

W. Rate Sheet Dated: 9/14/2020

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	100.419	100.200	99.997	2.500	99.997	99.779	99.576	2.250	99.146	98.996	98.846	3.125	96.248	96.098	95.948
2.625	100.423	100.204	100.001	2.625	100.000	99.782	99.578	2.500	99.152	99.002	98.852	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	99.154	99.004	98.854	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	101.614	101.464	101.314	3.250	100.443	100.293	100.143	3.125	99.595	99.445	99.295	30 Year OTC			
3.375	101.618	101.468	101.318	3.375	100.446	100.296	100.146	3.250	101.375	101.225	101.075	Rate	30 Day	45 Day	60 Day
3.500	101.621	101.471	101.321	3.500	100.465	100.315	100.165	3.375	101.378	101.228	101.078	4.000	101.325	101.075	100.825
3.625	101.624	101.474	101.324	3.625	100.467	100.317	100.167	3.500	101.435	101.285	101.135	4.125	101.327	101.077	100.827
3.750	102.276	102.126	101.976	3.750	101.808	101.658	101.508	3.625	101.437	101.287	101.137	4.375	102.718	102.468	102.218
3.875	102.279	102.029	101.879	3.875	101.810	101.660	101.510	3.750	102.551	102.401	102.251	4.500	102.707	102.457	102.207
4.000	102.200	102.050	101.900	4.000	101.798	101.648	101.498	3.875	102.553	102.403	102.253	4.625	102.709	102.459	102.209
4.125	102.202	102.052	101.902	4.125	101.800	101.650	101.500	4.000	102.541	102.391	102.241	4.875	103.376	103.126	102.876
4.250	103.691	103.591	103.491	4.250	103.153	103.053	102.953	4.125	102.543	102.393	102.243	5.000	103.364	103.114	102.864
4.375	103.593	103.493	103.393	4.375	103.155	103.055	102.955	4.250	102.709	102.559	102.409	5.125	103.367	103.117	102.867
4.500	103.582	103.482	103.382	4.500	103.144	103.044	102.944	4.375	102.710	102.560	102.410	5.500	104.225	103.975	103.725
4.625	103.584	103.484	103.384	4.625	103.146	103.046	102.946	4.500	102.699	102.549	102.399	5.625	104.228	103.978	103.728
6.250	104.389	104.289	104.189	6.250	103.644	103.544	103.444	4.625	102.701	102.551	102.401	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	101.816	101.597	101.394	2.500	101.716	101.497	101.294	2.250	101.226	101.076	100.926
2.625	101.816	101.597	101.394	2.625	101.716	101.497	101.294	2.375	101.229	101.079	100.929
2.750	103.269	103.097	102.909	2.750	103.169	102.997	102.809	2.500	101.229	101.079	100.929
2.875	103.272	103.100	102.913	2.875	103.172	103.000	102.812	2.625	101.228	101.078	100.928
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	103.008	102.858	102.708	3.250	102.910	102.760	102.610	3.000	101.670	101.520	101.370
3.375	103.022	102.872	102.722	3.375	102.921	102.771	102.621	3.125	101.670	101.520	101.370
3.500	103.022	102.872	102.722	3.500	102.938	102.788	102.638	3.250	103.448	103.298	103.148
3.625	103.022	102.872	102.722	3.625	102.921	102.771	102.621	3.375	103.459	103.309	103.159
3.750	103.571	103.421	103.271	3.750	103.509	103.359	103.209	3.500	103.513	103.363	103.213
3.875	103.584	103.434	103.284	3.875	103.483	103.333	103.183	3.625	103.458	103.308	103.158
4.000	103.602	103.452	103.302	4.000	103.470	103.320	103.170	3.750	104.570	104.420	104.270

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	98.575	98.325	98.075	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.577	98.327	98.077				
3.875	100.533	100.283	100.033	6.250	103.750	103.750	103.750	4.375	99.968	99.718	99.468	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.513	100.263	100.013					4.500	99.957	99.707	99.457	Rate	30 Day	45 Day	60 Day
4.125	100.510	100.260	100.010					4.625	99.959	99.709	99.459	6.250	102.750	102.500	102.250
4.250	101.841	101.591	101.341					4.875	100.626	100.376	100.126	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.839	101.589	101.339					5.000	100.614	100.364	100.114				
4.500	101.850	101.600	101.350					5.125	100.617	100.367	100.117				
4.625	101.847	101.597	101.347					5.500	101.475	101.225	100.975				
4.750	102.527	102.277	102.027					5.625	101.478	101.228	100.978				
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 only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/14/2020

