

W. Rate Sheet Dated: 9/28/2020

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	100.443	100.443	100.005	2.500	99.841	99.841	99.404	2.250	98.743	98.743	98.443	3.125	96.248	96.248	95.948
2.625	100.447	100.447	100.009	2.625	99.844	99.844	99.407	2.500	98.749	98.749	98.449	3.250	97.749	97.749	97.449
2.750	101.279	101.279	100.889	2.750	100.178	100.178	99.788	2.625	98.752	98.752	98.452	3.375	97.745	97.745	97.445
2.875	101.283	101.283	100.892	2.875	100.181	100.181	99.790	2.750	99.149	99.149	98.849	3.500	97.746	97.746	97.446
3.000	101.286	101.286	100.896	3.000	100.184	100.184	99.793	2.875	99.152	99.152	98.852	3.625	97.748	97.748	97.448
3.125	101.289	101.289	100.899	3.125	100.187	100.187	99.796	3.000	99.155	99.155	98.855	Margin = 2.250		Index = 0.130	
3.250	101.497	101.497	101.197	3.250	100.146	100.146	99.846	3.125	99.157	99.157	98.857	30 Year OTC			
3.375	101.501	101.501	101.201	3.375	100.149	100.149	99.849	3.250	101.406	101.406	101.106	Rate	30 Day	45 Day	60 Day
3.500	101.504	101.504	101.204	3.500	100.168	100.168	99.868	3.375	101.409	101.409	101.109	4.000	101.478	101.478	100.978
3.625	101.507	101.507	101.207	3.625	100.170	100.170	99.870	3.500	101.466	101.466	101.166	4.125	101.480	101.480	100.980
3.750	102.456	102.456	102.156	3.750	101.808	101.808	101.508	3.625	101.468	101.468	101.168	4.375	102.562	102.562	102.062
3.875	102.359	102.359	102.059	3.875	101.810	101.810	101.510	3.750	102.524	102.524	102.224	4.500	102.551	102.551	102.051
4.000	102.353	102.353	102.053	4.000	101.798	101.798	101.498	3.875	102.525	102.525	102.225	4.625	102.554	102.554	102.054
4.125	102.355	102.355	102.055	4.125	101.800	101.800	101.500	4.000	102.514	102.514	102.214	4.875	103.095	103.095	102.595
4.250	103.535	103.535	103.335	4.250	102.872	102.872	102.672	4.125	102.515	102.515	102.215	5.000	103.084	103.084	102.584
4.375	103.437	103.437	103.237	4.375	102.874	102.874	102.674	4.250	102.740	102.740	102.440	5.125	103.086	103.086	102.586
4.500	103.426	103.426	103.226	4.500	102.862	102.862	102.662	4.375	102.742	102.742	102.442	5.500	103.820	103.820	103.320
4.625	103.429	103.429	103.229	4.625	102.864	102.864	102.664	4.500	102.730	102.730	102.430	5.625	103.822	103.822	103.322
6.250	103.983	103.983	103.783	6.250	103.113	103.113	102.913	4.625	102.732	102.732	102.432	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	101.656	101.656	101.219	2.500	101.556	101.556	101.119	2.250	100.820	100.820	100.520
2.625	101.656	101.656	101.219	2.625	101.556	101.556	101.119	2.375	100.823	100.823	100.523
2.750	102.750	102.750	102.360	2.750	102.650	102.650	102.260	2.500	100.823	100.823	100.523
2.875	102.754	102.754	102.363	2.875	102.653	102.653	102.262	2.625	100.823	100.823	100.523
3.000	102.754	102.754	102.363	3.000	102.653	102.653	102.262	2.750	101.218	101.218	100.918
3.125	102.753	102.753	102.363	3.125	102.653	102.653	102.262	2.875	101.229	101.229	100.929
3.250	102.708	102.708	102.408	3.250	102.610	102.610	102.310	3.000	101.229	101.229	100.929
3.375	102.722	102.722	102.422	3.375	102.622	102.622	102.322	3.125	101.229	101.229	100.929
3.500	102.722	102.722	102.422	3.500	102.638	102.638	102.338	3.250	103.476	103.476	103.176
3.625	102.722	102.722	102.422	3.625	102.621	102.621	102.321	3.375	103.487	103.487	103.187
3.750	103.568	103.568	103.268	3.750	103.506	103.506	103.206	3.500	103.542	103.542	103.242
3.875	103.581	103.581	103.281	3.875	103.480	103.480	103.180	3.625	103.487	103.487	103.187
4.000	103.572	103.572	103.272	4.000	103.467	103.467	103.167	3.750	104.540	104.540	104.240

