

W. Rate Sheet Dated: 8/31/2020

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	100.372	100.122	99.888	2.500	99.951	99.701	99.466	2.250	99.595	99.438	99.282	3.125	96.748	96.598	96.448
2.625	100.376	100.126	99.892	2.625	99.953	99.703	99.469	2.500	99.601	99.444	99.288	3.250	98.249	98.099	97.949
2.750	101.927	101.724	101.537	2.750	101.006	100.803	100.616	2.625	99.603	99.447	99.291	3.375	98.245	98.095	97.945
2.875	101.931	101.728	101.540	2.875	101.009	100.806	100.619	2.750	100.219	100.069	99.919	3.500	98.246	98.096	97.946
3.000	101.934	101.731	101.544	3.000	101.012	100.809	100.621	2.875	100.222	100.072	99.922	3.625	98.248	98.098	97.948
3.125	101.938	101.734	101.547	3.125	101.015	100.812	100.624	3.000	100.225	100.075	99.925	Margin = 2.250		Index = 0.130	
3.250	102.239	102.036	101.886	3.250	101.068	100.865	100.715	3.125	100.227	100.077	99.927	30 Year OTC			
3.375	102.243	102.040	101.890	3.375	101.071	100.868	100.718	3.250	101.961	101.811	101.661	Rate	30 Day	45 Day	60 Day
3.500	102.246	102.043	101.893	3.500	101.090	100.887	100.737	3.375	101.963	101.813	101.663	4.000	101.262	101.012	100.762
3.625	102.249	102.046	101.896	3.625	101.092	100.889	100.739	3.500	101.991	101.841	101.691	4.125	101.265	101.015	100.765
3.750	102.714	102.564	102.414	3.750	102.245	102.095	101.945	3.625	101.993	101.843	101.693	4.375	102.515	102.265	102.015
3.875	102.617	102.467	102.317	3.875	102.247	102.097	101.947	3.750	102.906	102.756	102.606	4.500	102.503	102.253	102.003
4.000	102.637	102.487	102.337	4.000	102.236	102.086	101.936	3.875	102.908	102.758	102.608	4.625	102.506	102.256	102.006
4.125	102.640	102.490	102.340	4.125	102.238	102.088	101.938	4.000	102.896	102.746	102.596	4.875	103.376	103.126	102.876
4.250	103.987	103.887	103.787	4.250	103.450	103.350	103.250	4.125	102.898	102.748	102.598	5.000	103.364	103.114	102.864
4.375	103.890	103.790	103.690	4.375	103.452	103.352	103.252	4.250	103.361	103.211	103.061	5.125	103.367	103.117	102.867
4.500	103.878	103.778	103.678	4.500	103.441	103.341	103.241	4.375	103.363	103.213	103.063	5.500	105.038	104.788	104.538
4.625	103.881	103.781	103.681	4.625	103.443	103.343	103.243	4.500	103.351	103.201	103.051	5.625	105.040	104.790	104.540
6.250	106.000	105.850	105.700	6.250	105.707	105.557	105.407	4.625	103.353	103.203	103.053	6.250	103.500	103.350	103.200

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	101.469	101.219	100.984	2.500	101.369	101.119	100.884	2.250	101.180	101.023	100.867
2.625	101.469	101.219	100.984	2.625	101.369	101.119	100.884	2.375	101.183	101.026	100.870
2.750	103.281	103.078	102.891	2.750	103.181	102.978	102.791	2.500	101.183	101.026	100.870
2.875	103.285	103.082	102.894	2.875	103.184	102.981	102.794	2.625	101.182	101.026	100.870
3.000	103.285	103.082	102.894	3.000	103.184	102.981	102.793	2.750	101.796	101.646	101.496
3.125	103.284	103.081	102.894	3.125	103.184	102.981	102.793	2.875	101.807	101.657	101.507
3.250	103.333	103.130	102.980	3.250	103.235	103.031	102.881	3.000	101.807	101.657	101.507
3.375	103.347	103.144	102.994	3.375	103.246	103.043	102.893	3.125	101.807	101.657	101.507
3.500	103.347	103.144	102.994	3.500	103.263	103.060	102.910	3.250	103.538	103.388	103.238
3.625	103.347	103.144	102.994	3.625	103.246	103.043	102.893	3.375	103.549	103.399	103.249
3.750	103.708	103.558	103.408	3.750	103.647	103.497	103.347	3.500	103.575	103.425	103.275
3.875	103.722	103.572	103.422	3.875	103.621	103.471	103.321	3.625	103.549	103.399	103.249
4.000	103.739	103.589	103.439	4.000	103.607	103.457	103.307	3.750	104.460	104.310	104.160

