

W. Rate Sheet Dated: 8/26/2020

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	100.625	100.625	100.625	2.500	100.203	100.203	100.203	2.250	99.313	99.313	99.313	3.125	96.746	96.746	96.746
2.625	100.631	100.631	100.631	2.625	100.207	100.207	100.207	2.500	99.322	99.322	99.322	3.250	98.248	98.248	98.248
2.750	101.833	101.833	101.833	2.750	100.911	100.911	100.911	2.625	99.325	99.325	99.325	3.375	98.250	98.250	98.250
2.875	101.838	101.838	101.838	2.875	100.915	100.915	100.915	2.750	100.070	100.070	100.070	3.500	98.245	98.245	98.245
3.000	101.843	101.843	101.843	3.000	100.919	100.919	100.919	2.875	100.073	100.073	100.073	3.625	98.246	98.246	98.246
3.125	101.847	101.847	101.847	3.125	100.923	100.923	100.923	3.000	100.077	100.077	100.077	Margin = 2.250		Index = 0.130	
3.250	102.113	102.113	102.113	3.250	100.942	100.942	100.942	3.125	100.080	100.080	100.080	30 Year OTC			
3.375	102.117	102.117	102.117	3.375	100.946	100.946	100.946	3.250	101.897	101.897	101.897	Rate	30 Day	45 Day	60 Day
3.500	102.122	102.122	102.122	3.500	100.949	100.949	100.949	3.375	101.901	101.901	101.901	4.000	101.058	101.058	101.058
3.625	102.126	102.126	102.126	3.625	100.968	100.968	100.968	3.500	101.904	101.904	101.904	4.125	101.079	101.079	101.079
3.750	102.525	102.525	102.525	3.750	102.021	102.021	102.021	3.625	101.932	101.932	101.932	4.375	102.483	102.483	102.483
3.875	102.429	102.429	102.429	3.875	102.059	102.059	102.059	3.750	102.704	102.704	102.704	4.500	102.486	102.486	102.486
4.000	102.433	102.433	102.433	4.000	102.062	102.062	102.062	3.875	102.751	102.751	102.751	4.625	102.476	102.476	102.476
4.125	102.454	102.454	102.454	4.125	102.051	102.051	102.051	4.000	102.754	102.754	102.754	4.875	103.188	103.188	103.188
4.250	103.918	103.918	103.918	4.250	103.418	103.418	103.418	4.125	102.743	102.743	102.743	5.000	103.191	103.191	103.191
4.375	103.858	103.858	103.858	4.375	103.420	103.420	103.420	4.250	103.235	103.235	103.235	5.125	103.180	103.180	103.180
4.500	103.861	103.861	103.861	4.500	103.423	103.423	103.423	4.375	103.237	103.237	103.237	5.500	104.114	104.114	104.114
4.625	103.851	103.851	103.851	4.625	103.412	103.412	103.412	4.500	103.240	103.240	103.240	5.625	104.104	104.104	104.104
6.250	106.000	106.000	106.000	6.250	105.706	105.706	105.706	4.625	103.229	103.229	103.229	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	101.719	101.719	101.719	2.500	101.619	101.619	101.619	2.250	100.898	100.898	100.898
2.625	101.719	101.719	101.719	2.625	101.619	101.619	101.619	2.375	100.903	100.903	100.903
2.750	103.188	103.188	103.188	2.750	103.088	103.088	103.088	2.500	100.903	100.903	100.903
2.875	103.193	103.193	103.193	2.875	103.091	103.091	103.091	2.625	100.902	100.902	100.902
3.000	103.192	103.192	103.192	3.000	103.091	103.091	103.091	2.750	101.643	101.643	101.643
3.125	103.192	103.192	103.192	3.125	103.091	103.091	103.091	2.875	101.660	101.660	101.660
3.250	103.204	103.204	103.204	3.250	103.107	103.107	103.107	3.000	101.660	101.660	101.660
3.375	103.223	103.223	103.223	3.375	103.122	103.122	103.122	3.125	101.660	101.660	101.660
3.500	103.223	103.223	103.223	3.500	103.122	103.122	103.122	3.250	103.473	103.473	103.473
3.625	103.223	103.223	103.223	3.625	103.138	103.138	103.138	3.375	103.488	103.488	103.488
3.750	103.518	103.518	103.518	3.750	103.421	103.421	103.421	3.500	103.488	103.488	103.488
3.875	103.535	103.535	103.535	3.875	103.470	103.470	103.470	3.625	103.513	103.513	103.513
4.000	103.535	103.535	103.535	4.000	103.434	103.434	103.434	3.750	104.256	104.256	104.256

