

W. Rate Sheet Dated: 9/4/2020

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	100.244	99.994	99.775	2.500	99.822	99.572	99.354	2.250	99.369	99.213	99.056	3.125	96.448	96.298	96.148
2.625	100.248	99.998	99.779	2.625	99.825	99.575	99.357	2.500	99.375	99.219	99.062	3.250	97.949	97.799	97.649
2.750	101.549	101.346	101.159	2.750	100.628	100.425	100.238	2.625	99.377	99.221	99.065	3.375	97.945	97.795	97.645
2.875	101.553	101.350	101.162	2.875	100.631	100.428	100.240	2.750	100.017	99.867	99.717	3.500	97.946	97.796	97.646
3.000	101.556	101.353	101.166	3.000	100.634	100.431	100.243	2.875	100.020	99.870	99.720	3.625	97.948	97.798	97.648
3.125	101.559	101.356	101.169	3.125	100.637	100.434	100.246	3.000	100.022	99.872	99.722	Margin = 2.250		Index = 0.130	
3.250	101.939	101.752	101.602	3.250	100.768	100.581	100.431	3.125	100.025	99.875	99.725	30 Year OTC			
3.375	101.943	101.755	101.605	3.375	100.771	100.583	100.433	3.250	101.848	101.698	101.548	Rate	30 Day	45 Day	60 Day
3.500	101.946	101.758	101.608	3.500	100.790	100.602	100.452	3.375	101.851	101.701	101.551	4.000	101.215	100.965	100.715
3.625	101.949	101.762	101.612	3.625	100.792	100.605	100.455	3.500	101.879	101.729	101.579	4.125	101.218	100.968	100.718
3.750	102.367	102.217	102.067	3.750	101.898	101.748	101.598	3.625	101.881	101.731	101.581	4.375	102.546	102.296	102.046
3.875	102.270	102.120	101.970	3.875	101.900	101.750	101.600	3.750	102.825	102.675	102.525	4.500	102.535	102.285	102.035
4.000	102.290	102.140	101.990	4.000	101.889	101.739	101.589	3.875	102.827	102.677	102.527	4.625	102.537	102.287	102.037
4.125	102.293	102.143	101.993	4.125	101.891	101.741	101.591	4.000	102.815	102.665	102.515	4.875	103.094	102.844	102.594
4.250	103.719	103.619	103.519	4.250	103.181	103.081	102.981	4.125	102.817	102.667	102.517	5.000	103.083	102.833	102.583
4.375	103.621	103.521	103.421	4.375	103.183	103.083	102.983	4.250	103.092	102.942	102.792	5.125	103.085	102.835	102.585
4.500	103.610	103.510	103.410	4.500	103.172	103.072	102.972	4.375	103.094	102.944	102.794	5.500	104.507	104.257	-4.212
4.625	103.612	103.512	103.412	4.625	103.174	103.074	102.974	4.500	103.082	102.932	102.782	5.625	104.509	104.259	-4.210
6.250	106.000	105.900	105.800	6.250	105.407	105.307	105.207	4.625	103.084	102.934	102.784	6.250	103.500	103.250	103.000

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	101.641	101.391	101.172	2.500	101.541	101.291	101.072	2.250	101.254	101.098	100.941
2.625	101.641	101.391	101.172	2.625	101.541	101.291	101.072	2.375	101.257	101.101	100.944
2.750	103.203	103.000	102.813	2.750	103.103	102.900	102.713	2.500	101.257	101.101	100.944
2.875	103.207	103.004	102.816	2.875	103.106	102.903	102.715	2.625	101.257	101.100	100.944
3.000	103.207	103.003	102.816	3.000	103.106	102.903	102.715	2.750	101.893	101.743	101.593
3.125	103.206	103.003	102.816	3.125	103.106	102.903	102.715	2.875	101.905	101.755	101.605
3.250	103.333	103.145	102.995	3.250	103.235	103.047	102.897	3.000	101.905	101.755	101.605
3.375	103.347	103.160	103.010	3.375	103.246	103.059	102.909	3.125	101.905	101.755	101.605
3.500	103.347	103.159	103.009	3.500	103.263	103.075	102.925	3.250	103.726	103.576	103.426
3.625	103.347	103.159	103.009	3.625	103.246	103.059	102.909	3.375	103.737	103.587	103.437
3.750	103.662	103.512	103.362	3.750	103.600	103.450	103.300	3.500	103.762	103.612	103.462
3.875	103.675	103.525	103.375	3.875	103.574	103.424	103.274	3.625	103.737	103.587	103.437
4.000	103.692	103.542	103.392	4.000	103.561	103.411	103.261	3.750	104.679	104.529	104.379

