

W. Rate Sheet Dated: 9/11/2020

Release Time: 12:15 pm 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	100.404	100.185	99.982	2.500	99.982	99.763	99.560	2.250	99.103	98.953	98.803	3.125	96.248	96.098	95.948
2.625	100.407	100.189	99.985	2.625	99.985	99.766	99.563	2.500	99.109	98.959	98.809	3.250	97.749	97.599	97.449
2.750	101.615	101.443	101.255	2.750	100.694	100.522	100.334	2.625	99.111	98.961	98.811	3.375	97.745	97.595	97.445
2.875	101.618	101.447	101.259	2.875	100.697	100.525	100.337	2.750	99.587	99.437	99.287	3.500	97.746	97.596	97.446
3.000	101.622	101.450	101.262	3.000	100.700	100.528	100.340	2.875	99.589	99.439	99.289	3.625	97.748	97.598	97.448
3.125	101.625	101.453	101.266	3.125	100.702	100.530	100.343	3.000	99.592	99.442	99.292	Margin = 2.250		Index = 0.120	
3.250	101.802	101.652	101.502	3.250	100.631	100.481	100.331	3.125	99.595	99.445	99.295	30 Year OTC			
3.375	101.805	101.655	101.505	3.375	100.633	100.483	100.333	3.250	101.383	101.233	101.083	Rate	30 Day	45 Day	60 Day
3.500	101.808	101.658	101.508	3.500	100.652	100.502	100.352	3.375	101.385	101.235	101.085	4.000	101.294	101.044	100.794
3.625	101.812	101.662	101.512	3.625	100.655	100.505	100.355	3.500	101.442	101.292	101.142	4.125	101.296	101.046	100.796
3.750	102.245	102.095	101.945	3.750	101.777	101.627	101.477	3.625	101.445	101.295	101.145	4.375	102.561	102.311	102.061
3.875	102.148	101.998	101.848	3.875	101.778	101.628	101.478	3.750	102.535	102.385	102.235	4.500	102.550	102.300	102.050
4.000	102.169	102.019	101.869	4.000	101.767	101.617	101.467	3.875	102.537	102.387	102.237	4.625	102.553	102.303	102.053
4.125	102.171	102.021	101.871	4.125	101.769	101.619	101.469	4.000	102.525	102.375	102.225	4.875	103.172	102.922	102.672
4.250	103.534	103.434	103.231	4.250	102.997	102.897	102.694	4.125	102.527	102.377	102.227	5.000	103.161	102.911	102.661
4.375	103.436	103.336	103.133	4.375	102.999	102.899	102.696	4.250	102.740	102.590	102.440	5.125	103.164	102.914	102.664
4.500	103.425	103.325	103.122	4.500	102.987	102.887	102.684	4.375	102.742	102.592	102.442	5.500	104.741	104.491	104.241
4.625	103.428	103.328	103.124	4.625	102.989	102.889	102.686	4.500	102.730	102.580	102.430	5.625	104.743	104.493	104.243
6.250	105.201	105.101	105.001	6.250	104.457	104.357	104.257	4.625	102.732	102.582	102.432	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	101.800	101.581	101.378	2.500	101.700	101.481	101.278	2.250	101.183	101.033	100.883
2.625	101.800	101.581	101.378	2.625	101.700	101.481	101.278	2.375	101.186	101.036	100.886
2.750	103.269	103.097	102.909	2.750	103.169	102.997	102.809	2.500	101.186	101.036	100.886
2.875	103.272	103.100	102.913	2.875	103.172	103.000	102.812	2.625	101.185	101.035	100.885
3.000	103.272	103.100	102.913	3.000	103.172	103.000	102.812	2.750	101.658	101.508	101.358
3.125	103.272	103.100	102.913	3.125	103.172	103.000	102.812	2.875	101.670	101.520	101.370
3.250	103.195	103.045	102.895	3.250	103.097	102.947	102.797	3.000	101.670	101.520	101.370
3.375	103.210	103.060	102.910	3.375	103.109	102.959	102.809	3.125	101.670	101.520	101.370
3.500	103.209	103.059	102.909	3.500	103.125	102.975	102.825	3.250	103.456	103.306	103.156
3.625	103.209	103.059	102.909	3.625	103.109	102.959	102.809	3.375	103.466	103.316	103.166
3.750	103.540	103.390	103.240	3.750	103.478	103.328	103.178	3.500	103.521	103.371	103.221
3.875	103.553	103.403	103.253	3.875	103.452	103.302	103.152	3.625	103.466	103.316	103.166
4.000	103.571	103.421	103.271	4.000	103.439	103.289	103.139	3.750	104.555	104.405	104.255