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	98.308	98.308	98.308	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.329	98.329	98.329				
3.875	100.284	100.284	100.284	6.250	103.750	103.750	103.750	4.375	99.733	99.733	99.733				
4.000	100.280	100.280	100.280					4.500	99.736	99.736	99.736				
4.125	100.259	100.259	100.259					4.625	99.726	99.726	99.726				
4.250	101.645	101.645	101.645					4.875	100.438	100.438	100.438				
4.375	101.604	101.604	101.604					5.000	100.441	100.441	100.441				
4.500	101.602	101.602	101.602					5.125	100.430	100.430	100.430				
4.625	101.612	101.612	101.612					5.500	101.364	101.364	101.364		30 yr DPA "3.5% DPA ; Lender Paid Only"		
4.750	102.340	102.340	102.340					5.625	101.354	101.354	101.354	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
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/25/2020

45 Day Lock Exp.:

10/12/2020

60 Day Lock Exp.:

10/26/2020

W. Rate Sheet Dated: 8/26/2020

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	99.538	99.538	99.538	2.500	99.545	99.545	99.545	2.375	98.660	98.660	98.660	3.125	96.231	96.231	96.231
2.625	99.543	99.543	99.543	2.625	99.549	99.549	99.549	2.500	98.664	98.664	98.664	3.250	97.983	97.983	97.983
2.750	100.308	100.308	100.308	2.750	99.816	99.816	99.816	2.625	98.668	98.668	98.668	3.375	97.985	97.985	97.985
2.875	100.313	100.313	100.313	2.875	99.820	99.820	99.820	2.750	98.975	98.975	98.975	3.500	97.980	97.980	97.980
3.000	100.318	100.318	100.318	3.000	99.824	99.824	99.824	2.875	98.978	98.978	98.978	3.625	97.981	97.981	97.981
3.125	100.322	100.322	100.322	3.125	99.828	99.828	99.828	3.000	98.982	98.982	98.982	Margin = 2.250		Index = 0.130	
3.250	100.838	100.838	100.838	3.250	100.097	100.097	100.097	3.125	98.985	98.985	98.985	30 Year OTC			
3.375	100.842	100.842	100.842	3.375	100.101	100.101	100.101	3.250	101.052	101.052	101.052	Rate	30 Day	45 Day	60 Day
3.500	100.847	100.847	100.847	3.500	100.104	100.104	100.104	3.375	101.056	101.056	101.056	4.000	100.095	100.095	100.095
3.625	100.851	100.851	100.851	3.625	100.123	100.123	100.123	3.500	101.059	101.059	101.059	4.125	100.116	100.116	100.116
3.750	101.563	101.563	101.563	3.750	101.488	101.488	101.488	3.625	101.087	101.087	101.087	4.375	100.458	100.458	100.458
3.875	101.466	101.466	101.466	3.875	101.527	101.527	101.527	3.750	102.171	102.171	102.171	4.500	100.461	100.461	100.461
4.000	101.470	101.470	101.470	4.000	101.529	101.529	101.529	3.875	102.219	102.219	102.219	4.625	100.451	100.451	100.451
4.125	101.491	101.491	101.491	4.125	101.519	101.519	101.519	4.000	102.221	102.221	102.221	4.875	100.475	100.475	100.475
4.250	101.893	101.893	101.893	4.250	101.823	101.823	101.823	4.125	102.210	102.210	102.210	5.000	100.478	100.478	100.478
4.375	101.833	101.833	101.833	4.375	101.825	101.825	101.825	4.250	101.640	101.640	101.640	5.125	100.468	100.468	100.468
4.500	101.836	101.836	101.836	4.500	101.828	101.828	101.828	4.375	101.642	101.642	101.642	5.500	100.214	100.214	100.214
4.625	101.826	101.826	101.826	4.625	101.817	101.817	101.817	4.500	101.645	101.645	101.645	5.625	100.204	100.204	100.204
6.250	102.302	102.302	102.302	6.250	101.986	101.986	101.986	4.625	101.634	101.634	101.634	6.250	100.618	100.618	100.618