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	98.465	98.215	97.965	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.468	98.218	97.968	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.424	100.174	99.924	6.250	103.750	103.750	103.750	4.375	99.796	99.546	99.296				
4.000	100.403	100.153	99.903					4.500	99.785	99.535	99.285	Rate	30 Day	45 Day	60 Day
4.125	100.401	100.151	99.901					4.625	99.787	99.537	99.287	6.250	102.750	102.500	102.250
4.250	101.669	101.419	101.169					4.875	100.344	100.094	99.844	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.667	101.417	101.167					5.000	100.333	100.083	99.833				
4.500	101.678	101.428	101.178					5.125	100.335	100.085	99.835				
4.625	101.676	101.426	101.176					5.500	101.757	101.507	-6.962				
4.750	102.245	101.995	101.745					5.625	101.759	101.509	-6.960				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250				

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)

W. Rate Sheet Dated: 9/4/2020

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	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.870	95.720	95.570
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.622	97.472	97.322
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.618	97.468	97.318
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	98.859	98.709	98.559	3.500	97.619	97.469	97.319
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.862	98.712	98.562	3.625	97.620	97.470	97.320
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	98.865	98.715	98.565	Margin = 2.250		Index = .130	
3.250	100.602	100.414	100.264	3.250	99.861	99.673	99.523	3.125	98.867	98.717	98.567	30 Year OTC			
3.375	100.605	100.418	100.268	3.375	99.863	99.676	99.526	3.250	100.941	100.791	100.641	Rate	30 Day	45 Day	60 Day
3.500	100.608	100.421	100.271	3.500	99.882	99.695	99.545	3.375	100.943	100.793	100.643	3.250	98.527	98.277	98.027
3.625	100.612	100.424	100.274	3.625	99.885	99.697	99.547	3.500	100.971	100.821	100.671	3.375	98.530	98.280	98.030
3.750	101.279	101.129	100.979	3.750	101.241	101.091	100.941	3.625	100.973	100.823	100.673	3.500	98.533	98.283	98.033
3.875	101.182	101.032	100.882	3.875	101.243	101.093	100.943	3.750	102.167	102.017	101.867	3.625	98.537	98.287	98.037
4.000	101.203	101.053	100.903	4.000	101.231	101.081	100.931	3.875	N/A	N/A	N/A	3.750	100.104	99.854	99.604
4.125	101.206	101.056	100.906	4.125	101.233	101.083	100.933	4.000	N/A	N/A	N/A	3.875	100.107	99.857	99.607
4.250	101.819	101.719	101.619	4.250	101.711	101.611	101.511	4.125	N/A	N/A	N/A	4.000	100.128	99.878	99.628
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.131	99.881	99.631
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.644	100.394	100.144
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