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	98.728	98.728	98.228	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.730	98.730	98.230	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.353	100.353	99.853	6.250	103.750	103.750	103.500	4.375	99.812	99.812	99.312				
4.000	100.360	100.360	99.860					4.500	99.801	99.801	99.301	Rate	30 Day	45 Day	60 Day
4.125	100.357	100.357	99.857					4.625	99.804	99.804	99.304	6.250	102.750	102.750	102.250
4.250	101.433	101.433	100.933					4.875	100.345	100.345	99.845	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.431	101.431	100.931					5.000	100.334	100.334	99.834				
4.500	101.442	101.442	100.942					5.125	100.336	100.336	99.836				
4.625	101.440	101.440	100.940					5.500	101.070	101.070	100.570				
4.750	101.994	101.994	101.494					5.625	101.072	101.072	100.572				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	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

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)

W. Rate Sheet Dated: 9/28/2020

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	95.608	95.608	95.308
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	97.499	97.499	97.199
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	97.495	97.495	97.195
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	97.929	97.929	97.629	3.500	97.496	97.496	97.196
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.932	97.932	97.632	3.625	97.498	97.498	97.198
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.935	97.935	97.635	Margin = 2.250		Index = .130	
3.250	100.597	100.597	100.297	3.250	99.676	99.676	99.376	3.125	97.937	97.937	97.637	30 Year OTC			
3.375	100.601	100.601	100.301	3.375	99.679	99.679	99.379	3.250	100.936	100.936	100.636	Rate	30 Day	45 Day	60 Day
3.500	100.604	100.604	100.304	3.500	99.698	99.698	99.398	3.375	100.939	100.939	100.639	3.250	98.722	98.722	98.222
3.625	100.607	100.607	100.307	3.625	99.700	99.700	99.400	3.500	100.996	100.996	100.696	3.375	98.726	98.726	98.226
3.750	101.181	101.181	100.881	3.750	100.963	100.963	100.663	3.625	100.998	100.998	100.698	3.500	98.729	98.729	98.229
3.875	101.084	101.084	100.784	3.875	100.965	100.965	100.665	3.750	101.679	101.679	101.379	3.625	98.732	98.732	98.232
4.000	101.078	101.078	100.778	4.000	100.953	100.953	100.653	3.875	N/A	N/A	N/A	3.750	100.206	100.206	99.706
4.125	101.080	101.080	100.780	4.125	100.955	100.955	100.655	4.000	N/A	N/A	N/A	3.875	100.209	100.209	99.709
4.250	101.323	101.323	101.123	4.250	101.089	101.089	100.889	4.125	N/A	N/A	N/A	4.000	100.203	100.203	99.703
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	100.205	100.205	99.705
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	100.348	100.348	99.848
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	101.458	101.458	101.158	3.250	101.360	101.360	101.060	2.750	98.437	98.437	98.137
3.375	101.472	101.472	101.172	3.375	101.372	101.372	101.072	2.875	98.448	98.448	98.148
3.500	101.472	101.472	101.172	3.500	101.388	101.388	101.088	3.000	98.448	98.448	98.148
3.625	101.472	101.472	101.172	3.625	101.371	101.371	101.071	3.125	98.448	98.448	98.148
3.750	101.943	101.943	101.643	3.750	101.881	101.881	101.581	3.250	100.351	100.351	100.051
3.875	101.956	101.956	101.656	3.875	101.855	101.855	101.555	3.375	100.362	100.362	100.062
4.000	101.947	101.947	101.647	4.000	101.842	101.842	101.542	3.500	100.417	100.417	100.117
4.125	101.956	101.956	101.656	4.125	101.855	101.855	101.555	3.625	100.362	100.362	100.062
4.250	102.096	102.096	101.896	4.250	101.987	101.987	101.787	3.750	101.415	101.415	101.115

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"				
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A		4.750	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A					
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A					
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A					
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A					
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A					
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A					
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A					
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A					
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A					
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A		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.:

10/28/2020

45 Day Lock Exp.:

11/12/2020

60 Day Lock Exp.:

11/27/2020

W. Rate Sheet Dated: 9/28/2020

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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 10/28/2020
45 Day Lock Exp.: 11/12/2020
60 Day Lock Exp.: 11/27/2020