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	100.281	100.281	100.281	2.500	100.181	100.181	100.181	2.250	98.398	98.398	98.398
2.625	100.281	100.281	100.281	2.625	100.181	100.181	100.181	2.375	98.403	98.403	98.403
2.750	101.313	101.313	101.313	2.750	101.213	101.213	101.213	2.500	98.403	98.403	98.403
2.875	101.318	101.318	101.318	2.875	101.216	101.216	101.216	2.625	98.402	98.402	98.402
3.000	101.317	101.317	101.317	3.000	101.216	101.216	101.216	2.750	98.862	98.862	98.862
3.125	101.317	101.317	101.317	3.125	101.216	101.216	101.216	2.875	98.878	98.878	98.878
3.250	101.579	101.579	101.579	3.250	101.482	101.482	101.482	3.000	98.879	98.879	98.879
3.375	101.598	101.598	101.598	3.375	101.497	101.497	101.497	3.125	98.878	98.878	98.878
3.500	101.598	101.598	101.598	3.500	101.497	101.497	101.497	3.250	100.348	100.348	100.348
3.625	101.598	101.598	101.598	3.625	101.513	101.513	101.513	3.375	100.363	100.363	100.363
3.750	102.206	102.206	102.206	3.750	102.109	102.109	102.109	3.500	100.363	100.363	100.363
3.875	102.223	102.223	102.223	3.875	102.157	102.157	102.157	3.625	100.388	100.388	100.388
4.000	102.223	102.223	102.223	4.000	102.121	102.121	102.121	3.750	101.131	101.131	101.131

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	97.345	97.345	97.345	4.750	N/A	N/A	N/A
3.875	98.971	98.971	98.971	6.250	99.250	99.000	98.750	4.125	97.366	97.366	97.366				
4.000	98.967	98.967	98.967					4.375	97.708	97.708	97.708				
4.125	98.946	98.946	98.946					4.500	97.711	97.711	97.711				
4.250	99.270	99.270	99.270					4.625	97.701	97.701	97.701				
4.375	99.229	99.229	99.229					4.875	97.725	97.725	97.725				
4.500	99.227	99.227	99.227					5.000	97.728	97.728	97.728				
4.625	99.237	99.237	99.237					5.125	97.718	97.718	97.718				
4.750	99.277	99.277	99.277					5.500	97.464	97.464	97.464				
Borrower Paid Comp Only				Lender Paid Only				5.625	97.454	97.454	97.454	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	97.868	97.868	97.868	Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

Lock Desk Policy	
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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.:

9/25/2020

10/12/2020

10/26/2020

W. Rate Sheet Dated: 8/26/2020

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.:

