

W. Rate Sheet Dated: 9/24/2020

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	100.224	100.224	99.818	2.500	99.622	99.622	99.216	2.250	98.673	98.673	98.373	3.125	96.304	96.304	96.004
2.625	100.228	100.228	99.822	2.625	99.625	99.625	99.219	2.500	98.679	98.679	98.379	3.250	97.805	97.805	97.505
2.750	101.060	101.060	100.701	2.750	99.959	99.959	99.600	2.625	98.682	98.682	98.382	3.375	97.801	97.801	97.501
2.875	101.064	101.064	100.705	2.875	99.962	99.962	99.603	2.750	99.177	99.177	98.877	3.500	97.802	97.802	97.502
3.000	101.067	101.067	100.708	3.000	99.965	99.965	99.606	2.875	99.179	99.179	98.879	3.625	97.804	97.804	97.504
3.125	101.071	101.071	100.711	3.125	99.968	99.968	99.609	3.000	99.182	99.182	98.882	Margin = 2.250		Index = 0.130	
3.250	101.466	101.466	101.166	3.250	100.115	100.115	99.815	3.125	99.184	99.184	98.884	30 Year OTC			
3.375	101.470	101.470	101.170	3.375	100.118	100.118	99.818	3.250	101.406	101.406	101.106	Rate	30 Day	45 Day	60 Day
3.500	101.473	101.473	101.173	3.500	100.137	100.137	99.837	3.375	101.409	101.409	101.109	4.000	101.306	101.306	100.806
3.625	101.476	101.476	101.176	3.625	100.139	100.139	99.839	3.500	101.466	101.466	101.166	4.125	101.309	101.309	100.809
3.750	102.284	102.284	101.984	3.750	101.636	101.636	101.336	3.625	101.468	101.468	101.168	4.375	102.625	102.625	102.125
3.875	102.187	102.187	101.887	3.875	101.638	101.638	101.338	3.750	102.457	102.457	102.157	4.500	102.614	102.614	102.114
4.000	102.181	102.181	101.881	4.000	101.626	101.626	101.326	3.875	102.459	102.459	102.159	4.625	102.616	102.616	102.116
4.125	102.184	102.184	101.884	4.125	101.628	101.628	101.328	4.000	102.447	102.447	102.147	4.875	103.142	103.142	102.642
4.250	103.598	103.598	103.398	4.250	102.934	102.934	102.734	4.125	102.449	102.449	102.149	5.000	103.131	103.131	102.631
4.375	103.500	103.500	103.300	4.375	102.936	102.936	102.736	4.250	102.756	102.756	102.456	5.125	103.133	103.133	102.633
4.500	103.489	103.489	103.289	4.500	102.925	102.925	102.725	4.375	102.757	102.757	102.457	5.500	103.851	103.851	103.351
4.625	103.491	103.491	103.291	4.625	102.927	102.927	102.727	4.500	102.746	102.746	102.446	5.625	103.854	103.854	103.354
6.250	104.015	104.015	103.815	6.250	103.144	103.144	102.944	4.625	102.748	102.748	102.448	6.250	103.500	103.500	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	101.657	101.657	101.250	2.500	101.557	101.557	101.150	2.250	100.969	100.969	100.669
2.625	101.657	101.657	101.250	2.625	101.557	101.557	101.150	2.375	100.972	100.972	100.672
2.750	102.750	102.750	102.391	2.750	102.650	102.650	102.291	2.500	100.972	100.972	100.672
2.875	102.754	102.754	102.395	2.875	102.653	102.653	102.294	2.625	100.972	100.972	100.672
3.000	102.754	102.754	102.394	3.000	102.653	102.653	102.294	2.750	101.464	101.464	101.164
3.125	102.754	102.754	102.394	3.125	102.653	102.653	102.294	2.875	101.476	101.476	101.176
3.250	102.896	102.896	102.596	3.250	102.797	102.797	102.497	3.000	101.476	101.476	101.176
3.375	102.910	102.910	102.610	3.375	102.809	102.809	102.509	3.125	101.476	101.476	101.176
3.500	102.910	102.910	102.610	3.500	102.826	102.826	102.526	3.250	103.695	103.695	103.395
3.625	102.910	102.910	102.610	3.625	102.809	102.809	102.509	3.375	103.706	103.706	103.406
3.750	103.615	103.615	103.315	3.750	103.554	103.554	103.254	3.500	103.761	103.761	103.461
3.875	103.628	103.628	103.328	3.875	103.527	103.527	103.227	3.625	103.706	103.706	103.406
4.000	103.619	103.619	103.319	4.000	103.514	103.514	103.214	3.750	104.693	104.693	104.393

