

W. Rate Sheet Dated: 9/22/2020

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	100.052	99.818	99.615	2.500	99.451	99.216	99.013	2.250	98.630	98.480	98.330	3.125	96.304	96.154	96.004
2.625	100.056	99.822	99.619	2.625	99.453	99.219	99.016	2.500	98.636	98.486	98.336	3.250	97.805	97.655	97.505
2.750	101.060	100.889	100.717	2.750	99.959	99.788	99.616	2.625	98.639	98.489	98.339	3.375	97.801	97.651	97.501
2.875	101.064	100.892	100.720	2.875	99.962	99.790	99.619	2.750	99.118	98.968	98.818	3.500	97.802	97.652	97.502
3.000	101.067	100.896	100.724	3.000	99.965	99.793	99.621	2.875	99.121	98.971	98.821	3.625	97.804	97.654	97.504
3.125	101.071	100.899	100.727	3.125	99.968	99.796	99.624	3.000	99.123	98.973	98.823	Margin = 2.250		Index = 0.130	
3.250	101.341	101.191	101.041	3.250	99.990	99.840	99.690	3.125	99.126	98.976	98.826	30 Year OTC			
3.375	101.345	101.195	101.045	3.375	99.993	99.843	99.693	3.250	101.266	101.116	100.966	Rate	30 Day	45 Day	60 Day
3.500	101.348	101.198	101.048	3.500	100.012	99.862	99.712	3.375	101.268	101.118	100.968	4.000	101.165	100.915	100.665
3.625	101.351	101.201	101.051	3.625	100.014	99.864	99.714	3.500	101.325	101.175	101.025	4.125	101.168	100.918	100.668
3.750	102.144	101.994	101.844	3.750	101.495	101.345	101.195	3.625	101.327	101.177	101.027	4.375	102.547	102.297	102.047
3.875	102.047	101.897	101.747	3.875	101.497	101.347	101.197	3.750	102.582	102.432	102.282	4.500	102.536	102.286	102.036
4.000	102.040	101.890	101.740	4.000	101.486	101.336	101.186	3.875	102.584	102.434	102.284	4.625	102.538	102.288	102.038
4.125	102.043	101.893	101.743	4.125	101.488	101.338	101.188	4.000	102.572	102.422	102.272	4.875	103.267	103.017	102.767
4.250	103.520	103.420	103.320	4.250	102.856	102.756	102.656	4.125	102.574	102.424	102.274	5.000	103.256	103.006	102.756
4.375	103.422	103.322	103.222	4.375	102.858	102.758	102.658	4.250	102.724	102.574	102.424	5.125	103.258	103.008	102.758
4.500	103.411	103.311	103.211	4.500	102.847	102.747	102.647	4.375	102.726	102.576	102.426	5.500	103.976	103.726	103.476
4.625	103.413	103.313	103.213	4.625	102.849	102.749	102.649	4.500	102.715	102.565	102.415	5.625	103.979	103.729	103.479
6.250	104.140	104.040	103.940	6.250	103.269	103.169	103.069	4.625	102.716	102.566	102.416	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	101.485	101.250	101.047	2.500	101.385	101.150	100.947	2.250	100.926	100.776	100.626
2.625	101.485	101.250	101.047	2.625	101.385	101.150	100.947	2.375	100.929	100.779	100.629
2.750	102.750	102.579	102.407	2.750	102.650	102.479	102.307	2.500	100.929	100.779	100.629
2.875	102.754	102.582	102.410	2.875	102.653	102.481	102.310	2.625	100.929	100.779	100.629
3.000	102.754	102.582	102.410	3.000	102.653	102.481	102.309	2.750	101.406	101.256	101.106
3.125	102.754	102.582	102.410	3.125	102.653	102.481	102.309	2.875	101.417	101.267	101.117
3.250	102.771	102.621	102.471	3.250	102.672	102.522	102.372	3.000	101.417	101.267	101.117
3.375	102.785	102.635	102.485	3.375	102.684	102.534	102.384	3.125	101.417	101.267	101.117
3.500	102.785	102.635	102.485	3.500	102.701	102.551	102.401	3.250	103.554	103.404	103.254
3.625	102.785	102.635	102.485	3.625	102.684	102.534	102.384	3.375	103.565	103.415	103.265
3.750	103.474	103.324	103.174	3.750	103.413	103.263	103.113	3.500	103.620	103.470	103.320
3.875	103.488	103.338	103.188	3.875	103.387	103.237	103.087	3.625	103.565	103.415	103.265
4.000	103.478	103.328	103.178	4.000	103.373	103.223	103.073	3.750	104.818	104.668	104.518