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
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	No loan size LLPA on <= 15 yr term	
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 $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.100	0.100	0.100	0.100	0.100	0.100	0.000	0.000
3.25-3.625	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
3.75-4.125	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
4.25-4.625	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
4.75-5.125	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

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	98.512	98.262	98.012	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.515	98.265	98.015				
3.875	100.471	100.221	99.971	6.250	103.750	103.750	103.750	4.375	99.765	99.515	99.265	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.450	100.200	99.950					4.500	99.753	99.503	99.253	Rate	30 Day	45 Day	60 Day
4.125	100.448	100.198	99.948					4.625	99.756	99.506	99.256	6.250	102.750	102.500	102.250
4.250	101.638	101.388	101.138					4.875	100.626	100.376	100.126	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.635	101.385	101.135					5.000	100.614	100.364	100.114				
4.500	101.647	101.397	101.147					5.125	100.617	100.367	100.117				
4.625	101.644	101.394	101.144					5.500	102.288	102.038	101.788				
4.750	102.527	102.277	102.027					5.625	102.290	102.040	101.790				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	#VALUE!	#VALUE!				

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 will not be accepted. Locks received after close (1pm 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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/30/2020

45 Day Lock Exp.:

10/15/2020

60 Day Lock Exp.:

10/30/2020

W. Rate Sheet Dated: 8/31/2020

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	99.785	99.535	99.300	2.500	99.793	99.543	99.309	2.375	99.440	99.284	99.128	3.125	96.358	96.208	96.058
2.625	99.789	99.539	99.304	2.625	99.796	99.546	99.312	2.500	99.443	99.287	99.131	3.250	98.203	98.053	97.903
2.750	100.527	100.324	100.137	2.750	100.036	99.833	99.646	2.625	99.446	99.289	99.133	3.375	98.199	98.049	97.899
2.875	100.531	100.328	100.140	2.875	100.039	99.836	99.649	2.750	99.249	99.099	98.949	3.500	98.200	98.050	97.900
3.000	100.534	100.331	100.144	3.000	100.042	99.839	99.651	2.875	99.252	99.102	98.952	3.625	98.202	98.052	97.902
3.125	100.538	100.334	100.147	3.125	100.045	99.842	99.654	3.000	99.255	99.105	98.955	Margin = 2.250		Index = 0.130	
3.250	101.183	100.980	100.830	3.250	100.442	100.239	100.089	3.125	99.257	99.107	98.957	30 Year OTC			
3.375	101.186	100.983	100.833	3.375	100.445	100.241	100.091	3.250	101.335	101.185	101.035	Rate	30 Day	45 Day	60 Day
3.500	101.190	100.986	100.836	3.500	100.463	100.260	100.110	3.375	101.337	101.187	101.037	4.000	100.300	100.050	99.800
3.625	101.193	100.990	100.840	3.625	100.466	100.263	100.113	3.500	101.365	101.215	101.065	4.125	100.302	100.052	99.802
3.750	101.751	101.601	101.451	3.750	101.713	101.563	101.413	3.625	101.367	101.217	101.067	4.375	100.490	100.240	99.990
3.875	101.654	101.504	101.354	3.875	101.715	101.565	101.415	3.750	102.374	102.224	102.074	4.500	100.478	100.228	99.978
4.000	101.675	101.525	101.375	4.000	101.703	101.553	101.403	3.875	102.375	102.225	102.075	4.625	100.481	100.231	99.981
4.125	101.677	101.527	101.377	4.125	101.705	101.555	101.405	4.000	102.364	102.214	102.064	4.875	100.663	100.413	100.163
4.250	101.962	101.862	101.762	4.250	101.855	101.755	101.655	4.125	102.366	102.216	102.066	5.000	100.652	100.402	100.152
4.375	101.865	101.765	101.665	4.375	101.857	101.757	101.657	4.250	101.766	101.616	101.466	5.125	100.654	100.404	100.154
4.500	101.853	101.753	101.653	4.500	101.846	101.746	101.646	4.375	101.768	101.618	101.468	5.500	101.138	100.888	100.638
4.625	101.856	101.756	101.656	4.625	101.848	101.748	101.648	4.500	101.756	101.606	101.456	5.625	101.140	100.890	100.640
6.250	102.301	102.451	102.301	6.250	101.987	102.137	101.987	4.625	101.758	101.608	101.458	6.250	100.619	100.469	100.319