W. Rate Sheet Dated: 9/28/2020

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	100.429	100.429	100.137	3.375	101.703	101.703	101.491	3.375	101.703	101.703	101.491	2.750	100.114	100.114	99.822	3.375	100.728	100.728	100.516
2.875	101.057	101.057	100.778	3.500	102.073	102.073	101.865	3.500	102.073	102.073	101.865	2.875	100.742	100.742	100.463	3.500	101.098	101.098	100.890
2.990	101.495	101.495	101.233	3.625	102.351	102.351	102.151	3.625	102.351	102.351	102.151	2.990	101.180	101.180	100.918	3.625	101.376	101.376	101.176
3.000	101.595	101.595	101.333	3.750	101.373	101.373	101.173	3.750	101.373	101.373	101.173	3.000	100.280	100.280	100.018	3.750	100.399	100.399	100.199
3.125	101.913	101.913	101.670	3.875	101.743	101.743	101.543	3.875	101.743	101.743	101.543	3.125	101.598	101.598	101.355	3.875	100.769	100.769	100.569
3.250	101.963	101.963	101.737	3.990	102.043	102.043	101.843	3.990	102.043	102.043	101.843	3.250	100.988	100.988	100.762	3.990	101.069	101.069	100.869
3.375	102.453	102.453	102.241	4.000	102.143	102.143	101.943	4.000	102.143	102.143	101.943	3.375	101.478	101.478	101.266	4.000	101.169	101.169	100.969
3.500	102.823	102.823	102.615	4.125	102.375	102.375	102.175	4.125	102.375	102.375	102.175	3.500	101.848	101.848	101.640	4.125	101.401	101.401	101.201
3.625	103.101	103.101	102.901	4.250	102.410	102.410	102.210	4.250	102.410	102.410	102.210	3.625	102.126	102.126	101.926	4.250	100.560	100.560	100.360
3.750	102.123	102.123	101.923	4.375	102.688	102.688	102.488	4.375	102.688	102.688	102.488	3.750	101.149	101.149	100.949	4.375	100.838	100.838	100.638
3.875	102.493	102.493	102.293	4.500	102.945	102.945	102.745	4.500	102.945	102.945	102.745	3.875	101.519	101.519	101.319	4.500	101.095	101.095	100.895
3.990	102.668	102.668	102.468	4.625	103.059	103.059	102.859	4.625	103.059	103.059	102.859	3.990	101.694	101.694	101.494	4.625	101.209	101.209	101.009
4.000	102.768	102.768	102.568	4.750	103.344	103.344	103.144	4.750	103.344	103.344	103.144	4.000	101.794	101.794	101.594	4.750	100.494	100.494	100.294
4.125	103.000	103.000	102.800	4.875	103.618	103.618	103.418	4.875	103.618	103.618	103.418	4.125	102.026	102.026	101.826	4.875	100.768	100.768	100.568
4.250	103.035	103.035	102.835	4.990	103.905	103.905	103.705	4.990	103.905	103.905	103.705	4.250	101.185	101.185	100.985	4.990	101.055	101.055	100.855
4.375	103.313	103.313	103.113	5.000	104.005	104.005	103.805	5.000	104.005	104.005	103.805	4.375	101.463	101.463	101.263	5.000	101.155	101.155	100.955
4.500	103.570	103.570	103.370	5.125	104.301	104.301	104.101	5.125	104.301	104.301	104.101	4.500	101.720	101.720	101.520	5.125	101.301	101.301	101.101
4.625	103.684	103.684	103.484	5.250	104.344	104.344	104.144	5.250	104.344	104.344	104.144	4.625	101.834	101.834	101.634	5.250	101.194	101.194	100.994
4.750	103.969	103.969	103.769	5.375	104.972	104.972	104.772	5.375	104.972	104.972	104.772	4.750	101.119	101.119	100.919	5.375	101.672	101.672	101.472
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	100.728	100.728	100.516	2.750	100.588	100.588	100.351	3.375	103.045	103.045	102.845	3.375	103.045	103.045	102.845	2.750	101.519	101.519	101.319
3.500	101.098	101.098	100.890	2.875	101.158	101.158	100.932	3.500	103.386	103.386	103.186	3.500	103.386	103.386	103.186	2.875	101.808	101.808	101.608
3.625	101.376	101.376	101.176	2.990	101.525	101.525	101.308	3.625	103.663	103.663	103.463	3.625	103.663	103.663	103.463	2.990	101.934	101.934	101.734
3.750	100.999	100.999	100.199	3.000	101.625	101.625	101.408	3.750	102.697	102.697	102.497	3.750	102.697	102.697	102.497	3.000	102.034	102.034	101.834