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	-0.350
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	98.415	98.165	97.915	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.418	98.168	97.918	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.041	99.791	99.541	6.250	103.750	103.750	103.750	4.375	99.797	99.547	99.297				
4.000	100.047	99.797	99.547					4.500	99.786	99.536	99.286	Rate	30 Day	45 Day	60 Day
4.125	100.045	99.795	99.545					4.625	99.788	99.538	99.288	6.250	102.750	102.500	102.250
4.250	101.418	101.168	100.918					4.875	100.517	100.267	100.017	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.416	101.166	100.916					5.000	100.506	100.256	100.006				
4.500	101.427	101.177	100.927					5.125	100.508	100.258	100.008				
4.625	101.425	101.175	100.925					5.500	101.226	100.976	100.726				
4.750	102.166	101.916	101.666					5.625	101.229	100.979	100.729				
								6.250	100.750	100.500	100.250				
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# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/22/2020

45 Day Lock Exp.:

11/6/2020

60 Day Lock Exp.:

11/23/2020

W. Rate Sheet Dated: 9/22/2020

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	95.664	95.514	95.364
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	97.555	97.405	97.255
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	97.551	97.401	97.251
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	97.898	97.748	97.598	3.500	97.552	97.402	97.252
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.901	97.751	97.601	3.625	97.554	97.404	97.254
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.903	97.753	97.603	Margin = 2.250		Index = .130	
3.250	100.441	100.291	100.141	3.250	99.520	99.370	99.220	3.125	97.906	97.756	97.606	30 Year OTC			
3.375	100.445	100.295	100.145	3.375	99.523	99.373	99.223	3.250	100.796	100.646	100.496	Rate	30 Day	45 Day	60 Day
3.500	100.448	100.298	100.148	3.500	99.542	99.392	99.242	3.375	100.798	100.648	100.498	3.250	98.566	98.316	98.066
3.625	100.451	100.301	100.151	3.625	99.544	99.394	99.244	3.500	100.855	100.705	100.555	3.375	98.570	98.320	98.070
3.750	100.869	100.719	100.569	3.750	100.650	100.500	100.350	3.625	100.857	100.707	100.557	3.500	98.573	98.323	98.073
3.875	100.772	100.622	100.472	3.875	100.652	100.502	100.352	3.750	101.737	101.587	101.437	3.625	98.576	98.326	98.076
4.000	100.765	100.615	100.465	4.000	100.641	100.491	100.341	3.875	N/A	N/A	N/A	3.750	99.894	99.644	99.394
4.125	100.768	100.618	100.468	4.125	100.643	100.493	100.343	4.000	N/A	N/A	N/A	3.875	99.897	99.647	99.397
4.250	101.307	101.207	101.107	4.250	101.074	100.974	100.874	4.125	N/A	N/A	N/A	4.000	99.890	99.640	99.390
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	99.893	99.643	99.393
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	100.332	100.082	99.832
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	101.521	101.371	101.221	3.250	101.422	101.272	101.122	2.750	98.624	98.474	98.324
3.375	101.535	101.385	101.235	3.375	101.434	101.284	101.134	2.875	98.636	98.486	98.336
3.500	101.535	101.385	101.235	3.500	101.451	101.301	101.151	3.000	98.636	98.486	98.336
3.625	101.535	101.385	101.235	3.625	101.434	101.284	101.134	3.125	98.636	98.486	98.336
3.750	101.849	101.699	101.549	3.750	101.788	101.638	101.488	3.250	100.429	100.279	100.129
3.875	101.863	101.713	101.563	3.875	101.762	101.612	101.462	3.375	100.440	100.290	100.140
4.000	101.853	101.703	101.553	4.000	101.748	101.598	101.448	3.500	100.495	100.345	100.195
4.125	101.862	101.712	101.562	4.125	101.762	101.612	101.462	3.625	100.440	100.290	100.140
4.250	102.299	102.199	102.099	4.250	102.191	102.091	101.991	3.750	101.693	101.543	101.393

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	-0.350
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
6.250	N/A	N/A	N/A					6.250	N/A	N/A	N/A				

Lock Desk Policy	
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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
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.:

10/22/2020

45 Day Lock Exp.:

11/6/2020

60 Day Lock Exp.:

11/23/2020

W. Rate Sheet Dated: 9/22/2020

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@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/22/2020