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	98.544	98.294	98.044	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.546	98.296	98.046				
3.875	100.502	100.252	100.002	6.250	103.750	103.750	103.750	4.375	99.811	99.561	99.311	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.481	100.231	99.981					4.500	99.800	99.550	99.300	Rate	30 Day	45 Day	60 Day
4.125	100.479	100.229	99.979					4.625	99.803	99.553	99.303	6.250	102.750	102.500	102.250
4.250	101.684	101.434	101.184					4.875	100.422	100.172	99.922	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.682	101.432	101.182					5.000	100.411	100.161	99.911				
4.500	101.693	101.443	101.193					5.125	100.414	100.164	99.914				
4.625	101.691	101.441	101.191					5.500	101.991	101.741	101.491				
4.750	102.323	102.073	101.823					5.625	101.993	101.743	101.493				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250				

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# - 135860006
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.:

10/12/2020

45 Day Lock Exp.:

10/26/2020

60 Day Lock Exp.:

11/10/2020

W. Rate Sheet Dated: 9/11/2020

Release Time: 12:15 pm ET

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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	95.733	95.583	95.433
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	97.484	97.334	97.184
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	97.480	97.330	97.180
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	98.492	98.342	98.192	3.500	97.481	97.331	97.181
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.494	98.344	98.194	3.625	97.483	97.333	97.183
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	98.497	98.347	98.197	Margin = 2.250		Index = .120	
3.250	100.527	100.377	100.227	3.250	99.786	99.636	99.486	3.125	98.500	98.350	98.200	30 Year OTC			
3.375	100.530	100.380	100.230	3.375	99.788	99.638	99.488	3.250	100.538	100.388	100.238	Rate	30 Day	45 Day	60 Day
3.500	100.533	100.383	100.233	3.500	99.807	99.657	99.507	3.375	100.540	100.390	100.240	3.250	98.652	98.402	98.152
3.625	100.537	100.387	100.237	3.625	99.810	99.660	99.510	3.500	100.597	100.447	100.297	3.375	98.655	98.405	98.155
3.750	101.032	100.882	100.732	3.750	100.994	100.844	100.694	3.625	100.600	100.450	100.300	3.500	98.658	98.408	98.158
3.875	100.935	100.785	100.635	3.875	100.996	100.846	100.696	3.750	101.753	101.603	101.453	3.625	98.662	98.412	98.162
4.000	100.956	100.806	100.656	4.000	100.985	100.835	100.685	3.875	N/A	N/A	N/A	3.750	100.057	99.807	99.557
4.125	100.959	100.809	100.659	4.125	100.987	100.837	100.687	4.000	N/A	N/A	N/A	3.875	100.060	99.810	99.560
4.250	101.634	101.534	101.331	4.250	101.527	101.427	101.224	4.125	N/A	N/A	N/A	4.000	100.081	99.831	99.581
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	100.084	99.834	99.584
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	100.659	100.409	100.159
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	101.570	101.420	101.270	3.250	101.472	101.322	101.172	2.750	98.877	98.727	98.577
3.375	101.585	101.435	101.285	3.375	101.484	101.334	101.184	2.875	98.889	98.739	98.589
3.500	101.584	101.434	101.284	3.500	101.500	101.350	101.200	3.000	98.889	98.739	98.589
3.625	101.584	101.434	101.284	3.625	101.484	101.334	101.184	3.125	98.888	98.738	98.588
3.750	101.977	101.827	101.677	3.750	101.916	101.766	101.616	3.250	100.331	100.181	100.031
3.875	101.991	101.841	101.691	3.875	101.889	101.739	101.589	3.375	100.341	100.191	100.041
4.000	102.008	101.858	101.708	4.000	101.876	101.726	101.576	3.500	100.396	100.246	100.096
4.125	101.990	101.840	101.690	4.125	101.889	101.739	101.589	3.625	100.341	100.191	100.041
4.250	102.563	102.463	102.260	4.250	102.428	102.328	102.125	3.750	101.430	101.280	101.130