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	100.531	100.281	100.047	2.500	100.431	100.181	99.947	2.250	98.680	98.523	98.367
2.625	100.531	100.281	100.047	2.625	100.431	100.181	99.947	2.375	98.683	98.526	98.370
2.750	101.531	101.328	101.141	2.750	101.431	101.228	101.041	2.500	98.683	98.526	98.370
2.875	101.535	101.332	101.144	2.875	101.434	101.231	101.044	2.625	98.682	98.526	98.370
3.000	101.535	101.332	101.144	3.000	101.434	101.231	101.043	2.750	99.015	98.865	98.715
3.125	101.534	101.331	101.144	3.125	101.434	101.231	101.043	2.875	99.026	98.876	98.726
3.250	101.927	101.724	101.574	3.250	101.828	101.625	101.475	3.000	99.026	98.876	98.726
3.375	101.941	101.738	101.588	3.375	101.840	101.637	101.487	3.125	99.026	98.876	98.726
3.500	101.941	101.738	101.588	3.500	101.856	101.653	101.503	3.250	100.413	100.263	100.113
3.625	101.941	101.738	101.588	3.625	101.840	101.637	101.487	3.375	100.424	100.274	100.124
3.750	102.396	102.246	102.096	3.750	102.334	102.184	102.034	3.500	100.450	100.300	100.150
3.875	102.409	102.259	102.109	3.875	102.308	102.158	102.008	3.625	100.424	100.274	100.124
4.000	102.427	102.277	102.127	4.000	102.295	102.145	101.995	3.750	101.335	101.185	101.035

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	N/A	N/A	N/A	4.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.000	N/A	N/A	N/A					4.375	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					4.500	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					4.625	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					4.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					5.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					5.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					5.500	N/A	N/A	N/A				
								5.625	N/A	N/A	N/A				
								6.250	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only								30 yr DPA "3.5% DPA ; Lender Paid Only"			
								Rate	30 Day	45 Day	60 Day				
								6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

9/30/2020

10/15/2020

10/30/2020

W. Rate Sheet Dated: 8/31/2020

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.:

9/30/2020

45 Day Lock Exp.:

10/15/2020

60 Day Lock Exp.:

10/30/2020

W. Rate Sheet Dated: 8/31/2020

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	100.098	99.916	99.776	3.375	101.846	101.733	101.596	3.375	101.846	101.733	101.596	2.750	99.302	99.120	98.980	3.375	99.867	99.754	99.617
2.875	100.743	100.571	100.436	3.500	102.199	102.087	101.955	3.500	102.199	102.087	101.955	2.875	99.947	99.775	99.640	3.500	100.220	100.108	99.976
2.990	101.162	101.004	100.874	3.625	102.443	102.337	102.208	3.625	102.443	102.337	102.208	2.990	100.366	100.208	100.078	3.625	100.464	100.358	100.229
3.000	101.262	101.104	100.974	3.750	101.497	101.397	101.267	3.750	101.497	101.397	101.267	3.000	100.466	100.308	100.178	3.750	99.625	99.525	99.395
3.125	101.580	101.434	101.309	3.875	101.874	101.774	101.653	3.875	101.874	101.774	101.653	3.125	100.784	100.638	100.513	3.875	100.002	99.902	99.783
3.250	102.212	102.082	101.941	3.990	102.058	101.958	101.846	3.990	102.058	101.958	101.846	3.250	100.233	100.103	99.962	3.990	100.186	100.086	99.974
3.375	102.721	102.608	102.471	4.000	102.158	102.058	101.946	4.000	102.158	102.058	101.946	3.375	100.742	100.629	100.492	4.000	100.286	100.186	100.074
3.500	103.074	102.962	102.830	4.125	102.327	102.227	102.121	4.125	102.327	102.227	102.121	3.500	100.195	100.083	100.851	4.125	100.455	100.355	100.249
3.625	103.318	103.212	103.083	4.250	102.270	102.170	102.070	4.250	102.270	102.170	102.070	3.625	101.339	101.233	101.104	4.250	99.010	98.910	98.810
3.750	102.372	102.272	102.142	4.375	102.568	102.468	102.368	4.375	102.568	102.468	102.368	3.750	100.500	100.400	100.270	4.375	99.308	99.208	99.108
3.875	102.749	102.649	102.530	4.500	102.590	102.490	102.390	4.500	102.590	102.490	102.390	3.875	100.877	100.777	100.658	4.500	99.330	99.230	99.130
3.990	102.933	102.833	102.721	4.625	102.711	102.611	102.511	4.625	102.711	102.611	102.511	3.990	101.061	100.961	100.849	4.625	99.451	99.351	99.251
4.000	103.033	102.933	102.821	4.750	102.835	102.735	102.635	4.750	102.835	102.735	102.635	4.000	101.161	101.061	100.949	4.750	99.111	99.011	98.911
4.125	103.202	103.102	102.996	4.875	103.127	103.027	102.927	4.875	103.127	103.027	102.927	4.125	101.330	101.230	101.124	4.875	99.403	99.303	99.203
4.250	103.145	103.045	102.945	4.990	103.303	103.203	103.103	4.990	103.303	103.203	103.103	4.250	99.885	99.785	99.685	4.990	99.579	99.479	99.379
4.375	103.443	103.343	103.243	5.000	103.403	103.303	103.203	5.000	103.403	103.303	103.203	4.375	100.183	100.083	99.983	5.000	99.679	99.579	99.479
4.500	103.715	103.615	103.515	5.125	103.711	103.611	103.511	5.125	103.711	103.611	103.511	4.500	100.455	100.355	100.255	5.125	99.837	99.737	99.637
4.625	103.836	103.736	103.636	5.250	103.636	103.536	103.436	5.250	103.636	103.536	103.436	4.625	100.576	100.476	100.376	5.250	99.612	99.512	99.412
4.750	103.960	103.860	103.760	5.375	104.891	104.791	104.691	5.375	104.891	104.791	104.691	4.750	100.236	100.136	100.036	5.375	100.717	100.617	100.517
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	99.867	99.754	99.617	2.750	100.230	100.032	99.973	3.375	102.292	102.154	102.075	3.375	102.292	102.154	102.075	2.750	101.610	101.510	101.410
3.500	100.220	100.108	99.976	2.875	100.817	100.631	100.571	3.500	102.638	102.507	102.428	3.500	102.638	102.507	102.428	2.875	101.933	101.833	101.733
3.625	100.464	100.358	100.229	2.990	101.197	101.018	100.959	3.625	102.918	102.794	102.715	3.625	102.918	102.794	102.715	2.990	102.068	101.968	101.868