45 Day Lock Exp.:

11/6/2020

60 Day Lock Exp.:

11/23/2020

W. Rate Sheet Dated: 9/22/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.183	100.051	99.893	3.375	101.631	101.501	101.404	3.375	101.631	101.501	101.404	2.750	100.059	99.927	99.769	3.375	100.388	100.258	100.161
2.875	100.812	100.685	100.535	3.500	102.002	101.874	101.780	3.500	102.002	101.874	101.780	2.875	100.688	100.561	100.411	3.500	100.759	100.631	100.537
2.990	101.250	101.128	100.991	3.625	102.285	102.159	102.068	3.625	102.285	102.159	102.068	2.990	101.126	101.004	100.867	3.625	101.042	100.916	100.825
3.000	101.350	101.228	101.091	3.750	101.179	101.079	100.979	3.750	101.179	101.079	100.979	3.000	100.126	101.104	100.967	3.750	100.585	100.485	100.385
3.125	101.672	101.554	101.425	3.875	101.550	101.450	101.350	3.125	101.550	101.450	101.350	3.125	101.548	101.430	101.301	3.875	100.956	100.856	100.756
3.250	101.890	101.757	101.649	3.990	101.848	101.748	101.648	3.250	101.848	101.748	101.648	3.250	100.647	100.514	100.406	3.990	101.254	101.154	101.054
3.375	102.381	102.251	102.154	4.000	101.948	101.848	101.748	4.000	101.948	101.848	101.748	3.375	101.138	101.008	100.911	4.000	101.354	101.254	101.154
3.500	102.752	102.624	102.530	4.125	102.181	102.081	101.981	4.125	102.181	102.081	101.981	3.500	101.509	101.381	101.287	4.125	101.587	101.487	101.387
3.625	103.035	102.909	102.818	4.250	102.334	102.234	102.134	3.625	102.334	102.234	102.134	3.625	101.792	101.666	101.575	4.250	100.038	99.938	99.838
3.750	101.929	101.829	101.729	4.375	102.612	102.512	102.412	4.375	102.612	102.512	102.412	3.750	101.335	101.235	101.135	4.375	100.316	100.216	100.116
3.875	102.300	102.200	102.100	4.500	102.867	102.767	102.667	4.500	102.867	102.767	102.667	3.875	101.706	101.606	101.506	4.500	100.571	100.471	100.371
3.990	102.473	102.373	102.273	4.625	102.983	102.883	102.783	3.990	101.879	101.779	101.679	3.990	101.879	101.779	101.679	4.625	100.687	100.587	100.487
4.000	102.573	102.473	102.373	4.750	103.332	103.232	103.132	4.000	101.979	101.879	101.779	4.000	101.979	101.879	101.779	4.750	100.482	100.382	100.282
4.125	102.806	102.706	102.606	4.875	103.607	103.507	103.407	4.125	102.212	102.112	102.012	4.125	102.212	102.112	102.012	4.875	100.757	100.657	100.557
4.250	102.959	102.859	102.759	4.990	103.892	103.792	103.692	4.250	100.663	100.563	100.463	4.250	100.663	100.563	100.463	4.990	101.042	100.942	100.842
4.375	103.237	103.137	103.037	5.000	103.992	103.892	103.792	4.375	100.941	100.841	100.741	5.000	101.196	101.096	100.996	4.375	101.142	101.042	100.942
4.500	103.492	103.392	103.292	5.125	104.285	104.185	104.085	4.500	101.196	101.096	100.996	5.125	101.196	101.096	100.996	5.125	101.285	101.185	101.085
4.625	103.608	103.508	103.408	5.250	104.446	104.346	104.243	4.625	101.312	101.212	101.112	5.250	101.312	101.212	101.112	5.250	101.296	101.196	101.096
4.750	103.957	103.857	103.757	5.375	105.067	104.940	104.849	4.750	101.107	101.007	100.907	5.375	101.107	101.007	100.907	5.375	101.767	101.640	101.549
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	100.388	100.258	100.161	2.750	100.314	100.214	100.084	3.375	102.952	102.852	102.752	3.375	102.952	102.852	102.752	2.750	101.434	101.334	101.234
3.500	100.759	100.631	100.537	2.875	100.885	100.785	100.665	3.500	103.292	103.192	103.092	3.500	103.292	103.192	103.092	2.875	101.723	101.623	101.523
3.625	101.042	100.916	100.825	2.990	101.249	101.149	101.037	3.625	103.569	103.469	103.369	3.625	103.569	103.469	103.369	2.990	101.849	101.749	101.649
3.750	100.585	100.485	100.385	3.000	101.349	101.249	101.137	3.750	102.448	102.348	102.248	3.750	102.448	102.348	102.248	3.000	101.949	101.849	101.749
3.875	100.956	100.856	100.756	3.125	101.658	101.558	101.452	3.875	102.829	102.729	102.629	3.875	102.829	102.729	102.629	3.125	101.519	101.419	101.319