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	98.556	98.556	98.056	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.559	98.559	98.059				
3.875	100.181	100.181	99.681	6.250	103.750	103.750	103.500	4.375	99.875	99.875	99.375	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.188	100.188	99.688					4.500	99.864	99.864	99.364	Rate	30 Day	45 Day	60 Day
4.125	100.185	100.185	99.685					4.625	99.866	99.866	99.366	6.250	102.750	102.750	102.250
4.250	101.496	101.496	100.996					4.875	100.392	100.392	99.892	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.494	101.494	100.994					5.000	100.381	100.381	99.881				
4.500	101.505	101.505	101.005					5.125	100.383	100.383	99.883				
4.625	101.503	101.503	101.003					5.500	101.101	101.101	100.601				
4.750	102.041	102.041	101.541					5.625	101.104	101.104	100.604				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.250				

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

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM will not be accepted. Locks received after close (1pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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



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.:

10/26/2020

45 Day Lock Exp.:

11/9/2020

60 Day Lock Exp.:

11/23/2020

W. Rate Sheet Dated: 9/24/2020

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	95.664	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	97.555	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	97.551	97.251
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	97.957	97.957	97.657	3.500	97.552	97.552	97.252
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.959	97.959	97.659	3.625	97.554	97.554	97.254
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.962	97.962	97.662	Margin = 2.250		Index = .130	
3.250	100.566	100.566	100.266	3.250	99.645	99.645	99.345	3.125	97.964	97.964	97.664	30 Year OTC			
3.375	100.570	100.570	100.270	3.375	99.648	99.648	99.348	3.250	100.936	100.936	100.636	Rate	30 Day	45 Day	60 Day
3.500	100.573	100.573	100.273	3.500	99.667	99.667	99.367	3.375	100.939	100.939	100.639	3.250	98.691	98.691	98.191
3.625	100.576	100.576	100.276	3.625	99.669	99.669	99.369	3.500	100.996	100.996	100.696	3.375	98.695	98.695	98.195
3.750	101.009	101.009	100.709	3.750	100.791	100.791	100.491	3.625	100.998	100.998	100.698	3.500	98.698	98.698	98.198
3.875	100.912	100.912	100.612	3.875	100.793	100.793	100.493	3.750	101.612	101.612	101.312	3.625	98.701	98.701	98.201
4.000	100.906	100.906	100.606	4.000	100.781	100.781	100.481	3.875	N/A	N/A	N/A	3.750	100.034	100.034	99.534
4.125	100.909	100.909	100.609	4.125	100.783	100.783	100.483	4.000	N/A	N/A	N/A	3.875	100.037	100.037	99.537
4.250	101.385	101.385	101.185	4.250	101.152	101.152	100.952	4.125	N/A	N/A	N/A	4.000	100.031	100.031	99.531
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	100.034	100.034	99.534
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	100.410	100.410	99.910
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	101.646	101.646	101.346	3.250	101.547	101.547	101.247	2.750	98.683	98.683	98.383
3.375	101.660	101.660	101.360	3.375	101.559	101.559	101.259	2.875	98.694	98.694	98.394
3.500	101.660	101.660	101.360	3.500	101.576	101.576	101.276	3.000	98.694	98.694	98.394
3.625	101.660	101.660	101.360	3.625	101.559	101.559	101.259	3.125	98.694	98.694	98.394
3.750	101.990	101.990	101.690	3.750	101.929	101.929	101.629	3.250	100.570	100.570	100.270
3.875	102.003	102.003	101.703	3.875	101.902	101.902	101.602	3.375	100.581	100.581	100.281
4.000	101.994	101.994	101.694	4.000	101.889	101.889	101.589	3.500	100.636	100.636	100.336
4.125	102.003	102.003	101.703	4.125	101.902	101.902	101.602	3.625	100.581	100.581	100.281
4.250	102.377	102.377	102.177	4.250	102.269	102.269	102.069	3.750	101.568	101.568	101.268

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 AVIM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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

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



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.:

10/26/2020

45 Day Lock Exp.:

11/9/2020

60 Day Lock Exp.:

11/23/2020

W. Rate Sheet Dated: 9/24/2020

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.:

10/26/2020

45 Day Lock Exp.:

11/9/2020

60 Day Lock Exp.:

11/23/2020

W. Rate Sheet Dated: 9/24/2020

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	100.265	100.265	99.985	3.375	101.593	101.593	101.384	3.375	101.593	101.593	101.384	2.750	100.141	100.141	99.861	3.375	100.350	100.350	100.141
2.875	100.884	100.884	100.619	3.500	101.960	101.960	101.756	3.500	101.960	101.960	101.756	2.875	100.760	100.760	100.495	3.500	100.717	100.717	100.513
2.990	101.316	101.316	101.065	3.625	102.238	102.238	102.038	3.625	102.238	102.238	102.038	2.990	101.192	101.192	100.941	3.625	100.995	100.995	100.795
3.000	101.416	101.416	101.165	3.750	101.464	101.464	101.264	3.750	101.464	101.464	101.264	3.000	101.292	101.292	101.041	3.750	100.870	100.870	100.670
3.125	101.731	101.731	101.496	3.875	101.832	101.832	101.632	3.875	101.832	101.832	101.632	3.125	101.607	101.607	101.372	3.875	101.238	101.238	101.038
3.250	101.859	101.859	101.636	3.990	102.130	102.130	101.930	3.990	102.130	102.130	101.930	3.250	100.616	100.616	100.393	3.990	101.536	101.536	101.336
3.375	102.343	102.343	102.134	4.000	102.230	102.230	102.030	4.000	102.230	102.230	102.030	3.375	101.100	101.100	100.891	4.000	101.636	101.636	101.436
3.500	102.710	102.710	102.506	4.125	102.461	102.461	102.261	4.125	102.461	102.461	102.261	3.500	101.467	101.467	101.263	4.125	101.867	101.867	101.667
3.625	102.988	102.988	102.788	4.250	102.421	102.421	102.221	4.250	102.421	102.421	102.221	3.625	101.745	101.745	101.545	4.250	100.125	100.125	99.925
3.750	102.214	102.214	102.014	4.375	102.698	102.698	102.498	4.375	102.698	102.698	102.498	3.750	101.620	101.620	101.420	4.375	100.402	100.402	100.202
3.875	102.582	102.582	102.382	4.500	102.953	102.953	102.753	4.500	102.953	102.953	102.753	3.875	101.988	101.988	101.788	4.500	100.657	100.657	100.457
3.990	102.755	102.755	102.555	4.625	103.069	103.069	102.869	4.625	103.069	103.069	102.869	3.990	102.161	102.161	101.961	4.625	100.773	100.773	100.573
4.000	102.855	102.855	102.655	4.750	103.393	103.393	103.193	4.750	103.393	103.393	103.193	4.000	102.261	102.261	102.061	4.750	100.543	100.543	100.343
4.125	103.086	103.086	102.886	4.875	103.667	103.667	103.467	4.875	103.667	103.667	103.467	4.125	102.492	102.492	102.292	4.875	100.817	100.817	100.617
4.250	103.046	103.046	102.846	4.990	103.953	103.953	103.753	4.990	103.953	103.953	103.753	4.250	100.750	100.750	100.550	4.990	101.103	101.103	100.903
4.375	103.323	103.323	103.123	5.000	104.053	104.053	103.853	5.000	104.053	104.053	103.853	4.375	101.027	101.027	100.827	5.000	101.203	101.203	101.003
4.500	103.578	103.578	103.378	5.125	104.349	104.349	104.149	5.125	104.349	104.349	104.149	4.500	101.282	101.282	101.082	5.125	101.349	101.349	101.149
4.625	103.694	103.694	103.494	5.250	104.438	104.438	104.238	5.250	104.438	104.438	104.238	4.625	101.398	101.398	101.198	5.250	101.288	101.288	101.088
4.750	104.018	104.018	103.818	5.375	105.061	105.061	104.861	5.375	105.061	105.061	104.861	4.750	101.168	101.168	100.968	5.375	101.761	101.761	101.561
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	100.350	100.350	100.141	2.750	100.403	100.403	100.191	3.375	102.922	102.922	102.722	3.375	102.922	102.922	102.722	2.750	101.445	101.445	101.245
3.500	100.717	100.717	100.513	2.875	100.970	100.970	100.765	3.500	102.538	102.538	102.338	3.500	102.538	102.538	102.338	2.875	101.730	101.730	101.530
3.625	100.995	100.995	100.795	2.990	101.329	101.329	101.129	3.625	103.536	103.536	103.336	3.625	103.536	103.536	103.336	2.990	101.854	101.854	101.654
3.750	100.870	100.870	100.670	3.000	101.429	101.429	101.229	3.750	102.776	102.776	102.576	3.750	102.776	102.776	102.576	3.000	101.954	101.954	101.754
3.875	101.238	101.238	101.038	3.125	101.735	101.735	101.535	3.875	103.153	103.153	102.953	3.875	103.153	103.153	102.953	3.125	101.538	101.538	101.338