9/25/2020

45 Day Lock Exp.:

10/12/2020

60 Day Lock Exp.:

10/26/2020

W. Rate Sheet Dated: 8/26/2020

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	100.176	100.176	100.176	3.375	101.725	101.725	101.725	3.375	101.725	101.725	101.725	2.750	99.372	99.372	99.372	3.375	99.871	99.871	99.871	3.375	99.871	99.871	99.871	3.375	100.216	100.216	100.216	3.375	100.216	100.216	100.216								
2.875	100.802	100.802	100.802	3.500	102.070	102.070	102.070	3.500	102.070	102.070	102.070	2.875	99.998	99.998	99.998	3.500	100.453	100.453	100.453	3.500	100.453	100.453	100.453	3.500	100.802	100.802	100.802	3.500	100.802	100.802	100.802								
2.990	101.202	101.202	101.202	3.625	102.307	102.307	102.307	3.625	102.307	102.307	102.307	2.990	100.398	100.398	100.398	3.625	100.606	100.606	100.606	3.625	100.606	100.606	100.606	3.625	101.000	101.000	101.000	3.625	101.000	101.000	101.000								
3.000	101.302	101.302	101.302	3.750	101.308	101.308	101.308	3.750	101.308	101.308	101.308	3.000	100.498	100.498	100.498	3.750	99.239	99.239	99.239	3.750	99.239	99.239	99.239	3.750	100.802	100.802	100.802	3.750	100.802	100.802	100.802								
3.125	101.605	101.605	101.605	3.875	101.675	101.675	101.675	3.875	101.675	101.675	101.675	3.125	100.801	100.801	100.801	3.875	99.606	99.606	99.606	3.875	99.606	99.606	99.606	3.875	101.308	101.308	101.308	3.875	101.308	101.308	101.308								
3.250	102.108	102.108	102.108	3.990	101.851	101.851	101.851	3.990	101.851	101.851	101.851	3.250	100.254	100.254	100.254	3.990	99.782	99.782	99.782	3.990	99.782	99.782	99.782	3.990	101.606	101.606	101.606	3.990	101.606	101.606	101.606								
3.375	102.600	102.600	102.600	4.000	101.951	101.951	101.951	4.000	101.951	101.951	101.951	3.375	100.746	100.746	100.746	4.000	99.882	99.882	99.882	4.000	99.882	99.882	99.882	4.000	102.108	102.108	102.108	4.000	102.108	102.108	102.108								
3.500	102.945	102.945	102.945	4.125	102.117	102.117	102.117	4.125	102.117	102.117	102.117	3.500	100.091	100.091	100.091	4.125	100.048	100.048	100.048	4.125	100.048	100.048	100.048	4.125	102.600	102.600	102.600	4.125	102.600	102.600	102.600								
3.625	103.182	103.182	103.182	4.250	102.136	102.136	102.136	4.250	102.136	102.136	102.136	3.625	101.328	101.328	101.328	4.250	98.850	98.850	98.850	4.250	98.850	98.850	98.850	4.250	103.100	103.100	103.100	4.250	103.100	103.100	103.100								
3.750	102.183	102.183	102.183	4.375	102.428	102.428	102.428	4.375	102.428	102.428	102.428	3.750	100.114	100.114	100.114	4.375	99.142	99.142	99.142	4.375	99.142	99.142	99.142	4.375	103.600	103.600	103.600	4.375	103.600	103.600	103.600								
3.875	102.550	102.550	102.550	4.500	102.446	102.446	102.446	4.500	102.446	102.446	102.446	3.875	100.481	100.481	100.481	4.500	99.160	99.160	99.160	4.500	99.160	99.160	99.160	4.500	104.100	104.100	104.100	4.500	104.100	104.100	104.100								
3.990	102.726	102.726	102.726	4.625	102.564	102.564	102.564	4.625	102.564	102.564	102.564	3.990	100.657	100.657	100.657	4.625	99.278	99.278	99.278	4.625	99.278	99.278	99.278	4.625	104.600	104.600	104.600	4.625	104.600	104.600	104.600								
4.000	102.826	102.826	102.826	4.750	102.790	102.790	102.790	4.750	102.790	102.790	102.790	4.000	100.757	100.757	100.757	4.750	99.004	99.004	99.004	4.750	99.004	99.004	99.004	4.750	105.100	105.100	105.100	4.750	105.100	105.100	105.100								
4.125	102.992	102.992	102.992	4.875	103.078	103.078	103.078	4.875	103.078	103.078	103.078	4.125	100.923	100.923	100.923	4.875	99.292	99.292	99.292	4.875	99.292	99.292	99.292	4.875	105.600	105.600	105.600	4.875	105.600	105.600	105.600								
4.250	103.011	103.011	103.011	4.990	103.253	103.253	103.253	4.990	103.253	103.253	103.253	4.250	99.725	99.725	99.725	4.990	99.467	99.467	99.467	4.990	99.467	99.467	99.467	4.990	106.100	106.100	106.100	4.990	106.100	106.100	106.100								
4.375	103.303	103.303	103.303	5.000	103.353	103.353	103.353	5.000	103.353	103.353	103.353	4.375	100.017	100.017	100.017	5.000	99.567	99.567	99.567	5.000	99.567	99.567	99.567	5.000	106.600	106.600	106.600	5.000	106.600	106.600	106.600								