3.990	101.254	101.154	101.054	3.250	102.012	101.912	101.812	3.990	103.048	102.948	102.848	3.990	103.048	102.948	102.848	3.250	101.731	101.631	101.531
4.000	101.354	101.254	101.154	3.375	102.452	102.352	102.252	4.000	103.148	103.048	102.948	4.000	103.148	103.048	102.948	3.375	102.029	101.929	101.829
4.125	101.587	101.487	101.387	3.500	102.792	102.692	102.592	4.125	103.328	103.228	103.128	4.125	103.328	103.228	103.128	3.500	102.210	102.110	102.010
4.250	100.038	99.938	99.838	3.625	103.069	102.969	102.869	4.250	104.341	104.241	104.141	4.250	104.341	104.241	104.141	3.625	102.390	102.290	102.190
4.375	100.316	100.216	100.116	3.750	101.948	101.848	101.748	4.375	104.529	104.429	104.329	4.375	104.529	104.429	104.329	3.750	102.681	102.581	102.481
4.500	100.571	100.471	100.371	3.875	102.329	102.229	102.129	4.500	105.064	104.964	104.864	4.500	105.064	104.964	104.864	3.875	102.823	102.723	102.623
4.625	100.687	100.587	100.487	3.990	102.548	102.448	102.348	4.625	105.187	105.087	104.987	4.625	105.187	105.087	104.987	3.990	103.029	102.929	102.829
4.750	100.482	100.382	100.282	4.000	102.648	102.548	102.448	4.750	105.574	105.474	105.374	4.750	105.574	105.474	105.374	4.000	103.129	103.029	102.929
4.875	100.757	100.657	100.557	4.125	102.828	102.728	102.628	4.875	105.818	105.718	105.618	4.875	105.818	105.718	105.618	4.125	103.305	103.205	103.105
4.990	101.042	100.942	100.842	4.250	103.841	103.741	103.641	4.990	106.010	105.910	105.810	4.990	106.010	105.910	105.810	4.250	103.499	103.399	103.299
5.000	101.142	101.042	100.942	4.375	104.029	103.929	103.829	5.000	106.110	106.010	105.910	5.000	106.110	106.010	105.910	4.375	103.712	103.612	103.512
5.125	101.285	101.185	101.085	4.500	104.189	104.089	103.989	5.125	106.388	106.288	106.188	5.125	106.388	106.288	106.188	4.500	103.851	103.751	103.651
5.250	101.296	101.151	101.063	4.625	104.312	104.212	104.112	5.250	106.234	106.121	106.007	5.250	106.234	106.121	106.007	4.625	103.200	103.087	102.983
5.375	101.767	101.640	101.549	4.750	104.699	104.599	104.499	5.375	105.478	105.365	105.252	5.375	105.478	105.365	105.252	4.750	103.295	103.182	103.079
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	103.434	103.334	103.234	2.750	103.684	103.584	103.484	2.750	101.971	101.871	101.771	2.750	103.971	103.871	103.771	2.750	104.221	104.121	104.021
2.875	101.848	101.748	101.648	2.875	101.848	101.748	101.648	2.875	102.260	102.160	102.060	2.875	102.385	102.285	102.185	2.875	102.385	102.285	102.185
2.990	101.974	101.874	101.774	2.990	101.974	101.874	101.774	2.990	102.386	102.286	102.186	2.990	102.511	102.411	102.311	2.990	102.511	102.411	102.311
3.000	102.074	101.974	101.874	3.000	102.074	101.974	101.874	3.000	102.486	102.386	102.286	3.000	102.611	102.511	102.411	3.000	102.611	102.511	102.411
3.125	101.644	101.544	101.444	3.125	101.644	101.544	101.444	3.125	101.556	101.456	101.356	3.125	101.681	101.581	101.481	3.125	101.681	101.581	101.481
3.250	101.856	101.756	101.656	3.250	101.856	101.756	101.656	3.250	101.768	101.668	101.568	3.250	101.893	101.793	101.693	3.250	101.893	101.793	101.693
3.375	102.154	102.054	101.954	3.375	102.154	102.054	101.954	3.375	102.066	101.966	101.866	3.375	102.191	102.091	101.991	3.375	102.191	102.091	101.991
3.500	102.335	102.235	102.135	3.500	102.335	102.235	102.135	3.500	102.247	102.147	102.047	3.500	102.372	102.272	102.172	3.500	102.372	102.272	102.172
3.625	102.515	102.415	102.315	3.625	102.515	102.415	102.315	3.625	101.927	101.827	101.727	3.625	102.052	101.952	101.852	3.625	102.052	101.952	101.852
3.750	102.806	102.706	102.606	3.750	102.806	102.706	102.606	3.750	102.218	102.118	102.018	3.750	102.343	102.243	102.143	3.750	102.343	102.243	102.143
3.875	102.948	102.848	102.748	3.875	102.948	102.848	102.7												