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
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.500	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.625	N/A	N/A	N/A
3.250	101.645	101.458	101.308	3.250	101.547	101.360	101.210	2.750	99.112	98.962	98.812
3.375	101.660	101.472	101.322	3.375	101.559	101.371	101.221	2.875	99.124	98.974	98.824
3.500	101.659	101.472	101.322	3.500	101.575	101.388	101.238	3.000	99.124	98.974	98.824
3.625	101.659	101.472	101.322	3.625	101.559	101.371	101.221	3.125	99.124	98.974	98.824
3.750	102.224	102.074	101.924	3.750	102.163	102.013	101.863	3.250	100.601	100.451	100.301
3.875	102.237	102.087	101.937	3.875	102.136	101.986	101.836	3.375	100.612	100.462	100.312
4.000	102.255	102.105	101.955	4.000	102.123	101.973	101.823	3.500	100.637	100.487	100.337
4.125	102.237	102.087	101.937	4.125	102.136	101.986	101.836	3.625	100.612	100.462	100.312
4.250	102.747	102.647	102.547	4.250	102.612	102.512	102.412	3.750	101.554	101.404	101.254

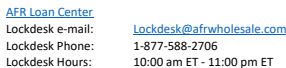
GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680- 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.750		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	N/A
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"				
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A					
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A					
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A					
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A					
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A					
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A					
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A					
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A					
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A					
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A		Rate	30 Day	45 Day	60 Day
													6.250	N/A	N/A	N/A

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



W. Rate Sheet Dated: 9/4/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Mortgages with Subordinate Financing *			
LTV Range	LTV Range	Credit Score < 720	Credit Score > 720
< 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LTPAs do not apply and the lender must use SFC 118.

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 .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)
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.			FHA ID# - 1358600006



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.:

10/5/2020

10/19/2020

11/3/2020

W. Rate Sheet Dated: 9/4/2020

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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 10/5/2020
45 Day Lock Exp.: 10/19/2020
60 Day Lock Exp.: 11/3/2020