3.875	100.769	100.769	100.569	3.125	101.935	101.935	101.726	3.875	103.078	103.078	102.878	3.875	103.078	103.078	102.878	3.125	101.764	101.764	101.564
3.990	101.069	101.069	100.869	3.250	102.105	102.105	101.905	3.990	103.296	103.296	103.096	3.990	103.296	103.296	103.096	3.250	101.975	101.975	101.775
4.000	101.169	101.169	100.969	3.375	102.545	102.545	102.345	4.000	103.396	103.396	103.196	4.000	103.396	103.396	103.196	3.375	102.275	102.275	102.075
4.125	101.401	101.401	101.201	3.500	102.886	102.886	102.686	4.125	103.577	103.577	103.377	4.125	103.577	103.577	103.377	3.500	102.451	102.451	102.251
4.250	100.560	100.560	100.360	3.625	103.163	103.163	102.963	4.250	104.421	104.421	104.221	4.250	104.421	104.421	104.221	3.625	102.464	102.464	102.264
4.375	100.838	100.838	100.638	3.750	102.197	102.197	101.997	4.375	104.609	104.609	104.409	4.375	104.609	104.609	104.409	3.750	102.755	102.755	102.555
4.500	101.095	101.095	100.895	3.875	102.578	102.578	102.378	4.500	105.144	105.144	104.944	4.500	105.144	105.144	104.944	3.875	102.896	102.896	102.696
4.625	101.209	101.209	101.009	3.990	102.796	102.796	102.596	4.625	105.267	105.267	105.067	4.625	105.267	105.267	105.067	3.990	103.101	103.101	102.901
4.750	100.494	100.494	100.294	4.000	102.896	102.896	102.696	4.750	105.584	105.584	105.384	4.750	105.584	105.584	105.384	4.000	103.201	103.201	103.001
4.875	100.768	100.768	100.568	4.125	103.077	103.077	102.877	4.875	105.829	105.829	105.629	4.875	105.829	105.829	105.629	4.125	103.326	103.326	103.126
4.990	101.055	101.055	100.855	4.250	103.921	103.921	103.721	4.990	106.022	106.022	105.822	4.990	106.022	106.022	105.822	4.250	103.520	103.520	103.320
5.000	101.155	101.155	100.955	4.375	104.109	104.109	103.909	5.000	106.122	106.122	105.922	5.000	106.122	106.122	105.922	4.375	103.731	103.731	103.531
5.125	101.301	101.301	101.101	4.500	104.269	104.269	104.069	5.125	106.398	106.398	106.198	5.125	106.398	106.398	106.198	4.500	103.868	103.868	103.668
5.250	101.194	101.194	100.994	4.625	104.392	104.392	104.192	5.250	106.143	106.143	105.943	5.250	106.143	106.143	105.943	4.625	103.170	103.170	102.970
5.375	101.672	101.672	101.472	4.750	104.709	104.709	104.509	5.375	105.388	105.388	105.188	5.375	105.388	105.388	105.188	4.750	103.266	103.266	103.066
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	103.519	103.519	103.319	2.750	103.769	103.769	103.569	2.750	101.931	101.931	101.731	2.750	103.931	103.931	103.731	2.750	104.181	104.181	103.981
2.875	101.933	101.933	101.733	2.875	101.933	101.933	101.733	2.875	102.220	102.220	102.020	2.875	102.345	102.345	102.145	2.875	102.345	102.345	102.145
2.990	102.059	102.059	101.859	2.990	102.059	102.059	101.859	2.990	102.346	102.346	102.146	2.990	102.471	102.471	102.271	2.990	102.471	102.471	102.271
3.000	102.159	102.159	101.959	3.000	102.159	102.159	101.959	3.000	102.446	102.446	102.246	3.000	102.571	102.571	102.371	3.000	102.571	102.571	102.371
3.125	101.889	101.889	101.689	3.125	101.889	101.889	101.689	3.125	101.801	101.801	101.601	3.125	101.926	101.926	101.726	3.125	101.926	101.926	101.726
3.250	102.100	102.100	101.900	3.250	102.100	102.100	101.900	3.250	102.012	102.012	101.812	3.250	102.137	102.137	101.937	3.250	102.137	102.137	101.937
3.375	102.400	102.400	102.200	3.375	102.400	102.400	102.200	3.375	102.312	102.312	102.112	3.375	102.437	102.437	102.237	3.375	102.437	102.437	102.237
3.500	102.576	102.576	102.376	3.500	102.576	102.576	102.376	3.500	102.488	102.488	102.288	3.500	102.613	102.613	102.413	3.500	102.613	102.613	102.413
3.625	102.589	102.589	102.389	3.625	102.589	102.589	102.389	3.625	102.001	102.001	101.801	3.625	102.126	102.126	101.926	3.625	102.126	102.126	101.926
3.750	102.880	102.880	102.680	3.750	102.880	102.8													