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/22/2020

45 Day Lock Exp.:

11/6/2020

60 Day Lock Exp.:

11/23/2020

W. Rate Sheet Dated: 9/22/2020

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	100.171	100.046	99.858	2.750	100.302	100.202	100.051	2.750	101.503	101.403	101.303	2.750	98.697	98.572	98.384	2.750	100.740	100.640	100.540
2.875	100.800	100.679	100.502	2.875	100.873	100.773	100.632	2.875	101.790	101.690	101.590	2.875	99.326	99.205	99.028	2.875	101.027	100.927	100.827
2.990	101.241	101.125	100.959	2.990	101.241	101.141	101.009	2.990	101.915	101.815	101.715	2.990	99.767	99.651	99.485	2.990	101.152	101.052	100.952
3.000	101.341	101.225	101.059	3.000	101.341	101.241	101.109	3.000	102.015	101.915	101.815	3.000	99.867	99.751	99.585	3.000	101.252	101.152	101.052
3.125	101.660	101.548	101.398	3.125	101.655	101.555	101.431	3.125	101.554	101.454	101.354	3.125	100.186	100.074	99.924	3.125	100.291	100.191	100.091
3.250	101.928	101.799	101.698	3.250	102.050	101.950	101.850	3.250	101.765	101.665	101.565	3.250	99.335	99.206	99.105	3.250	100.502	100.402	100.302
3.375	102.419	102.294	102.207	3.375	102.490	102.390	102.290	3.375	102.066	101.966	101.866	3.375	99.826	99.701	99.614	3.375	100.803	100.703	100.603
3.500	102.791	102.668	102.586	3.500	102.832	102.732	102.632	3.500	102.244	102.144	102.044	3.500	100.198	100.075	99.993	3.500	100.981	100.881	100.781
3.625	103.075	102.954	102.875	3.625	103.114	103.014	102.914	3.625	102.475	102.375	102.275	3.625	100.482	100.361	100.282	3.625	100.712	100.612	100.512
3.750	102.025	101.925	101.825	3.750	102.045	101.945	101.845	3.750	102.768	102.668	102.568	3.750	100.081	99.981	99.881	3.750	101.005	100.905	100.805
3.875	102.397	102.297	102.197	3.875	102.428	102.328	102.228	3.875	102.908	102.808	102.708	3.875	100.453	100.353	100.253	3.875	101.145	101.045	100.945
3.990	102.573	102.473	102.373	3.990	102.648	102.548	102.448	3.990	103.113	103.013	102.913	3.990	100.629	100.529	100.429	3.990	101.350	101.250	101.150
4.000	102.673	102.573	102.473	4.000	102.748	102.648	102.548	4.000	103.213	103.113	103.013	4.000	100.729	100.629	100.529	4.000	101.450	101.350	101.250
4.125	102.907	102.807	102.707	4.125	102.930	102.830	102.730	4.125	103.234	103.134	103.034	4.125	100.963	100.863	100.763	4.125	100.971	100.871	100.771
4.250	103.023	102.923	102.823	4.250	103.901	103.801	103.701	4.250	103.429	103.329	103.229	4.250	99.377	99.277	99.177	4.250	101.166	101.066	100.966
4.375	103.303	103.203	103.103	4.375	104.090	103.990	103.890	4.375	103.643	103.543	103.443	4.375	99.657	99.557	99.457	4.375	101.380	101.280	101.180
4.500	103.559	103.459	103.359	4.500	104.251	104.151	104.051	4.500	103.783	103.683	103.583	4.500	99.913	99.813	99.713	4.500	101.520	101.420	101.320
4.625	103.676	103.576	103.476	4.625	104.376	104.276	104.176	4.625	103.161	103.048	102.950	4.625	100.030	99.930	99.830	4.625	98.929	98.816	98.718
4.750	104.089	103.978	103.889	4.750	104.829	104.729	104.629	4.750	103.258	103.145	103.047	4.750	99.889	99.778	99.689	4.750	100.168	100.055	99.957

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"	-0.500
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.:

10/22/2020

45 Day Lock Exp.:

11/6/2020

60 Day Lock Exp.:

11/23/2020

W. Rate Sheet Dated: 9/22/2020

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)