3.750	99.625	99.525	99.395	3.000	101.297	101.118	101.059	3.750	101.900	101.800	101.700	3.750	101.900	101.800	101.700	3.000	102.168	102.068	101.968
3.875	100.002	99.902	99.783	3.125	101.617	101.451	101.392	3.875	102.287	102.187	102.087	3.875	102.287	102.187	102.087	3.125	102.018	101.918	101.818
3.990	100.186	100.086	99.974	3.250	102.349	102.202	102.123	3.990	102.519	102.419	102.319	3.990	102.519	102.419	102.319	3.250	102.231	102.131	102.031
4.000	100.286	100.186	100.074	3.375	102.792	102.654	102.575	4.000	102.619	102.519	102.419	4.000	102.619	102.519	102.419	3.375	102.536	102.436	102.336
4.125	100.455	100.355	100.249	3.500	103.138	103.007	102.928	4.125	102.802	102.702	102.602	4.125	102.802	102.702	102.602	3.500	102.713	102.613	102.513
4.250	99.010	98.910	98.810	3.625	103.418	103.294	103.215	4.250	103.134	103.034	102.934	4.250	103.134	103.034	102.934	3.625	102.452	102.352	102.252
4.375	99.308	99.208	99.108	3.750	102.400	102.300	102.200	4.375	103.336	103.236	103.136	4.375	103.336	103.236	103.136	3.750	102.756	102.656	102.556
4.500	99.330	99.230	99.130	3.875	102.787	102.687	102.587	4.500	102.758	102.658	102.558	4.500	102.758	102.658	102.558	3.875	102.899	102.799	102.699
4.625	99.451	99.351	99.251	3.990	103.019	102.919	102.819	4.625	102.889	102.789	102.689	4.625	102.889	102.789	102.689	3.990	103.116	103.016	102.916
4.750	99.111	99.011	98.911	4.000	103.119	103.019	102.919	4.750	103.442	103.342	103.242	4.750	103.442	103.342	103.242	4.000	103.216	103.116	103.016
4.875	99.403	99.303	99.203	4.125	103.302	103.202	103.102	4.875	103.700	103.600	103.500	4.875	103.700	103.600	103.500	4.125	103.034	102.934	102.834
4.990	99.579	99.479	99.379	4.250	103.634	103.534	103.434	4.990	104.027	103.927	103.827	4.990	104.027	103.927	103.827	4.250	103.239	103.139	103.039
5.000	99.679	99.579	99.479	4.375	103.836	103.736	103.636	5.000	104.127	104.027	103.927	5.000	104.127	104.027	103.927	4.375	103.462	103.362	103.262
5.125	99.837	99.737	99.637	4.500	104.008	103.908	103.808	5.125	104.418	104.318	104.218	5.125	104.418	104.318	104.218	4.500	103.608	103.508	103.408
5.250	99.612	99.512	99.412	4.625	104.139	104.039	103.939	5.250	104.047	103.947	103.847	5.250	104.047	103.947	103.847	4.625	103.137	103.037	102.937
5.375	100.717	100.617	100.517	4.750	104.692	104.592	104.492	5.375	105.301	105.196	105.091	5.375	105.301	105.196	105.091	4.750	103.235	103.135	103.035
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	103.610	103.510	103.410	2.750	103.860	103.760	103.660	2.750	101.085	100.985	100.885	2.750	103.085	102.985	102.885	2.750	103.335	103.235	103.135
2.875	101.933	101.833	101.733	2.875	101.933	101.833	101.733	2.875	101.408	101.308	101.208	2.875	101.408	101.308	101.208	2.875	101.408	101.308	101.208
2.990	102.068	101.968	101.868	2.990	102.068	101.968	101.868	2.990	101.543	101.443	101.343	2.990	101.543	101.443	101.343	2.990	101.543	101.443	101.343
3.000	102.168	102.068	101.968	3.000	102.168	102.068	101.968	3.000	101.643	101.543	101.443	3.000	101.643	101.543	101.443	3.000	101.643	101.543	101.443
3.125	102.018	101.918	101.818	3.125	102.018	101.918	101.818	3.125	101.055	100.955	100.855	3.125	101.055	100.955	100.855	3.125	101.055	100.955	100.855
3.250	102.231	102.131	102.031	3.250	102.231	102.131	102.031	3.250	101.268	101.168	101.068	3.250	101.268	101.168	101.068	3.250	101.268	101.168	101.068
3.375	102.536	102.436	102.336	3.375	102.536	102.436	102.336	3.375	101.573	101.473	101.373	3.375	101.573	101.473	101.373	3.375	101		



