



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.: 10/8/2020

45 Day Lock Exp.: 10/23/2020

60 Day Lock Exp.: 11/9/2020

W. Rate Sheet Dated: 9/8/2020

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	100.338	100.119	99.854	2.500	99.916	99.697	99.432	2.250	99.197	99.037	98.877	3.125	96.448	96.298	96.148
2.625	100.342	100.123	99.857	2.625	99.919	99.700	99.435	2.500	99.203	99.043	98.883	3.250	97.949	97.799	97.649
2.750	101.502	101.315	101.112	2.750	100.581	100.394	100.191	2.625	99.206	99.046	98.886	3.375	97.945	97.795	97.645
2.875	101.506	101.318	101.115	2.875	100.584	100.397	100.194	2.750	99.842	99.692	99.542	3.500	97.946	97.796	97.646
3.000	101.509	101.322	101.119	3.000	100.587	100.400	100.196	2.875	99.844	99.694	99.544	3.625	97.948	97.798	97.648
3.125	101.513	101.325	101.122	3.125	100.590	100.402	100.199	3.000	99.847	99.697	99.547	Margin = 2.250		Index = 0.130	
3.250	101.892	101.705	101.555	3.250	100.721	100.534	100.384	3.125	99.849	99.699	99.549	30 Year OTC			
3.375	101.896	101.708	101.558	3.375	100.724	100.536	100.386	3.250	101.653	101.503	101.353	Rate	30 Day	45 Day	60 Day
3.500	101.899	101.711	101.561	3.500	100.743	100.555	100.405	3.375	101.656	101.506	101.356	4.000	101.262	101.012	100.762
3.625	101.902	101.715	101.565	3.625	100.745	100.558	100.408	3.500	101.713	101.563	101.413	4.125	101.265	101.015	100.765
3.750	102.414	102.264	102.114	3.750	101.945	101.795	101.645	3.625	101.715	101.565	101.415	4.375	102.640	102.390	102.140
3.875	102.317	102.167	102.017	3.875	101.947	101.797	101.647	3.750	102.704	102.554	102.404	4.500	102.628	102.378	102.128
4.000	102.337	102.187	102.037	4.000	101.936	101.786	101.636	3.875	102.706	102.556	102.406	4.625	102.631	102.381	102.131
4.125	102.340	102.190	102.040	4.125	101.938	101.788	101.638	4.000	102.694	102.544	102.394	4.875	103.422	103.172	102.922
4.250	103.812	103.712	103.612	4.250	103.275	103.175	103.075	4.125	102.696	102.546	102.396	5.000	103.411	103.161	102.911
4.375	103.715	103.615	103.515	4.375	103.277	103.177	103.077	4.250	102.893	102.743	102.593	5.125	103.414	103.164	102.914
4.500	103.703	103.603	103.503	4.500	103.266	103.166	103.066	4.375	102.895	102.745	102.595	5.500	104.538	104.288	104.038
4.625	103.706	103.606	103.506	4.625	103.268	103.168	103.068	4.500	102.883	102.733	102.583	5.625	104.540	104.290	104.040
6.250	104.901	104.801	104.701	6.250	104.157	104.057	103.957	4.625	102.885	102.735	102.585	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	101.734	101.516	101.250	2.500	101.634	101.416	101.150	2.250	101.277	101.117	100.957
2.625	101.734	101.516	101.250	2.625	101.634	101.416	101.150	2.375	101.280	101.120	100.960
2.750	103.156	102.969	102.766	2.750	103.056	102.869	102.666	2.500	101.280	101.120	100.960
2.875	103.160	102.972	102.769	2.875	103.059	102.872	102.669	2.625	101.280	101.120	100.960
3.000	103.160	102.972	102.769	3.000	103.059	102.872	102.668	2.750	101.913	101.763	101.613
3.125	103.159	102.972	102.769	3.125	103.059	102.872	102.668	2.875	101.925	101.775	101.625
3.250	103.286	103.099	102.949	3.250	103.188	103.000	102.850	3.000	101.924	101.774	101.624
3.375	103.300	103.113	102.963	3.375	103.200	103.012	102.862	3.125	101.924	101.774	101.624
3.500	103.300	103.113	102.963	3.500	103.216	103.028	102.878	3.250	103.726	103.576	103.426
3.625	103.300	103.113	102.963	3.625	103.199	103.012	102.862	3.375	103.737	103.587	103.437
3.750	103.708	103.558	103.408	3.750	103.647	103.497	103.347	3.500	103.791	103.641	103.491
3.875	103.722	103.572	103.422	3.875	103.621	103.471	103.321	3.625	103.737	103.587	103.437
4.000	103.739	103.589	103.439	4.000	103.607	103.457	103.307	3.750	104.723	104.573	104.423