3.990	101.536	101.536	101.336	3.250	101.987	101.987	101.787	3.990	103.371	103.371	103.171	3.990	103.371	103.371	103.171	3.250	101.747	101.747	101.547
4.000	101.636	101.636	101.436	3.375	102.422	102.422	102.222	4.000	103.471	103.471	103.271	4.000	103.471	103.471	103.271	3.375	102.043	102.043	101.843
4.125	101.867	101.867	101.667	3.500	102.758	102.758	102.558	4.125	103.651	103.651	103.451	4.125	103.651	103.651	103.451	3.500	102.222	102.222	102.022
4.250	100.125	100.125	99.925	3.625	103.036	103.036	102.836	4.250	104.424	104.424	104.224	4.250	104.424	104.424	104.224	3.625	102.452	102.452	102.252
4.375	100.402	100.402	100.202	3.750	102.276	102.276	102.076	4.375	104.611	104.611	104.411	4.375	104.611	104.611	104.411	3.750	102.741	102.741	102.541
4.500	100.657	100.657	100.457	3.875	102.653	102.653	102.453	4.500	105.146	105.146	104.946	4.500	105.146	105.146	104.946	3.875	102.882	102.882	102.682
4.625	100.773	100.773	100.573	3.990	102.871	102.871	102.671	4.625	105.269	105.269	105.069	4.625	105.269	105.269	105.069	3.990	103.085	103.085	102.885
4.750	100.543	100.543	100.343	4.000	102.971	102.971	102.771	4.750	105.626	105.626	105.426	4.750	105.626	105.626	105.426	4.000	103.185	103.185	102.985
4.875	100.817	100.817	100.617	4.125	103.151	103.151	102.951	4.875	105.870	105.870	105.670	4.875	105.870	105.870	105.670	4.125	103.297	103.297	103.097
4.990	101.103	101.103	100.903	4.250	103.924	103.924	103.724	4.990	106.062	106.062	105.862	4.990	106.062	106.062	105.862	4.250	103.489	103.489	103.289
5.000	101.203	101.203	101.003	4.375	104.111	104.111	103.911	5.000	106.162	106.162	105.962	5.000	106.162	106.162	105.962	4.375	103.698	103.698	103.498
5.125	101.349	101.349	101.149	4.500	104.271	104.271	104.071	5.125	106.440	106.440	106.240	5.125	106.440	106.440	106.240	4.500	103.838	103.838	103.638
5.250	101.288	101.288	101.088	4.625	104.394	104.394	104.194	5.250	106.226	106.226	106.026	5.250	106.226	106.226	106.026	4.625	103.201	103.201	103.001
5.375	101.761	101.761	101.561	4.750	104.751	104.751	104.551	5.375	105.471	105.471	105.271	5.375	105.471	105.471	105.271	4.750	103.296	103.296	103.096
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	103.445	103.445	103.245	2.750	103.695	103.695	103.495	2.750	101.982	101.982	101.782	2.750	103.982	103.982	103.782	2.750	104.232	104.232	104.032
2.875	101.855	101.855	101.655	2.875	101.855	101.855	101.655	2.875	102.267	102.267	102.067	2.875	102.392	102.392	102.192	2.875	102.392	102.392	102.192
2.990	101.979	101.979	101.779	2.990	101.979	101.979	101.779	2.990	102.391	102.391	102.191	2.990	102.516	102.516	102.316	2.990	102.516	102.516	102.316
3.000	102.079	102.079	101.879	3.000	102.079	102.079	101.879	3.000	102.491	102.491	102.291	3.000	102.616	102.616	102.416	3.000	102.616	102.616	102.416
3.125	101.663	101.663	101.463	3.125	101.663	101.663	101.463	3.125	101.575	101.575	101.375	3.125	101.700	101.700	101.500	3.125	101.700	101.700	101.500
3.250	101.872	101.872	101.672	3.250	101.872	101.872	101.672	3.250	101.784	101.784	101.584	3.250	101.909	101.909	101.709	3.250	101.909	101.909	101.709
3.375	102.168	102.168	101.968	3.375	102.168	102.168	101.968	3.375	102.080	102.080	101.880	3.375	102.205	102.205	102.005	3.375	102.205	102.205	102.005
3.500	102.347	102.347	102.147	3.500	102.347	102.347	102.147	3.500	102.259	102.259	102.059	3.500	102.384	102.384	102.184	3.500	102.384	102.384	102.184
3.625	102.577	102.577	102.377	3.625	102.577	102.577	102.377	3.625	101.989	101.989	101.789	3.625	102.114	102.114	101.914	3.625	102.114	102.114	101.914
3.750	102.866	102.866	102.666	3.750	102.866	102.866	102.666	3.750	102.278	102.278	102.078	3.750	102.403	102.403	102.203	3.750	102.403	102.403	102.203
3.875	103.007	103.007	102.807	3.875	103.007	103.007	1												