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.:

10/28/2020

45 Day Lock Exp.:

11/12/2020

60 Day Lock Exp.:

11/27/2020

W. Rate Sheet Dated: 9/28/2020

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	100.429	100.429	100.137	2.750	100.588	100.588	100.351	2.750	101.519	101.519	101.319	2.750	98.764	98.764	98.472	2.750	100.631	100.631	100.431
2.875	101.057	101.057	100.778	2.875	101.158	101.158	100.932	2.875	101.808	101.808	101.608	2.875	99.392	99.392	99.113	2.875	100.920	100.920	100.720
2.990	101.495	101.495	101.233	2.990	101.525	101.525	101.308	2.990	101.934	101.934	101.734	2.990	99.830	99.830	99.568	2.990	101.046	101.046	100.846
3.000	101.595	101.595	101.333	3.000	101.625	101.625	101.408	3.000	102.034	102.034	101.834	3.000	99.930	99.930	99.668	3.000	101.146	101.146	100.946
3.125	101.913	101.913	101.670	3.125	101.935	101.935	101.726	3.125	101.764	101.764	101.564	3.125	100.248	100.248	100.005	3.125	100.501	100.501	100.301
3.250	101.963	101.963	101.737	3.250	102.105	102.105	101.905	3.250	101.975	101.975	101.775	3.250	99.638	99.638	99.412	3.250	100.712	100.712	100.512
3.375	102.453	102.453	102.241	3.375	102.545	102.545	102.345	3.375	102.275	102.275	102.075	3.375	100.128	100.128	99.916	3.375	101.012	101.012	100.812
3.500	102.823	102.823	102.615	3.500	102.886	102.886	102.686	3.500	102.451	102.451	102.251	3.500	100.498	100.498	100.290	3.500	101.188	101.188	100.988
3.625	103.101	103.101	102.901	3.625	103.163	103.163	102.963	3.625	102.464	102.464	102.264	3.625	100.776	100.776	100.576	3.625	100.701	100.701	100.501
3.750	102.123	102.123	101.923	3.750	102.197	102.197	101.997	3.750	102.755	102.755	102.555	3.750	99.799	99.799	99.599	3.750	100.992	100.992	100.792
3.875	102.493	102.493	102.293	3.875	102.578	102.578	102.378	3.875	102.896	102.896	102.696	3.875	100.169	100.169	99.969	3.875	101.133	101.133	100.933
3.990	102.668	102.668	102.468	3.990	102.796	102.796	102.596	3.990	103.101	103.101	102.901	3.990	100.344	100.344	100.144	3.990	101.338	101.338	101.138
4.000	102.768	102.768	102.568	4.000	102.896	102.896	102.696	4.000	103.201	103.201	103.001	4.000	100.444	100.444	100.244	4.000	101.438	101.438	101.238
4.125	103.000	103.000	102.800	4.125	103.077	103.077	102.877	4.125	103.326	103.326	103.126	4.125	100.676	100.676	100.476	4.125	101.063	101.063	100.863
4.250	103.035	103.035	102.835	4.250	103.921	103.921	103.721	4.250	103.520	103.520	103.320	4.250	99.835	99.835	99.635	4.250	101.257	101.257	101.057
4.375	103.313	103.313	103.113	4.375	104.109	104.109	103.909	4.375	103.731	103.731	103.531	4.375	100.113	100.113	99.913	4.375	101.468	101.468	101.268
4.500	103.570	103.570	103.370	4.500	104.269	104.269	104.069	4.500	103.868	103.868	103.668	4.500	100.370	100.370	100.170	4.500	101.605	101.605	101.405
4.625	103.684	103.684	103.484	4.625	104.392	104.392	104.192	4.625	103.170	103.170	102.970	4.625	100.484	100.484	100.284	4.625	98.938	98.938	98.738
4.750	103.969	103.969	103.769	4.750	104.709	104.709	104.509	4.750	103.266	103.266	103.066	4.750	99.769	99.769	99.569	4.750	100.184	100.184	99.984

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.:

10/28/2020

45 Day Lock Exp.:

11/12/2020

60 Day Lock Exp.:

11/27/2020

W. Rate Sheet Dated: 9/28/2020

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)