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 >90.00%			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

> 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	30 yr DPA "3.5% DPA ; Lender Paid Only"							
3.875	100.471	100.221	99.971	6.250	103.750	103.750	103.750	4.375	99.890	99.640	99.390								
4.000	100.450	100.200	99.950					4.500	99.878	99.628	99.378					Rate	30 Day	45 Day	60 Day
4.125	100.448	100.198	99.948					4.625	99.881	99.631	99.381					6.250	102.750	102.500	102.250
4.250	101.763	101.513	101.263					4.875	100.672	100.422	100.172					DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.760	101.510	101.260					5.000	100.661	100.411	100.161								
4.500	101.772	101.522	101.272					5.125	100.664	100.414	100.164								
4.625	101.769	101.519	101.269					5.500	101.788	101.538	101.288								
4.750	102.573	102.323	102.073					5.625	101.790	101.540	101.290								
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250								

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



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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	98.684	98.534	98.384	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	98.687	98.537	98.387	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	98.689	98.539	98.389	Margin = 2.250		Index = .130	
3.250	100.555	100.367	100.217	3.250	99.814	99.626	99.476	3.125	98.692	98.542	98.392	30 Year OTC			
3.375	100.558	100.371	100.221	3.375	99.816	99.629	99.479	3.250	100.746	100.596	100.446	Rate	30 Day	45 Day	60 Day
3.500	100.561	100.374	100.224	3.500	99.835	99.648	99.498	3.375	100.748	100.598	100.448	3.250	98.480	98.230	97.980
3.625	100.565	100.377	100.227	3.625	99.838	99.650	99.500	3.500	100.805	100.655	100.505	3.375	98.483	98.233	97.983
3.750	101.326	101.176	101.026	3.750	101.288	101.138	100.988	3.625	100.807	100.657	100.507	3.500	98.486	98.236	97.986
3.875	101.229	101.079	100.929	3.875	101.290	101.140	100.990	3.750	102.047	101.897	101.747	3.625	98.490	98.240	97.990
4.000	101.250	101.100	100.950	4.000	101.278	101.128	100.978	3.875	N/A	N/A	N/A	3.750	100.151	99.901	99.651
4.125	101.252	101.102	100.952	4.125	101.280	101.130	100.980	4.000	N/A	N/A	N/A	3.875	100.154	99.904	99.654
4.250	101.912	101.812	101.712	4.250	101.805	101.705	101.605	4.125	N/A	N/A	N/A	4.000	100.175	99.925	99.675
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	100.177	99.927	99.677
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	100.737	100.487	100.237
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

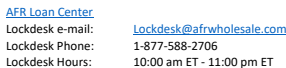
FHA High Balance Streamline											
30/25 Year				20 Year				15/10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.500	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	101.599	101.411	101.261	3.250	101.500	101.313	101.163	2.750	99.132	98.982	98.832
3.375	101.613	101.425	101.275	3.375	101.512	101.325	101.175	2.875	99.143	98.993	98.843
3.500	101.613	101.425	101.275	3.500	101.528	101.341	101.191	3.000	99.143	98.993	98.843
3.625	101.613	101.425	101.275	3.625	101.512	101.324	101.174	3.125	99.143	98.993	98.843
3.750	102.271	102.121	101.971	3.750	102.209	102.059	101.909	3.250	100.601	100.451	100.301
3.875	102.284	102.134	101.984	3.875	102.183	102.033	101.883	3.375	100.612	100.462	100.312
4.000	102.302	102.152	102.002	4.000	102.170	102.020	101.870	3.500	100.666	100.516	100.366
4.125	102.284	102.134	101.984	4.125	102.183	102.033	101.883	3.625	100.612	100.462	100.312
4.250	102.841	102.741	102.641	4.250	102.706	102.606	102.506	3.750	101.598	101.448	101.298

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 AVIM	-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	3.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	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				
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

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)	



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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.

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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.			