4.500	103.571	103.571	103.571	5.125	103.657	103.657	103.657	5.125	103.657	103.657	103.657	4.500	100.285	100.285	100.285	5.125	99.721	99.721	99.721	5.125	99.721	99.721	99.721	5.125	107.100	107.100	107.100	5.125	107.100	107.100	107.100								
4.625	103.689	103.689	103.689	5.250	103.563	103.563	103.563	5.250	103.563	103.563	103.563	4.625	100.403	100.403	100.403	5.250	99.477	99.477	99.477	5.250	99.477	99.477	99.477	5.250	107.600	107.600	107.600	5.250	107.600	107.600	107.600								
4.750	103.915	103.915	103.915	5.375	104.815	104.815	104.815	5.375	104.815	104.815	104.815	4.750	100.129	100.129	100.129	5.375	100.579	100.579	100.579	5.375	100.579	100.579	100.579	5.375	108.100	108.100	108.100	5.375	108.100	108.100	108.100								
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	99.871	99.871	99.871	2.750	100.302	100.302	100.302	3.375	102.176	102.176	102.176	3.375	102.176	102.176	102.176	3.375	102.176	102.176	102.176	2.750	101.370	101.370	101.370	3.375	101.370	101.370	101.370	3.375	101.370	101.370	101.370								
3.500	100.216	100.216	100.216	2.875	100.875	100.875	100.875	3.500	102.514	102.514	102.514	3.500	102.514	102.514	102.514	3.500	102.514	102.514	102.514	2.875	101.689	101.689	101.689	3.500	101.689	101.689	101.689	3.500	101.689	101.689	101.689								
3.625	100.453	100.453	100.453	2.990	101.243	101.243	101.243	3.625	102.791	102.791	102.791	3.625	102.791	102.791	102.791	3.625	102.791	102.791	102.791	2.990	101.825	101.825	101.825	3.625	101.825	101.825	101.825	3.625	101.825	101.825	101.825								
3.750	99.239	99.239	99.239	3.000	101.343	101.343	101.343	3.750	101.708	101.708	101.708	3.750	101.708	101.708	101.708	3.750	101.708	101.708	101.708	3.000	101.925	101.925	101.925	3.750	101.925	101.925	101.925	3.750	101.925	101.925	101.925								
3.875	99.606	99.606	99.606	3.125	101.657	101.657	101.657	3.875	102.088	102.088	102.088	3.875	102.088	102.088	102.088	3.875	102.088	102.088	102.088	3.125	101.952	101.952	101.952	3.875	101.952	101.952	101.952	3.875	101.952	101.952	101.952								
3.990	99.782	99.782	99.782	3.250	102.242	102.242	102.242	3.990	102.316	102.316	102.316	3.990	102.316	102.316	102.316	3.990	102.316	102.316	102.316	3.250	102.163	102.163	102.163	3.990	102.163	102.163	102.163	3.990	102.163	102.163	102.163								
4.000	99.882	99.882	99.882	3.375	102.676	102.676	102.676	4.000	102.416	102.416	102.416	4.000	102.416	102.416	102.416	4.000	102.416	102.416	102.416	3.375	102.464	102.464	102.464	4.000	102.464	102.464	102.464	4.000	102.464	102.464	102.464								
4.125	100.048	100.048	100.048	3.500	103.014	103.014	103.014	4.125	102.596	102.596	102.596	4.125	102.596	102.596	102.596	4.125	102.596	102.596	102.596	3.500	102.639	102.639	102.639	4.125	102.639	102.639	102.639	4.125	102.639	102.639	102.639								
4.250	98.850	98.850	98.850	3.625	103.291	103.291	103.291	4.250	103.005	103.005	103.005	4.250	103.005	103.005	103.005	4.250	103.005	103.005	103.005	3.625	102.368	102.368	102.368	4.250	102.368	102.368	102.368	4.250	102.368	102.368	102.368								
4.375	99.142	99.142	99.142	3.750	102.208	102.208	102.208	4.375	103.204	103.204	103.204	4.375	103.204	103.204	103.204	4.375	103.204	103.204	103.204	3.750	102.670	102.670	102.670	4.375	102.670	102.670	102.670	4.375	102.670	102.670	102.670								
4.500	99.160	99.160	99.160	3.875	102.588	102.588	102.588	4.500	102.624	102.624	102.624	4.500	102.624	102.624	102.624	4.500	102.624	102.624	102.624	3.875	102.811	102.811	102.811	4.500	102.811	102.811	102.811	4.500	102.811	102.811	102.811								
4.625	99.278	99.278	99.278	3.990	102.816	102.816	102.816	4.625	102.753	102.753	102.753	4.625	102.753	102.753	102.753	4.625	102.753	102.753	102.753	3.990	103.025	103.025	103.025	4.625	103.025	103.025	103.025	4.625	103.025	103.025	103.025								
4.750	99.004	99.004	99.004	4.000	102.916	102.																																	