45 Day Lock Exp.:

10/29/2020

60 Day Lock Exp.:

11/13/2020

W. Rate Sheet Dated: 9/14/2020

Release Time: 10:00 am 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	95.545	95.395	95.245
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	97.547	97.397	97.247
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	97.543	97.393	97.243
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	98.304	98.154	98.004	3.500	97.544	97.394	97.244
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.307	98.157	98.007	3.625	97.545	97.395	97.245
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	98.310	98.160	98.010	Margin = 2.250		Index = .120	
3.250	100.402	100.252	100.102	3.250	99.661	99.511	99.361	3.125	98.312	98.162	98.012	30 Year OTC			
3.375	100.405	100.255	100.105	3.375	99.663	99.513	99.363	3.250	100.593	100.443	100.293	Rate	30 Day	45 Day	60 Day
3.500	100.408	100.258	100.108	3.500	99.682	99.532	99.382	3.375	100.595	100.445	100.295	3.250	98.527	98.277	98.027
3.625	100.412	100.262	100.112	3.625	99.685	99.535	99.385	3.500	100.652	100.502	100.352	3.375	98.530	98.280	98.030
3.750	101.064	100.914	100.764	3.750	101.025	100.875	100.725	3.625	100.654	100.504	100.354	3.500	98.533	98.283	98.033
3.875	100.967	100.817	100.667	3.875	101.027	100.877	100.727	3.750	101.768	101.618	101.468	3.625	98.537	98.287	98.037
4.000	100.987	100.837	100.687	4.000	101.016	100.866	100.716	3.875	N/A	N/A	N/A	3.750	100.089	99.839	99.589
4.125	100.990	100.840	100.690	4.125	101.018	100.868	100.718	4.000	N/A	N/A	N/A	3.875	100.092	99.842	99.592
4.250	101.791	101.691	101.591	4.250	101.683	101.583	101.483	4.125	N/A	N/A	N/A	4.000	100.112	99.862	99.612
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	100.115	99.865	99.615
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	100.816	100.566	100.316
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	101.445	101.295	101.145	3.250	101.347	101.197	101.047	2.750	98.877	98.727	98.577
3.375	101.460	101.310	101.160	3.375	101.359	101.209	101.059	2.875	98.889	98.739	98.589
3.500	101.459	101.309	101.159	3.500	101.375	101.225	101.075	3.000	98.889	98.739	98.589
3.625	101.459	101.309	101.159	3.625	101.359	101.209	101.059	3.125	98.888	98.738	98.588
3.750	102.008	101.858	101.708	3.750	101.947	101.797	101.647	3.250	100.323	100.173	100.023
3.875	102.022	101.872	101.722	3.875	101.921	101.771	101.621	3.375	100.334	100.184	100.034
4.000	102.039	101.889	101.739	4.000	101.907	101.757	101.607	3.500	100.388	100.238	100.088
4.125	102.021	101.871	101.721	4.125	101.921	101.771	101.621	3.625	100.333	100.183	100.033
4.250	102.719	102.619	102.519	4.250	102.584	102.484	102.384	3.750	101.445	101.295	101.145

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	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)	



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.:

10/14/2020

45 Day Lock Exp.:

10/29/2020

60 Day Lock Exp.:

11/13/2020

W. Rate Sheet Dated: 9/14/2020

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.:

10/14/2020

45 Day Lock Exp.:

10/29/2020

60 Day Lock Exp.:

11/13/2020

W. Rate Sheet Dated: 9/14/2020

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	100.472	100.347	100.148	3.375	102.069	101.955	101.839	3.375	102.069	101.955	101.839	2.750	100.387	100.262	100.063	3.375	100.747	100.633	100.517	2.750	100.387	100.262	100.063	3.375	100.747	100.633	100.517	2.750	100.387	100.262	100.063
2.875	101.100	100.979	100.791	3.500	102.453	102.330	102.225	3.500	102.453	102.330	102.225	2.875	101.015	100.894	100.706	3.500	101.131	101.008	100.903	2.875	101.015	100.894	100.706	3.500	101.131	101.008	100.903	2.875	101.015	100.894	100.706
2.990	101.506	101.387	101.213	3.625	102.744	102.623	102.522	3.625	102.744	102.623	102.522	2.990	101.421	101.302	101.128	3.625	101.422	101.301	101.200	2.990	101.421	101.302	101.128	3.625	101.422	101.301	101.200	2.990	101.421	101.302	101.128
3.000	101.606	101.487	101.313	3.750	101.507	101.407	101.307	3.750	101.507	101.407	101.307	3.000	101.521	101.402	101.228	3.750	101.603	101.503	101.403	3.000	101.521	101.402	101.228	3.750	101.603	101.503	101.403	3.000	101.521	101.402	101.228
3.125	101.905	101.797	101.639	3.875	101.884	101.784	101.684	3.875	101.884	101.784	101.684	3.125	101.820	101.712	101.554	3.875	101.980	101.880	101.780	3.125	101.820	101.712	101.554	3.875	101.980	101.880	101.780	3.125	101.820	101.712	101.554
3.250	102.328	102.204	102.078	3.990	102.189	102.089	101.989	3.990	102.189	102.089	101.989	3.250	101.006	100.882	100.756	3.990	101.285	101.185	101.085	3.250	101.006	100.882	100.756	3.990	101.285	101.185	101.085	3.250	101.006	100.882	100.756
3.375	102.819	102.705	102.589	4.000	102.289	102.189	102.089	4.000	102.289	102.189	102.089	3.375	101.497	101.383	101.267	4.000	101.385	101.285	101.185	3.375	101.497	101.383	101.267	4.000	101.385	101.285	101.185	3.375	101.497	101.383	101.267
3.500	103.203	103.080	102.975	4.125	102.524	102.424	102.324	4.125	102.524	102.424	102.324	3.500	101.881	101.758	101.653	4.125	101.620	101.520	101.420	3.500	101.881	101.758	101.653	4.125	101.620	101.520	101.420	3.500	101.881	101.758	101.653
3.625	103.494	103.373	103.272	4.250	102.605	102.505	102.405	4.250	102.605	102.505	102.405	3.625	102.172	102.051	101.950	4.250	102.237	102.137	102.037	3.625	102.172	102.051	101.950	4.250	102.237	102.137	102.037	3.625	102.172	102.051	101.950
3.750	102.257	102.157	102.057	4.375	102.887	102.787	102.687	4.375	102.887	102.787	102.687	3.750	101.353	101.253	101.153	4.375	100.519	100.419	100.319	3.750	101.353	101.253	101.153	4.375	100.519	100.419	100.319	3.750	101.353	101.253	101.153
3.875	102.634	102.534	102.434	4.500	103.147	103.047	102.947	4.500	103.147	103.047	102.947	3.875	101.730	101.630	101.530	4.500	100.779	100.679	100.579	3.875	101.730	101.630	101.530	4.500	100.779	100.679	100.579	3.875	101.730	101.630	101.530
3.990	102.814	102.714	102.614	4.625	103.262	103.162	103.062	4.625	103.262	103.162	103.062	3.990	101.910	101.810	101.710	4.625	100.894	100.794	100.694	3.990	101.910	101.810	101.710	4.625	100.894	100.794	100.694	3.990	101.910	101.810	101.710
4.000	102.914	102.814	102.714	4.750	103.640	103.537	103.440	4.750	103.640	103.537	103.440	4.000	102.010	101.910	101.810	4.750	100.779	100.679	100.579	4.000	102.010	101.910	101.810	4.750	100.779	100.679	100.579	4.000	102.010	101.910	101.810
4.125	103.149	103.049	102.949	4.875	103.919	103.818	103.719	4.875	103.919	103.818	103.719	4.125	102.245	102.145	102.045	4.875	101.056	100.956	100.856	4.125	102.245	102.145	102.045	4.875	101.056	100.956	100.856	4.125	102.245	102.145	102.045
4.250	103.230	103.130	103.030	4.990	104.207	104.107	104.007	4.990	104.207	104.107	104.007	4.250	100.862	100.762	100.662	4.990	101.344	101.244	101.144	4.250	100.862	100.762	100.662	4.990	101.344	101.244	101.144	4.250	100.862	100.762	100.662