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60 Day Lock Exp.:

11/9/2020

W. Rate Sheet Dated: 9/8/2020

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.:

10/8/2020

45 Day Lock Exp.:

10/23/2020

60 Day Lock Exp.:

11/9/2020

W. Rate Sheet Dated: 9/8/2020

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	100.382	100.205	100.078	3.375	101.895	101.795	101.695	3.375	101.895	101.795	101.695	2.750	99.453	99.276	99.149	3.375	99.607	99.507	99.407	2.750	100.382	100.205	100.078	3.375	101.895	101.795	101.695	3.375	101.895	101.795	101.695
2.875	101.014	100.847	100.720	3.500	102.242	102.142	102.042	3.500	102.242	102.142	102.042	2.875	100.085	99.918	99.791	3.500	99.954	99.854	99.754	2.875	101.014	100.847	100.720	3.500	102.242	102.142	102.042	3.500	102.242	102.142	102.042
2.990	101.419	101.263	101.137	3.625	102.482	102.382	102.282	3.625	102.482	102.382	102.282	2.990	100.490	100.334	100.208	3.625	100.194	100.094	99.994	2.990	101.419	101.263	101.137	3.625	102.482	102.382	102.282	3.625	102.482	102.382	102.282
3.000	101.519	101.363	101.237	3.750	101.469	101.369	101.269	3.750	101.469	101.369	101.269	3.000	100.590	100.434	100.308	3.750	99.559	99.459	99.359	3.000	101.519	101.363	101.237	3.750	101.469	101.369	101.269	3.750	101.469	101.369	101.269
3.125	101.828	101.686	101.559	3.875	101.839	101.739	101.639	3.875	101.839	101.739	101.639	3.125	100.899	100.757	100.630	3.875	99.929	99.829	99.729	3.125	101.828	101.686	101.559	3.875	101.839	101.739	101.639	3.875	101.839	101.739	101.639
3.250	102.273	102.173	102.070	3.990	102.020	101.920	101.820	3.990	102.020	101.920	101.820	3.250	99.985	99.885	99.782	3.990	100.110	100.010	99.910	3.250	102.273	102.173	102.070	3.990	102.020	101.920	101.820	3.990	102.020	101.920	101.820
3.375	102.770	102.670	102.570	4.000	102.120	102.020	101.920	4.000	102.120	102.020	101.920	3.375	100.482	100.382	100.282	4.000	100.210	100.110	100.010	3.375	102.770	102.670	102.570	4.000	102.120	102.020	101.920	4.000	102.120	102.020	101.920
3.500	103.117	103.017	102.917	4.125	102.287	102.187	102.087	4.125	102.287	102.187	102.087	3.500	100.829	100.729	100.629	4.125	100.377	100.277	100.177	3.500	103.117	103.017	102.917	4.125	102.287	102.187	102.087	4.125	102.287	102.187	102.087
3.625	103.357	103.257	103.157	4.250	102.289	102.189	102.089	4.250	102.289	102.189	102.089	3.625	101.069	100.969	100.869	4.250	99.059	98.959	98.859	3.625	103.357	103.257	103.157	4.250	102.289	102.189	102.089	4.250	102.289	102.189	102.089
3.750	102.344	102.244	102.144	4.375	102.583	102.483	102.383	4.375	102.583	102.483	102.383	3.750	100.434	100.334	100.234	4.375	99.353	99.253	99.153	3.750	102.344	102.244	102.144	4.375	102.583	102.483	102.383	4.375	102.583	102.483	102.383
3.875	102.714	102.614	102.514	4.500	102.604	102.504	102.404	4.500	102.604	102.504	102.404	3.875	100.804	100.704	100.604	4.500	99.374	99.274	99.174	3.875	102.714	102.614	102.514	4.500	102.604	102.504	102.404	4.500	102.604	102.504	102.404
3.990	102.895	102.795	102.695	4.625	102.726	102.626	102.526	4.625	102.726	102.626	102.526	3.990	100.985	100.885	100.785	4.625	99.496	99.396	99.296	3.990	102.895	102.795	102.695	4.625	102.726	102.626	102.526	4.625	102.726	102.626	102.526
4.000	102.995	102.895	102.795	4.750	102.931	102.831	102.731	4.750	102.931	102.831	102.731	4.000	101.085	100.985	100.885	4.750	99.262	99.162	99.062	4.000	102.995	102.895	102.795	4.750	102.931	102.831	102.731	4.750	102.931	102.831	102.731
4.125	103.162	103.062	102.962	4.875	103.221	103.121	103.021	4.875	103.221	103.121	103.021	4.125	101.252	101.152	101.052	4.875	99.552	99.452	99.352	4.125	103.162	103.062	102.962	4.875	103.221	103.121	103.021	4.875	103.221	103.121	103.021
4.250	103.164	103.064	102.964	4.990	103.396	103.296	103.196	4.990	103.396	103.296	103.196	4.250	99.934	99.834	99.734	4.990	99.727	99.627	99.527	4.250	103.164	103.064	102.964	4.990	103.396	103.296	103.196	4.990	103.396	103.296	103.196