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	3.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A					3.375	N/A	N/A	N/A				
4.000	N/A	N/A	N/A	6.250	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)	



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.:

10/12/2020

10/26/2020

11/10/2020

W. Rate Sheet Dated: 9/11/2020

Release Time: 12:15 pm 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.:

10/12/2020

45 Day Lock Exp.:

10/26/2020

60 Day Lock Exp.:

11/10/2020

W. Rate Sheet Dated: 9/11/2020

Release Time: 12:15 pm 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	100.391	100.274	100.087	3.375	102.022	101.918	101.782	3.375	102.022	101.918	101.782	2.750	100.462	100.345	100.158	3.375	100.734	100.630	100.494	2.750	100.462	100.345	100.158	3.375	100.734	100.630	100.494	2.750	100.462	100.345	100.158
2.875	101.024	100.910	100.734	3.500	102.408	102.299	102.170	3.500	102.408	102.299	102.170	2.875	101.095	100.981	100.805	3.500	101.120	101.011	100.882	2.875	101.095	100.981	100.805	3.500	101.120	101.011	100.882	2.875	101.095	100.981	100.805
2.990	101.430	101.322	101.160	3.625	102.698	102.588	102.466	3.625	102.698	102.588	102.466	2.990	101.501	101.393	101.231	3.625	101.410	101.300	101.178	2.990	101.501	101.393	101.231	3.625	101.410	101.300	101.178	2.990	101.501	101.393	101.231
3.000	101.530	101.422	101.260	3.750	101.607	101.507	101.407	3.750	101.607	101.507	101.407	3.000	101.601	101.493	101.331	3.750	100.697	100.597	100.497	3.000	101.601	101.493	101.331	3.750	100.697	100.597	100.497	3.000	101.601	101.493	101.331
3.125	101.838	101.734	101.585	3.875	101.987	101.887	101.787	3.875	101.987	101.887	101.787	3.125	101.909	101.805	101.656	3.875	101.077	100.977	100.877	3.125	101.909	101.805	101.656	3.875	101.077	100.977	100.877	3.125	101.909	101.805	101.656
3.250	102.279	102.165	102.018	3.990	102.293	102.193	102.093	3.990	102.293	102.193	102.093	3.250	100.991	100.877	100.730	3.990	101.383	101.283	101.183	3.250	100.991	100.877	100.730	3.990	101.383	101.283	101.183	3.250	100.991	100.877	100.730
3.375	102.772	102.668	102.532	4.000	102.393	102.293	102.193	4.000	102.393	102.293	102.193	3.375	101.484	101.380	101.244	4.000	101.483	101.383	101.283	3.375	101.484	101.380	101.244	4.000	101.483	101.383	101.283	3.375	101.484	101.380	101.244
3.500	103.158	103.049	102.920	4.125	102.629	102.529	102.429	4.125	102.629	102.529	102.429	3.500	101.870	101.761	101.632	4.125	101.719	101.619	101.519	3.500	101.870	101.761	101.632	4.125	101.719	101.619	101.519	3.500	101.870	101.761	101.632
3.625	103.448	103.338	103.216	4.250	102.610	102.510	102.410	4.250	102.610	102.510	102.410	3.625	102.160	102.050	101.928	4.250	100.380	100.280	100.180	3.625	102.160	102.050	101.928	4.250	100.380	100.280	100.180	3.625	102.160	102.050	101.928