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/25/2020

45 Day Lock Exp.:

10/12/2020

60 Day Lock Exp.:

10/26/2020

W. Rate Sheet Dated: 8/26/2020

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	100.176	100.176	100.176	2.750	100.302	100.302	100.302	2.750	101.370	101.370	101.370	2.750	99.022	99.022	99.022	2.750	100.576	100.576	100.576
2.875	100.802	100.802	100.802	2.875	100.875	100.875	100.875	2.875	101.689	101.689	101.689	2.875	99.648	99.648	99.648	2.875	100.895	100.895	100.895
2.990	101.202	101.202	101.202	2.990	101.243	101.243	101.243	2.990	101.825	101.825	101.825	2.990	100.048	100.048	100.048	2.990	101.031	101.031	101.031
3.000	101.302	101.302	101.302	3.000	101.343	101.343	101.343	3.000	101.925	101.925	101.925	3.000	100.148	100.148	100.148	3.000	101.131	101.131	101.131
3.125	101.605	101.605	101.605	3.125	101.657	101.657	101.657	3.125	101.952	101.952	101.952	3.125	100.451	100.451	100.451	3.125	100.689	100.689	100.689
3.250	102.108	102.108	102.108	3.250	102.242	102.242	102.242	3.250	102.163	102.163	102.163	3.250	99.904	99.904	99.904	3.250	100.900	100.900	100.900
3.375	102.600	102.600	102.600	3.375	102.676	102.676	102.676	3.375	102.464	102.464	102.464	3.375	100.396	100.396	100.396	3.375	101.201	101.201	101.201
3.500	102.945	102.945	102.945	3.500	103.014	103.014	103.014	3.500	102.639	102.639	102.639	3.500	100.741	100.741	100.741	3.500	101.376	101.376	101.376
3.625	103.182	103.182	103.182	3.625	103.291	103.291	103.291	3.625	102.368	102.368	102.368	3.625	100.978	100.978	100.978	3.625	100.602	100.602	100.602
3.750	102.183	102.183	102.183	3.750	102.208	102.208	102.208	3.750	102.670	102.670	102.670	3.750	99.764	99.764	99.764	3.750	100.904	100.904	100.904
3.875	102.550	102.550	102.550	3.875	102.588	102.588	102.588	3.875	102.811	102.811	102.811	3.875	100.131	100.131	100.131	3.875	101.045	101.045	101.045
3.990	102.726	102.726	102.726	3.990	102.816	102.816	102.816	3.990	103.025	103.025	103.025	3.990	100.307	100.307	100.307	3.990	101.259	101.259	101.259
4.000	102.826	102.826	102.826	4.000	102.916	102.916	102.916	4.000	103.125	103.125	103.125	4.000	100.407	100.407	100.407	4.000	101.359	101.359	101.359
4.125	102.992	102.992	102.992	4.125	103.096	103.096	103.096	4.125	102.982	102.982	102.982	4.125	100.573	100.573	100.573	4.125	100.728	100.728	100.728
4.250	103.011	103.011	103.011	4.250	103.505	103.505	103.505	4.250	103.186	103.186	103.186	4.250	99.375	99.375	99.375	4.250	100.932	100.932	100.932
4.375	103.303	103.303	103.303	4.375	103.704	103.704	103.704	4.375	103.407	103.407	103.407	4.375	99.667	99.667	99.667	4.375	101.153	101.153	101.153
4.500	103.571	103.571	103.571	4.500	103.874	103.874	103.874	4.500	103.552	103.552	103.552	4.500	99.935	99.935	99.935	4.500	101.298	101.298	101.298
4.625	103.689	103.689	103.689	4.625	104.003	104.003	104.003	4.625	103.030	103.030	103.030	4.625	100.053	100.053	100.053	4.625	98.798	98.798	98.798
4.750	103.915	103.915	103.915	4.750	104.650	104.650	104.650	4.750	103.127	103.127	103.127	4.750	99.779	99.779	99.779	4.750	100.039	100.039	100.039

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.:

9/25/2020

45 Day Lock Exp.:

10/12/2020

60 Day Lock Exp.:

10/26/2020

W. Rate Sheet Dated: 8/26/2020

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)