4.375	103.458	103.358	103.258	5.000	103.496	103.396	103.296	5.000	103.496	103.396	103.296	4.375	100.228	100.128	100.028	5.000	99.827	99.727	99.627	4.375	103.458	103.358	103.258	5.000	103.496	103.396	103.296	5.000	103.496	103.396	103.296
4.500	103.729	103.629	103.529	5.125	103.805	103.705	103.605	5.125	103.805	103.705	103.605	4.500	100.499	100.399	100.299	5.125	99.986	99.886	99.786	4.500	103.729	103.629	103.529	5.125	103.805	103.705	103.605	5.125	103.805	103.705	103.605
4.625	103.851	103.751	103.651	5.250	103.677	103.577	103.454	5.250	103.677	103.577	103.454	4.625	100.621	100.521	100.421	5.250	99.708	99.608	99.508	4.625	103.851	103.751	103.651	5.250	103.677	103.577	103.454	5.250	103.677	103.577	103.454
4.750	104.056	103.956	103.856	5.375	104.936	104.836	104.707	5.375	104.936	104.836	104.707	4.750	100.387	100.287	100.187	5.375	100.817	100.717	100.588	4.750	104.056	103.956	103.856	5.375	104.936	104.836	104.707	5.375	104.936	104.836	104.707
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	99.607	99.507	99.407	2.750	100.532	100.332	100.206	3.375	102.352	102.246	102.139	3.375	102.352	102.246	102.139	2.750	101.708	101.608	101.508	3.375	99.607	99.507	99.407	2.750	100.532	100.332	100.206	3.375	102.352	102.246	102.139
3.500	99.954	99.854	99.754	2.875	101.102	100.916	100.789	3.500	102.689	102.589	102.485	3.500	102.689	102.589	102.485	2.875	102.026	101.926	101.826	3.500	99.954	99.854	99.754	2.875	101.102	100.916	100.789	3.500	102.689	102.589	102.485
3.625	100.194	100.094	99.994	2.990	101.472	101.290	101.164	3.625	102.964	102.864	102.764	3.625	102.964	102.864	102.764	2.990	102.156	102.056	101.956	3.625	100.194	100.094	99.994	2.990	101.472	101.290	101.164	3.625	102.964	102.864	102.764
3.750	99.559	99.459	99.359	3.000	101.572	101.390	101.264	3.750	101.883	101.783	101.683	3.750	101.883	101.783	101.683	3.000	102.256	102.156	102.056	3.750	99.559	99.459	99.359	3.000	101.572	101.390	101.264	3.750	101.883	101.783	101.683
3.875	99.929	99.829	99.729	3.125	101.882	101.712	101.585	3.875	102.262	102.162	102.062	3.875	102.262	102.162	102.062	3.125	102.088	101.988	101.888	3.875	99.929	99.829	99.729	3.125	101.882	101.712	101.585	3.875	102.262	102.162	102.062
3.990	100.110	100.010	99.910	3.250	102.421	102.304	102.197	3.990	102.487	102.387	102.287	3.990	102.487	102.387	102.287	3.250	102.297	102.197	102.097	3.990	100.110	100.010	99.910	3.250	102.421	102.304	102.197	3.990	102.487	102.387	102.287
4.000	100.210	100.110	100.010	3.375	102.852	102.746	102.639	4.000	102.587	102.487	102.387	4.000	102.587	102.487	102.387	3.375	102.596	102.496	102.396	4.000	100.210	100.110	100.010	3.375	102.852	102.746	102.639	4.000	102.587	102.487	102.387
4.125	100.377	100.277	100.177	3.500	103.189	103.089	102.985	4.125	102.769	102.669	102.569	4.125	102.769	102.669	102.569	3.500	102.770	102.670	102.570	4.125	100.377	100.277	100.177	3.500	103.189	103.089	102.985	4.125	102.769	102.669	102.569
4.250	99.059	98.959	98.859	3.625	103.464	103.364	103.264	4.250	103.151	103.042	102.903	4.250	103.151	103.042	102.903	3.625	102.521	102.421	102.321	4.250	99.059	98.959	98.859	3.625	103.464	103.364	103.264	4.250	103.151	103.042	102.903
4.375	99.353	99.253	99.153	3.750	103.382	103.283	103.183	4.375	103.349	103.244	103.105	4.375	103.349	103.244	103.105	3.750	102.821	102.721	102.621	4.375	99.353	99.253	99.153	3.750	103.382	103.283	103.183	4.375	103.349	103.244	103.105
4.500	99.374	99.274	99.174	3.875	102.762	102.662	102.562	4.500	102.769	102.667	102.528	4.500	102.769	102.667	102.528	3.875	102.762	102.662	102.562	4.500	99.374	99.274	99.174	3.875	102.762	102.662	102.562	4.500	102.769	102.667	102.528
4.625	99.496	99.396	99.296	3.990	102.987	102.887	102.787	4.625	102.992	102.798	102.660	4.625	102.992	102.798	102.660	3.990	103.173	103.073	102.973	4.625	99.496	99.396	99.296	3.990	102.987	102.887	102.787	4.625	102.992	102.798	102.660
4.750	99.262	99.162	99.062	4.00																											