3.750	102.357	102.257	102.157	4.375	102.893	102.793	102.693	4.375	102.893	102.793	102.693	3.750	101.447	101.347	101.247	4.375	100.663	100.563	100.463	3.750	101.447	101.347	101.247	4.375	100.663	100.563	100.463	3.750	101.447	101.347	101.247
3.875	102.737	102.637	102.537	4.500	103.153	103.053	102.953	4.500	103.153	103.053	102.953	3.875	101.827	101.727	101.627	4.500	100.923	100.823	100.723	3.875	101.827	101.727	101.627	4.500	100.923	100.823	100.723	3.875	101.827	101.727	101.627
3.990	102.918	102.818	102.718	4.625	103.269	103.169	103.069	4.625	103.269	103.169	103.069	3.990	102.008	101.908	101.808	4.625	101.039	100.939	100.839	3.990	102.008	101.908	101.808	4.625	101.039	100.939	100.839	3.990	102.008	101.908	101.808
4.000	103.018	102.918	102.818	4.750	103.664	103.566	103.459	4.750	103.664	103.566	103.459	4.000	102.108	102.008	101.908	4.750	100.995	100.895	100.795	4.000	102.108	102.008	101.908	4.750	100.995	100.895	100.795	4.000	102.108	102.008	101.908
4.125	103.254	103.154	103.054	4.875	103.943	103.838	103.742	4.875	103.943	103.838	103.742	4.125	102.344	102.244	102.144	4.875	101.274	101.169	101.073	4.125	102.344	102.244	102.144	4.875	101.274	101.169	101.073	4.125	102.344	102.244	102.144
4.250	103.235	103.135	103.035	4.990	104.233	104.129	104.033	4.990	104.233	104.129	104.033	4.250	101.005	100.905	100.805	4.990	101.564	101.460	101.364	4.250	101.005	100.905	100.805	4.990	101.564	101.460	101.364	4.250	101.005	100.905	100.805
4.375	103.518	103.418	103.318	5.000	104.333	104.229	104.133	5.000	104.333	104.229	104.133	4.375	101.288	101.188	101.088	5.000	100.664	100.560	100.464	4.375	101.288	101.188	101.088	5.000	100.664	100.560	100.464	4.375	101.288	101.188	101.088
4.500	103.778	103.678	103.578	5.125	104.627	104.525	104.427	5.125	104.627	104.525	104.427	4.500	101.548	101.448	101.348	5.125	101.808	101.706	101.608	4.500	101.548	101.448	101.348	5.125	101.808	101.706	101.608	4.500	101.548	101.448	101.348
4.625	103.894	103.794	103.694	5.250	104.619	104.491	104.383	5.250	104.619	104.491	104.383	4.625	101.664	101.564	101.464	5.250	101.650	101.544	101.444	4.625	101.664	101.564	101.464	5.250	101.650	101.544	101.444	4.625	101.664	101.564	101.444
4.750	104.289	104.181	104.084	5.375	105.233	105.122	105.016	5.375	105.233	105.122	105.016	4.750	101.620	101.512	101.415	5.375	102.114	102.003	101.897	4.750	101.620	101.512	101.415	5.375	102.114	102.003	101.897	4.750	101.620	101.512	101.415
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	100.734	100.630	100.494	2.750	100.472	100.372	100.244	3.375	100.320	100.220	100.120	3.375	100.320	100.220	100.120	3.375	100.320	100.220	100.120	2.750	100.472	100.372	100.244	3.375	100.320	100.220	100.120	3.375	100.320	100.220	100.120