W. Rate Sheet Dated: 9/4/2020

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		
2.750	100.372	100.188	100.049	3.375	101.955	101.855	101.724	3.375	101.955	101.855	101.724	2.750	99.576	99.392	99.253	3.375	99.976		
2.875	100.999	100.828	100.694	3.500	102.300	102.200	102.071	3.500	102.300	102.200	102.071	2.875	100.203	100.032	99.898	3.500	100.321		
2.990	101.401	101.244	101.115	3.625	102.534	102.434	102.316	3.625	102.534	102.434	102.316	2.990	100.605	100.448	100.319	3.625	100.555		
3.000	101.501	101.344	101.215	3.750	101.474	101.374	101.250	3.750	101.474	101.374	101.250	3.000	100.705	100.548	100.419	3.750	99.602		
3.125	101.803	101.659	101.535	3.875	101.841	101.741	101.628	3.875	101.841	101.741	101.628	3.125	101.007	100.863	100.739	3.875	99.969		
3.250	102.337	102.222	102.082	3.990	102.017	101.917	101.813	3.990	102.017	101.917	101.813	3.250	100.358	100.243	100.103	3.990	100.145		
3.375	102.830	102.730	102.599	4.000	102.117	102.017	101.913	4.000	102.117	102.017	101.913	3.375	100.851	100.751	100.620	4.000	100.245		
3.500	103.175	103.075	102.946	4.125	102.283	102.183	102.080	4.125	102.283	102.183	102.080	3.500	101.196	101.096	100.967	4.125	100.411		
3.625	103.409	103.309	103.191	4.250	102.116	102.016	101.916	4.250	102.116	102.016	101.916	3.625	101.430	101.330	101.212	4.250	98.856		
3.750	102.349	102.249	102.125	4.375	102.406	102.306	102.206	4.375	102.406	102.306	102.206	3.750	100.477	100.377	100.253	4.375	99.146		
3.875	102.716	102.616	102.503	4.500	102.424	102.324	102.224	4.500	102.424	102.324	102.224	3.875	100.844	100.744	100.631	4.500	99.164		
3.990	102.892	102.792	102.688	4.625	102.545	102.445	102.345	4.625	102.545	102.445	102.345	3.990	101.020	100.920	100.816	4.625	99.285		
4.000	102.992	102.892	102.788	4.750	102.880	102.780	102.680	4.750	102.880	102.780	102.680	4.000	101.120	101.020	100.916	4.750	99.156		
4.125	103.158	103.058	102.955	4.875	103.167	103.067	102.967	4.875	103.167	103.067	102.967	4.125	101.286	101.186	101.083	4.875	99.443		
4.250	102.991	102.891	102.791	4.990	103.340	103.240	103.140	4.990	103.340	103.240	103.140	4.250	99.731	99.631	99.531	4.990	99.616		
4.375	103.281	103.181	103.081	5.000	103.440	103.340	103.240	5.000	103.440	103.340	103.240	4.375	100.021	99.921	99.821	5.000	99.716		
4.500	103.549	103.449	103.349	5.125	103.747	103.647	103.547	5.125	103.747	103.647	103.547	4.500	100.289	100.189	100.089	5.125	99.873		
4.625	103.670	103.570	103.470	5.250	103.653	103.553	103.453	5.250	103.653	103.553	103.453	4.625	100.410	100.310	100.210	5.250	99.629		
4.750	104.005	103.905	103.805	5.375	104.905	104.805	104.684	5.375	104.905	104.805	104.684	4.750	100.281	100.181	100.081	5.375	100.731		
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		
3.375	99.976	99.876	99.745	2.750	100.498	100.303	100.243	3.375	102.397	102.282	102.197	3.375	102.397	102.282	102.197	2.750	100.687		
3.500	100.321	100.221	100.092	2.875	101.067	100.887	100.827	3.500	102.736	102.628	102.536	3.500	102.736	102.628	102.536	2.875	102.006		
3.625	100.555	100.455	100.337	2.990	101.434	101.263	101.203	3.625	103.011	102.907	102.811	3.625	103.011	102.907	102.811	2.990	102.140		
3.750	99.602	99.502	99.378	3.000	101.534	101.363	101.303	3.750	101.873	101.773	101.673	3.750	101.873	101.773	101.673	3.000	102.240		
3.875	99.969	99.869	99.756	3.125	101.847	101.685	101.625	3.875	102.520	102.150	102.050	3.875	102.520	102.150	102.050	3.125	102.107		
3.990	100.145	100.045	99.941	3.250	102.467	102.341	102.261	3.990	102.477	102.377	102.277	3.990	102.477	102.377	102.277	3.250	102.316		
4.000	100.245	100.145	100.041	3.375	102.897	102.782	102.697	4.000	102.577	102.477	102.377	4.000	102.577	102.477	102.377	3.375	102.618		