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.:

9/30/2020

45 Day Lock Exp.:

10/15/2020

60 Day Lock Exp.:

10/30/2020

W. Rate Sheet Dated: 8/31/2020

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	100.098	99.916	99.776	2.750	100.230	100.032	99.973	2.750	101.610	101.510	101.410	2.750	98.952	98.770	98.630	2.750	100.785	100.685	100.585
2.875	100.743	100.571	100.436	2.875	100.817	100.631	100.571	2.875	101.933	101.833	101.733	2.875	99.597	99.425	99.290	2.875	101.108	101.008	100.908
2.990	101.162	101.004	100.874	2.990	101.197	101.018	100.959	2.990	102.068	101.968	101.868	2.990	100.016	99.858	99.728	2.990	101.243	101.143	101.043
3.000	101.262	101.104	100.974	3.000	101.297	101.118	101.059	3.000	102.168	102.068	101.968	3.000	100.116	99.958	99.828	3.000	101.343	101.243	101.143
3.125	101.580	101.434	101.309	3.125	101.617	101.451	101.392	3.125	102.018	101.918	101.818	3.125	100.434	100.288	100.163	3.125	100.755	100.655	100.555
3.250	102.212	102.082	101.941	3.250	102.349	102.202	102.123	3.250	102.231	102.131	102.031	3.250	99.883	99.753	99.612	3.250	100.968	100.868	100.768
3.375	102.721	102.608	102.471	3.375	102.792	102.654	102.575	3.375	102.536	102.436	102.336	3.375	100.392	100.279	100.142	3.375	101.273	101.173	101.073
3.500	103.074	102.962	102.830	3.500	103.138	103.007	102.928	3.500	102.713	102.613	102.513	3.500	100.745	100.633	100.501	3.500	101.450	101.350	101.250
3.625	103.318	103.212	103.083	3.625	103.418	103.294	103.215	3.625	102.452	102.352	102.252	3.625	100.989	100.883	100.754	3.625	100.689	100.589	100.489
3.750	102.372	102.272	102.142	3.750	102.400	102.300	102.200	3.750	102.756	102.656	102.556	3.750	100.150	100.050	99.920	3.750	100.993	100.893	100.793
3.875	102.749	102.649	102.530	3.875	102.787	102.687	102.587	3.875	102.899	102.799	102.699	3.875	100.527	100.427	100.308	3.875	101.136	101.036	100.936
3.990	102.933	102.833	102.721	3.990	103.019	102.919	102.819	3.990	103.116	103.016	102.916	3.990	100.711	100.611	100.499	3.990	101.353	101.253	101.153
4.000	103.033	102.933	102.821	4.000	103.119	103.019	102.919	4.000	103.216	103.116	103.016	4.000	100.811	100.711	100.599	4.000	101.453	101.353	101.253
4.125	103.202	103.102	102.996	4.125	103.302	103.202	103.102	4.125	103.034	102.934	102.834	4.125	100.980	100.880	100.774	4.125	100.784	100.684	100.584
4.250	103.145	103.045	102.945	4.250	103.634	103.534	103.434	4.250	103.239	103.139	103.039	4.250	99.535	99.435	99.335	4.250	100.989	100.889	100.789
4.375	103.443	103.343	103.243	4.375	103.836	103.736	103.636	4.375	103.462	103.362	103.262	4.375	99.833	99.733	99.633	4.375	101.212	101.112	101.012
4.500	103.715	103.615	103.515	4.500	104.008	103.908	103.808	4.500	103.608	103.508	103.408	4.500	100.105	100.005	99.905	4.500	101.358	101.258	101.158
4.625	103.836	103.736	103.636	4.625	104.139	104.039	103.939	4.625	103.137	103.028	102.937	4.625	100.226	100.126	100.026	4.625	98.905	98.796	98.705
4.750	103.960	103.860	103.760	4.750	104.692	104.592	104.492	4.750	103.235	103.127	103.035	4.750	99.886	99.786	99.686	4.750	100.123	100.015	99.923

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"	0.000
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 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.:

9/30/2020

45 Day Lock Exp.:

10/15/2020

60 Day Lock Exp.:

10/30/2020

W. Rate Sheet Dated: 8/31/2020

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)