3.500	101.120	101.011	100.882	2.875	101.043	100.943	100.826	3.500	100.665	100.565	100.465	3.500	100.665	100.565	100.465	2.875	101.043	100.943	100.826	3.500	100.665	100.565	100.465	2.875	101.043	100.943	100.826	3.500	100.665	100.565	100.465
3.625	101.410	101.300	101.178	2.990	101.416	101.316	101.206	3.625	100.946	100.846	100.746	3.625	100.946	100.846	100.746	2.990	101.416	101.316	101.206	3.625	100.946	100.846	100.746	2.990	101.416	101.316	101.206	3.625	100.946	100.846	100.746
3.750	100.697	100.597	100.497	3.000	101.516	101.416	101.306	3.750	102.855	102.755	102.655	3.750	102.855	102.755	102.655	3.000	101.516	101.416	101.306	3.750	102.855	102.755	102.655	3.000	101.516	101.416	101.306	3.750	102.855	102.755	102.655
3.875	101.077	100.977	100.877	3.125	101.831	101.731	101.631	3.875	103.240	103.140	103.040	3.875	103.240	103.140	103.040	3.125	101.831	101.731	101.631	3.875	103.240	103.140	103.040	3.125	101.831	101.731	101.631	3.875	103.240	103.140	103.040
3.990	101.383	101.283	101.183	3.250	102.385	102.285	102.176	3.990	103.463	103.363	103.263	3.990	103.463	103.363	103.263	3.250	102.385	102.285	102.176	3.990	103.463	103.363	103.263	3.250	102.385	102.285	102.176	3.990	103.463	103.363	103.263
4.000	101.483	101.383	101.283	3.375	102.820	102.720	102.620	4.000	103.563	103.463	103.363	4.000	103.563	103.463	103.363	3.375	102.820	102.720	102.620	4.000	103.563	103.463	103.363	3.375	102.820	102.720	102.620	4.000	103.563	103.463	103.363
4.125	101.719	101.619	101.519	3.500	103.165	103.065	102.965	4.125	103.749	103.649	103.549	4.125	103.749	103.649	103.549	3.500	103.165	103.065	102.965	4.125	103.749	103.649	103.549	3.500	103.165	103.065	102.965	4.125	103.749	103.649	103.549
4.250	100.380	100.280	100.180	3.625	103.446	103.346	103.246	4.250	104.585	104.485	104.385	4.250	104.585	104.485	104.385	3.625	103.446	103.346	103.246	4.250	104.585	104.485	104.385	3.625	103.446	103.346	103.246	4.250	104.585	104.485	104.385
4.375	100.663	100.563	100.463	3.750	103.555	103.455	103.355	4.375	104.777	104.677	104.577	4.375	104.777	104.677	104.577	3.750	103.555	103.455	103.355	4.375	104.777	104.677	104.577	3.750	103.555	103.455	103.355	4.375	104.777	104.677	104.577
4.500	100.923	100.823	100.723	3.875	104.040	103.940	103.840	4.500	105.315	105.215	105.115	4.500	105.315	105.215	105.115	3.875	104.040	103.940	103.840	4.500	105.315	105.215	105.115	3.875	104.040	103.940	103.840	4.500	105.315	105.215	105.115
4.625	101.039	100.939	100.839	3.990	104.963	104.863	104.763	4.625	105.439	105.339	105.239	4.625	105.439	105.339	105.239	3.990	104.963	104.863	104.763	4.625	105.439	105.339	105.239	3.990	104.963	104.863	104.7				