4.125	100.411	100.311	100.208	3.500	103.236	103.128	103.036	4.125	102.755	102.655	102.555	4.125	102.755	102.655	102.555	3.500	102.792		
4.250	98.856	98.756	98.656	3.625	103.511	103.407	103.311	4.250	102.991	102.891	102.791	4.250	102.991	102.891	102.791	3.625	102.541		
4.375	99.146	99.046	98.946	3.750	102.373	102.273	102.173	4.375	103.188	103.088	102.988	4.375	103.188	103.088	102.988	3.750	102.840		
4.500	99.164	99.064	98.964	3.875	102.750	102.650	102.550	4.500	102.607	102.507	102.407	4.500	102.607	102.507	102.407	3.875	102.983		
4.625	99.285	99.185	99.085	3.990	102.977	102.877	102.777	4.625	102.735	102.635	102.535	4.625	102.735	102.635	102.535	3.990	103.192		
4.750	99.156	99.056	98.956	4.000	103.077	102.977	102.877	4.750	103.479	103.379	103.279	4.750	103.479	103.379	103.279	4.000	103.292		
4.875	99.443	99.343	99.243	4.125	103.255	103.155	103.055	4.875	103.734	103.634	103.534	4.875	103.734	103.634	103.534	4.125	103.230		
4.990	99.616	99.516	99.416	4.250	103.491	103.391	103.291	4.990	104.058	103.958	103.858	4.990	104.058	103.958	103.858	4.250	103.432		
5.000	99.716	99.616	99.516	4.375	103.688	103.588	103.488	5.000	104.158	104.058	103.958	5.000	104.158	104.058	103.958	4.375	103.648		
5.125	99.873	99.773	99.673	4.500	103.857	103.757	103.657	5.125	104.445	104.345	104.245	5.125	104.445	104.345	104.245	4.500	103.790		
5.250	99.629	99.529	99.429	4.625	103.985	103.885	103.785	5.250	104.054	103.954	103.829	5.250	104.054	103.954	103.829	4.625	103.132		
5.375	100.731	100.631	100.531	4.750	104.729	104.629	104.529	5.375	105.306	105.204	105.083	5.375	105.306	105.204	105.083	4.750	103.229		
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		
2.750	103.687	103.587	103.487	2.750	103.937	103.837	103.737	2.750	101.162	101.062	100.962	2.750	103.162	103.062	102.962	2.750	103.412		
2.875	102.006	101.906	101.806	2.875	102.006	101.906	101.806	2.875	101.481	101.381	101.281	2.875	101.481	101.381	101.281	2.875	101.481		
2.990	102.140	102.040	101.940	2.990	102.140	102.040	101.940	2.990	101.615	101.515	101.415	2.990	101.615	101.515	101.415	2.990	101.615		
3.000	102.240	102.140	102.040	3.000	102.240	102.140	102.040	3.000	101.715	101.615	101.515	3.000	101.715	101.615	101.515	3.000	101.715		
3.125	102.107	102.007	101.907	3.125	102.107	102.007	101.907	3.125	101.144	101.044	100.944	3.125	101.144	101.044	100.944	3.125	101.144		
3.250	102.316	102.216	102.116	3.250	102.316	102.216	102.116	3.250	101.353	101.253	101.153	3.250	101.353	101.253	101.153	3.250	101.353		
3.375	102.618	102.518	102.418	3.375	102.618	102.518	102.418	3.375	101.655	101.555	101.455	3.375	101.655	101.555	101.455	3.375	101.655		
3.500	102.792	102.692	102.592	3.500	102.792	102.692	102.592	3.500	101.829	101.729	101.629	3.500	101.829	101.729	101.629	3.500	101.829		
3.625	102.541	102.441	102.341	3.625	102.541	102.441	102.341	3.625	101.078	100.978	100.878	3.625	101.078	100.978	100.878	3.625	101.078		
3.750	102.840	102.740	102.640	3.750	102.840	102.740	102.640	3.750	101.377	101.277	101.177	3.750	101.377	101.277	101.177	3.750	101.377		
3.875	102.983	102.883	102.783	3.875	102.983	102.883	102.783	3.875	101.520	101.420	101.320	3.875	101.520	101.420	101.320	3.875	101.520		
3.990	103.192	103.092	102.992	3.990	103.192	103.092	102.992	3.990	101.729	101.629	101.529	3.990	101.729	101.629	101.529	3.990	101.729		
4.000	103.292	103.192	103.092	4.000	103.292	103.192	103.092	4.000	101.829	101.729	101.629	4.000	101.829	101.729	101.629	4.000	101.829		
4.125	103.230	103.130	103.030	4.125	103.230	103.130	103.030	4.125	101.280	101.180	101.080	4.125	101.280	101.180	101.080	4.125	101.280		
4.250	103.432	103.332	103.232	4.250	103.432	103.332	103.232	4.250	101.482	101.382	101.282	4.250	101.482	101.382	101.282				



