	105.370	105.370	4.750	103.184	103.184	103.184
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	103.473	103.473	103.473	2.750	103.723	103.723	103.723	2.750	100.948	100.948	100.948	2.750	102.948	102.948	102.948	2.750	103.198	103.198	103.198
2.875	101.788	101.788	101.788	2.875	101.788	101.788	101.788	2.875	101.263	101.263	101.263	2.875	101.263	101.263	101.263	2.875	101.263	101.263	101.263
2.990	101.917	101.917	101.917	2.990	101.917	101.917	101.917	2.990	101.392	101.392	101.392	2.990	101.392	101.392	101.392	2.990	101.392	101.392	101.392
3.000	102.017	102.017	102.017	3.000	102.017	102.017	102.017	3.000	101.492	101.492	101.492	3.000	101.492	101.492	101.492	3.000	101.492	101.492	101.492
3.125	101.982	101.982	101.982	3.125	101.982	101.982	101.982	3.125	101.019	101.019	101.019	3.125	101.019	101.019	101.019	3.125	101.019	101.019	101.019
3.250	102.191	102.191	102.191	3.250	102.191	102.191	102.191	3.250	101.228	101.228	101.228	3.250	101.228	101.228	101.228	3.250	101.228	101.228	101.228
3.375	102.489	102.489	102.489	3.375	102.489	102.489	102.489	3.375	101.526	101.526	101.526	3.375	101.526	101.526	101.526	3.375	101.526	101.526	101.526
3.500	102.663	102.663	102.663	3.500	102.663	102.663	102.663	3.500	101.700	101.700	101.700	3.500	101.700	101.700	101.700	3.500	101.700	101.700	101.700
3.625	102.333	102.333	102.333	3.625	102.333	102.333	102.333	3.625	100.872	100.872	100.872	3.625	100.872	100.872	100.872	3.625	100.872	100.872	100.872
3.750	102.631	102.631	102.631	3.750	102.631	102.631	102.631	3.750	101.170	101.170	101.170	3.750	101.170	101.170	101.170	3.750	101.170	101.170	101.170
3.875	102.772	102.772	102.772	3.875	102.772	102.772	102.772	3.875	101.311	101.311	101.311	3.875	101.311	101.311	101.3				



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.:

9/21/2020

45 Day Lock Exp.:

10/5/2020

60 Day Lock Exp.:

10/20/2020

W. Rate Sheet Dated: 8/21/2020

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	100.448	100.448	100.448	2.750	100.546	100.546	100.546	2.750	101.473	101.473	101.473	2.750	99.154	99.154	99.154	2.750	100.648	100.648	100.648
2.875	101.055	101.055	101.055	2.875	101.109	101.109	101.109	2.875	101.788	101.788	101.788	2.875	99.761	99.761	99.761	2.875	100.963	100.963	100.963
2.990	101.431	101.431	101.431	2.990	101.467	101.467	101.467	2.990	101.917	101.917	101.917	2.990	100.137	100.137	100.137	2.990	101.092	101.092	101.092
3.000	101.531	101.531	101.531	3.000	101.567	101.567	101.567	3.000	102.017	102.017	102.017	3.000	100.237	100.237	100.237	3.000	101.192	101.192	101.192
3.125	101.775	101.775	101.775	3.125	101.874	101.874	101.874	3.125	101.982	101.982	101.982	3.125	100.481	100.481	100.481	3.125	100.719	100.719	100.719
3.250	102.238	102.238	102.238	3.250	102.365	102.365	102.365	3.250	102.191	102.191	102.191	3.250	100.350	100.350	100.350	3.250	100.928	100.928	100.928
3.375	102.696	102.696	102.696	3.375	102.791	102.791	102.791	3.375	102.489	102.489	102.489	3.375	100.808	100.808	100.808	3.375	101.226	101.226	101.226
3.500	103.024	103.024	103.024	3.500	103.126	103.126	103.126	3.500	102.663	102.663	102.663	3.500	101.136	101.136	101.136	3.500	101.400	101.400	101.400
3.625	103.246	103.246	103.246	3.625	103.397	103.397	103.397	3.625	102.333	102.333	102.333	3.625	101.358	101.358	101.358	3.625	100.572	100.572	100.572
3.750	102.380	102.380	102.380	3.750	102.401	102.401	102.401	3.750	102.631	102.631	102.631	3.750	99.648	99.648	99.648	3.750	100.870	100.870	100.870
3.875	102.739	102.739	102.739	3.875	102.775	102.775	102.775	3.875	102.772	102.772	102.772	3.875	100.007	100.007	100.007	3.875	101.011	101.011	101.011
3.990	102.912	102.912	102.912	3.990	102.996	102.996	102.996	3.990	102.978	102.978	102.978	3.990	100.180	100.180	100.180	3.990	101.217	101.217	101.217
4.000	103.012	103.012	103.012	4.000	103.096	103.096	103.096	4.000	103.078	103.078	103.078	4.000	100.280	100.280	100.280	4.000	101.317	101.317	101.317
4.125	103.174	103.174	103.174	4.125	103.275	103.275	103.275	4.125	103.007	103.007	103.007	4.125	100.442	100.442	100.442	4.125	100.744	100.744	100.744
4.250	103.124	103.124	103.124	4.250	103.625	103.625	103.625	4.250	103.207	103.207	103.207	4.250	99.425	99.425	99.425	4.250	100.944	100.944	100.944
4.375	103.411	103.411	103.411	4.375	103.822	103.822	103.822	4.375	103.424	103.424	103.424	4.375	99.712	99.712	99.712	4.375	101.161	101.161	101.161
4.500	103.677	103.677	103.677	4.500	103.989	103.989	103.989	4.500	103.569	103.569	103.569	4.500	99.978	99.978	99.978	4.500	101.306	101.306	101.306
4.625	103.796	103.796	103.796	4.625	104.117	104.117	104.117	4.625	103.087	103.087	103.087	4.625	100.097	100.097	100.097	4.625	98.855	98.855	98.855
4.750	104.052	104.052	104.052	4.750	104.792	104.792	104.792	4.750	103.184	103.184	103.184	4.750	99.977	99.977	99.977	4.750	100.141	100.141	100.141

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
All Refinances "R/T"	-0.500
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.:

9/21/2020

45 Day Lock Exp.:

10/5/2020

60 Day Lock Exp.:

10/20/2020

W. Rate Sheet Dated: 8/21/2020

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	0.500	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)