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.:

10/12/2020

45 Day Lock Exp.:

10/26/2020

60 Day Lock Exp.:

11/10/2020

W. Rate Sheet Dated: 9/11/2020

Release Time: 12:15 pm 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	100.391	100.274	100.087	2.750	100.472	100.372	100.244	2.750	101.798	101.698	101.598	2.750	99.112	98.995	98.808	2.750	101.035	100.935	100.835
2.875	101.024	100.910	100.734	2.875	101.043	100.943	100.826	2.875	102.126	102.026	101.926	2.875	99.745	99.631	99.455	2.875	101.363	101.263	101.163
2.990	101.430	101.322	101.160	2.990	101.416	101.316	101.206	2.990	102.255	102.155	102.055	2.990	100.151	100.043	99.881	2.990	101.492	101.392	101.292
3.000	101.530	101.422	101.260	3.000	101.516	101.416	101.306	3.000	102.355	102.255	102.155	3.000	100.251	100.143	99.981	3.000	101.592	101.492	101.392
3.125	101.838	101.734	101.585	3.125	101.831	101.731	101.631	3.125	102.005	101.905	101.805	3.125	100.559	100.455	100.306	3.125	100.742	100.642	100.542
3.250	102.279	102.165	102.018	3.250	102.385	102.285	102.176	3.250	102.218	102.118	102.018	3.250	99.641	99.527	99.380	3.250	100.955	100.855	100.755
3.375	102.772	102.668	102.532	3.375	102.820	102.720	102.620	3.375	102.520	102.420	102.320	3.375	100.134	100.030	99.894	3.375	101.257	101.157	101.057
3.500	103.158	103.049	102.920	3.500	103.165	103.065	102.965	3.500	102.700	102.600	102.500	3.500	100.520	100.411	100.282	3.500	101.437	101.337	101.237
3.625	103.448	103.338	103.216	3.625	103.446	103.346	103.246	3.625	102.471	102.371	102.271	3.625	100.810	100.700	100.578	3.625	100.705	100.605	100.505
3.750	102.357	102.257	102.157	3.750	102.355	102.255	102.155	3.750	102.764	102.664	102.564	3.750	100.097	99.997	99.897	3.750	100.998	100.898	100.798
3.875	102.737	102.637	102.537	3.875	102.740	102.640	102.540	3.875	102.906	102.806	102.706	3.875	100.477	100.377	100.277	3.875	101.140	101.040	100.940
3.990	102.918	102.818	102.718	3.990	102.963	102.863	102.763	3.990	103.114	103.014	102.914	3.990	100.658	100.558	100.458	3.990	101.348	101.248	101.148
4.000	103.018	102.918	102.818	4.000	103.063	102.963	102.863	4.000	103.214	103.114	103.014	4.000	100.758	100.658	100.558	4.000	101.448	101.348	101.248
4.125	103.254	103.154	103.054	4.125	103.249	103.149	103.049	4.125	103.210	103.110	103.010	4.125	100.994	100.894	100.794	4.125	100.947	100.847	100.747
4.250	103.235	103.135	103.035	4.250	104.085	103.985	103.885	4.250	103.408	103.308	103.208	4.250	99.655	99.555	99.455	4.250	101.145	101.045	100.945
4.375	103.518	103.418	103.318	4.375	104.277	104.177	104.077	4.375	103.625	103.525	103.425	4.375	99.938	99.838	99.738	4.375	101.362	101.262	101.162
4.500	103.778	103.678	103.578	4.500	104.440	104.340	104.240	4.500	103.771	103.671	103.571	4.500	100.198	100.098	99.998	4.500	101.508	101.408	101.308
4.625	103.894	103.794	103.694	4.625	104.564	104.464	104.364	4.625	103.094	102.994	102.894	4.625	100.314	100.214	100.114	4.625	98.862	98.762	98.662
4.750	104.289	104.181	104.084	4.750	105.002	104.902	104.799	4.750	103.190	103.090	102.990	4.750	100.270	100.162	100.065	4.750	100.078	99.978	99.878

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%	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.:

10/12/2020

45 Day Lock Exp.:

10/26/2020

60 Day Lock Exp.:

11/10/2020

W. Rate Sheet Dated: 9/11/2020

Release Time: 12:15 pm 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)