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.:

10/5/2020

45 Day Lock Exp.:

10/19/2020

60 Day Lock Exp.:

11/3/2020

W. Rate Sheet Dated: 9/4/2020

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	100.421	100.236	100.101	2.750	100.546	100.352	100.296	2.750	101.799	101.699	101.599	2.750	99.275	99.090	98.955	2.750	100.974	100.874	100.774
2.875	101.050	100.878	100.748	2.875	101.121	100.939	100.883	2.875	102.121	102.021	101.921	2.875	99.904	99.732	99.602	2.875	101.296	101.196	101.096
2.990	101.456	101.296	101.171	2.990	101.491	101.320	101.264	2.990	102.253	102.153	102.053	2.990	100.310	100.150	100.025	2.990	101.428	101.328	101.228
3.000	101.556	101.396	101.271	3.000	101.591	101.420	101.364	3.000	102.353	102.253	102.153	3.000	100.410	100.250	100.125	3.000	101.528	101.428	101.328
3.125	101.860	101.716	101.596	3.125	101.902	101.741	101.685	3.125	102.186	102.086	101.986	3.125	100.714	100.570	100.450	3.125	100.923	100.823	100.723
3.250	102.370	102.255	102.120	3.250	102.500	102.374	102.300	3.250	102.397	102.297	102.197	3.250	100.041	99.926	99.791	3.250	101.134	101.034	100.934
3.375	102.865	102.765	102.639	3.375	102.935	102.818	102.735	3.375	102.698	102.598	102.498	3.375	100.536	100.436	100.310	3.375	101.435	101.335	101.235
3.500	103.209	103.109	102.988	3.500	103.273	103.166	103.073	3.500	102.873	102.773	102.673	3.500	100.880	100.780	100.659	3.500	101.610	101.510	101.410
3.625	103.448	103.348	103.232	3.625	103.546	103.446	103.346	3.625	102.486	102.386	102.286	3.625	101.119	101.019	100.903	3.625	100.723	100.623	100.523
3.750	102.396	102.296	102.196	3.750	102.421	102.321	102.221	3.750	102.786	102.686	102.586	3.750	100.174	100.074	99.974	3.750	101.023	100.923	100.823
3.875	102.764	102.664	102.564	3.875	102.800	102.700	102.600	3.875	102.929	102.829	102.729	3.875	100.542	100.442	100.342	3.875	101.166	101.066	100.966
3.990	102.940	102.840	102.740	3.990	103.026	102.926	102.826	3.990	103.139	103.039	102.939	3.990	100.718	100.618	100.518	3.990	101.376	101.276	101.176
4.000	103.040	102.940	102.840	4.000	103.126	103.026	102.926	4.000	103.239	103.139	103.039	4.000	100.818	100.718	100.618	4.000	101.476	101.376	101.276
4.125	103.207	103.107	103.007	4.125	103.306	103.206	103.106	4.125	103.037	102.937	102.837	4.125	100.985	100.885	100.785	4.125	100.787	100.687	100.587
4.250	103.069	102.969	102.869	4.250	103.561	103.461	103.361	4.250	103.240	103.140	103.040	4.250	99.459	99.359	99.259	4.250	100.990	100.890	100.790
4.375	103.361	103.261	103.161	4.375	103.759	103.659	103.559	4.375	103.459	103.359	103.259	4.375	99.751	99.651	99.551	4.375	101.209	101.109	101.009
4.500	103.630	103.530	103.430	4.500	103.929	103.829	103.729	4.500	103.600	103.500	103.400	4.500	100.020	99.920	99.820	4.500	101.350	101.250	101.150
4.625	103.750	103.650	103.550	4.625	104.057	103.957	103.857	4.625	103.039	102.939	102.839	4.625	100.140	100.040	99.940	4.625	98.807	98.707	98.607
4.750	103.958	103.858	103.758	4.750	104.682	104.582	104.482	4.750	103.136	103.036	102.936	4.750	99.884	99.784	99.684	4.750	100.024	99.924	99.824

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, LPMI, UW Fee Buyout			

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%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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.:

10/5/2020

45 Day Lock Exp.:

10/19/2020

60 Day Lock Exp.:

11/3/2020

W. Rate Sheet Dated: 9/4/2020

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)