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.:

10/8/2020

45 Day Lock Exp.:

10/23/2020

60 Day Lock Exp.:

11/9/2020

W. Rate Sheet Dated: 9/8/2020

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	100.372	100.188	100.049	2.750	100.498	100.303	100.243	2.750	101.687	101.587	101.487	2.750	99.226	99.042	98.903	2.750	100.862	100.762	100.662
2.875	100.999	100.828	100.694	2.875	101.067	100.887	100.827	2.875	102.006	101.906	101.806	2.875	99.853	99.682	99.548	2.875	101.181	101.081	100.981
2.990	101.401	101.244	101.115	2.990	101.434	101.263	101.203	2.990	102.140	102.040	101.940	2.990	100.255	100.098	99.969	2.990	101.315	101.215	101.115
3.000	101.501	101.344	101.215	3.000	101.534	101.363	101.303	3.000	102.240	102.140	102.040	3.000	100.355	100.198	100.069	3.000	101.415	101.315	101.215
3.125	101.803	101.659	101.535	3.125	101.847	101.685	101.625	3.125	102.107	102.007	101.907	3.125	100.657	100.513	100.389	3.125	100.844	100.744	100.644
3.250	102.337	102.222	102.082	3.250	102.467	102.341	102.261	3.250	102.316	102.216	102.116	3.250	100.008	99.893	99.753	3.250	101.053	100.953	100.853
3.375	102.830	102.730	102.599	3.375	102.897	102.782	102.697	3.375	102.618	102.518	102.418	3.375	100.501	100.401	100.270	3.375	101.355	101.255	101.155
3.500	103.175	103.075	102.946	3.500	103.236	103.128	103.036	3.500	102.792	102.692	102.592	3.500	100.846	100.746	100.617	3.500	101.529	101.429	101.329
3.625	103.409	103.309	103.191	3.625	103.511	103.407	103.311	3.625	102.541	102.441	102.341	3.625	101.080	100.980	100.862	3.625	100.778	100.678	100.578
3.750	102.349	102.249	102.125	3.750	102.373	102.273	102.173	3.750	102.840	102.740	102.640	3.750	100.127	100.027	99.903	3.750	101.077	100.977	100.877
3.875	102.716	102.616	102.503	3.875	102.750	102.650	102.550	3.875	102.983	102.883	102.783	3.875	100.494	100.394	100.281	3.875	101.220	101.120	101.020
3.990	102.892	102.792	102.688	3.990	102.977	102.877	102.777	3.990	103.192	103.092	102.992	3.990	100.670	100.570	100.466	3.990	101.429	101.329	101.229
4.000	102.992	102.892	102.788	4.000	103.077	102.977	102.877	4.000	103.292	103.192	103.092	4.000	100.770	100.670	100.566	4.000	101.529	101.429	101.329
4.125	103.158	103.058	102.955	4.125	103.255	103.155	103.055	4.125	103.230	103.130	103.030	4.125	100.936	100.836	100.733	4.125	100.980	100.880	100.780
4.250	102.991	102.891	102.791	4.250	103.491	103.391	103.291	4.250	103.432	103.332	103.232	4.250	99.381	99.281	99.181	4.250	101.182	101.082	100.982
4.375	103.281	103.181	103.081	4.375	103.688	103.588	103.488	4.375	103.648	103.548	103.448	4.375	99.671	99.571	99.471	4.375	101.398	101.298	101.198
4.500	103.549	103.449	103.349	4.500	103.857	103.757	103.657	4.500	103.790	103.690	103.590	4.500	99.939	99.839	99.739	4.500	101.540	101.440	101.340
4.625	103.670	103.570	103.470	4.625	103.985	103.885	103.785	4.625	103.132	103.032	102.932	4.625	100.060	99.960	99.860	4.625	98.900	98.800	98.700
4.750	104.005	103.905	103.805	4.750	104.729	104.629	104.529	4.750	103.229	103.129	103.029	4.750	99.931	99.831	99.731	4.750	100.117	100.017	99.917

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%	> 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.:

10/8/2020

45 Day Lock Exp.:

10/23/2020

60 Day Lock Exp.:

11/9/2020

W. Rate Sheet Dated: 9/8/2020

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)