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.:

10/26/2020

45 Day Lock Exp.:

11/9/2020

60 Day Lock Exp.:

11/23/2020

W. Rate Sheet Dated: 9/24/2020

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	100.265	100.265	99.985	2.750	100.403	100.403	100.191	2.750	101.445	101.445	101.245	2.750	98.791	98.791	98.511	2.750	100.682	100.682	100.482
2.875	100.884	100.884	100.619	2.875	100.970	100.970	100.765	2.875	101.730	101.730	101.530	2.875	99.410	99.410	99.145	2.875	100.967	100.967	100.767
2.990	101.316	101.316	101.065	2.990	101.329	101.329	101.129	2.990	101.854	101.854	101.654	2.990	99.842	99.842	99.591	2.990	101.091	101.091	100.891
3.000	101.416	101.416	101.165	3.000	101.429	101.429	101.229	3.000	101.954	101.954	101.754	3.000	99.942	99.942	99.691	3.000	101.191	101.191	100.991
3.125	101.731	101.731	101.496	3.125	101.735	101.735	101.535	3.125	101.538	101.538	101.338	3.125	100.257	100.257	100.022	3.125	100.275	100.275	100.075
3.250	101.859	101.859	101.636	3.250	101.987	101.987	101.787	3.250	101.747	101.747	101.547	3.250	99.266	99.266	99.043	3.250	100.484	100.484	100.284
3.375	102.343	102.343	102.134	3.375	102.422	102.422	102.222	3.375	102.043	102.043	101.843	3.375	99.750	99.750	99.541	3.375	100.780	100.780	100.580
3.500	102.710	102.710	102.506	3.500	102.758	102.758	102.558	3.500	102.222	102.222	102.022	3.500	100.117	100.117	99.913	3.500	100.959	100.959	100.759
3.625	102.988	102.988	102.788	3.625	103.036	103.036	102.836	3.625	102.452	102.452	102.252	3.625	100.395	100.395	100.195	3.625	100.689	100.689	100.489
3.750	102.214	102.214	102.014	3.750	102.276	102.276	102.076	3.750	102.741	102.741	102.541	3.750	100.270	100.270	100.070	3.750	100.978	100.978	100.778
3.875	102.582	102.582	102.382	3.875	102.653	102.653	102.453	3.875	102.882	102.882	102.682	3.875	100.638	100.638	100.438	3.875	101.119	101.119	100.919
3.990	102.755	102.755	102.555	3.990	102.871	102.871	102.671	3.990	103.085	103.085	102.885	3.990	100.811	100.811	100.611	3.990	101.322	101.322	101.122
4.000	102.855	102.855	102.655	4.000	102.971	102.971	102.771	4.000	103.185	103.185	102.985	4.000	100.911	100.911	100.711	4.000	101.422	101.422	101.222
4.125	103.086	103.086	102.886	4.125	103.151	103.151	102.951	4.125	103.297	103.297	103.097	4.125	101.142	101.142	100.942	4.125	101.034	101.034	100.834
4.250	103.046	103.046	102.846	4.250	103.924	103.924	103.724	4.250	103.489	103.489	103.289	4.250	99.400	99.400	99.200	4.250	101.226	101.226	101.026
4.375	103.323	103.323	103.123	4.375	104.111	104.111	103.911	4.375	103.698	103.698	103.498	4.375	99.677	99.677	99.477	4.375	101.435	101.435	101.235
4.500	103.578	103.578	103.378	4.500	104.271	104.271	104.071	4.500	103.838	103.838	103.638	4.500	99.932	99.932	99.732	4.500	101.575	101.575	101.375
4.625	103.694	103.694	103.494	4.625	104.394	104.394	104.194	4.625	103.201	103.201	103.001	4.625	100.048	100.048	99.848	4.625	98.969	98.969	98.769
4.750	104.018	104.018	103.818	4.750	104.751	104.751	104.551	4.750	103.296	103.296	103.096	4.750	99.818	99.818	99.618	4.750	100.206	100.206	100.006

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤80%	>80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, LPMI , UW Fee Buyout			

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
All Refinances "R/T"	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/26/2020

45 Day Lock Exp.:

11/9/2020

60 Day Lock Exp.:

11/23/2020

W. Rate Sheet Dated: 9/24/2020

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)