4.375	103.512	103.412	103.312	5.000	104.307	104.207	104.107	5.000	104.307	104.207	104.107	4.375	101.144	101.044	100.944	5.000	101.444	101.344	101.244	4.375	101.144	101.044	100.944	5.000	101.444	101.344	101.244	4.375	101.144	101.044	100.944
4.500	103.772	103.672	103.572	5.125	104.604	104.504	104.404	5.125	104.604	104.504	104.404	4.500	101.404	101.304	101.204	5.125	101.591	101.491	101.391	4.500	101.404	101.304	101.204	5.125	101.591	101.491	101.391	4.500	101.404	101.304	101.204
4.625	103.887	103.787	103.687	5.250	104.610	104.510	104.410	5.250	104.610	104.510	104.410	4.625	101.519	101.419	101.319	5.250	101.447	101.347	101.247	4.625	101.519	101.419	101.319	5.250	101.447	101.347	101.247	4.625	101.519	101.419	101.319
4.750	104.265	104.162	104.065	5.375	105.226	105.126	105.026	5.375	105.226	105.126	105.026	4.750	101.402	101.299	101.202	5.375	101.913	101.813	101.713	4.750	101.402	101.299	101.202	5.375	101.913	101.813	101.713	4.750	101.402	101.299	101.202
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	100.747	100.633	100.517	2.750	100.559	100.459	100.312	3.375	103.373	103.273	103.173	3.375	103.373	103.273	103.173	3.375	103.373	103.273	103.173	2.750	100.821	100.721	100.621	3.375	100.821	100.721	100.621	3.375	100.821	100.721	100.621
3.500	101.131	101.008	100.903	2.875	101.126	101.026	100.891	3.500	103.716	103.616	103.516	3.500	103.716	103.616	103.516	3.500	103.716	103.616	103.516	2.875	101.250	101.150	101.050	3.500	101.250	101.150	101.050	3.500	101.250	101.150	101.050
3.625	101.422	101.301	101.200	2.990	101.496	101.396	101.269	3.625	103.999	103.899	103.799	3.625	103.999	103.899	103.799	3.625	103.999	103.899	103.799	2.990	101.279	101.179	101.079	3.625	101.279	101.179	101.079	3.625	101.279	101.179	101.079
3.750	100.603	100.503	100.400	3.000	101.596	101.496	101.369	3.750	102.759	102.659	102.559	3.750	102.759	102.659	102.559	3.750	102.759	102.659	102.559	3.000	101.279	101.179	101.079	3.750	101.279	101.179	101.079	3.750	101.279	101.179	101.079
3.875	100.980	100.880	100.780	3.125	101.912	101.812	101.694	3.875	103.144	103.044	102.944	3.875	103.144	103.044	102.944	3.875	103.144	103.044	102.944	3.125	101.203	101.103	101.003	3.875	101.203	101.103	101.003	3.875	101.203	101.103	101.003
3.990	101.285	101.185	101.085	3.250	102.430	102.330	102.230	3.990	103.365	103.265	103.165	3.990	103.365	103.265	103.165	3.990	103.365	103.265	103.165	3.250	101.215	101.115	101.015	3.990	101.215	101.115	101.015	3.990	101.215	101.115	101.015
4.000	101.385	101.285	101.185	3.375	102.873	102.773	102.673	4.000	103.465	103.365	103.265	4.000	103.465	103.365	103.265	4.000	103.465	103.365	103.265	3.375	101.516	101.416	101.316	4.000	101.516	101.416	101.316	4.000	101.516	101.416	101.316
4.125	101.620	101.520	101.420	3.500	103.216	103.116	103.016	4.125	103.648	103.548	103.448	4.125	103.648	103.548	103.448	4.125	103.648	103.548	103.448	3.500	101.695	101.595	101.495	4.125	101.695	101.595	101.495	4.125	101.695	101.595	101.495
4.250	100.237	100.137	100.037	3.625	103.499	103.399	103.299	4.250	104.599	104.499	104.399	4.250	104.599	104.499	104.399	4.250	104.599	104.499	104.399	3.625	102.470	102.370	102.270	4.250	102.470	102.370	102.270				



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.:

10/14/2020

45 Day Lock Exp.:

10/29/2020

60 Day Lock Exp.:

11/13/2020

W. Rate Sheet Dated: 9/14/2020

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	100.391	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%	
≥ 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.:

10/14/2020

45 Day Lock Exp.:

10/29/2020

60 Day Lock Exp.:

11/13/2020

W. Rate Sheet Dated: 9/14/2020

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)