

W. Rate Sheet Dated: 9/30/2020

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	100.568	100.568	100.130	2.500	99.966	99.966	99.529	2.250	98.900	98.900	98.600	3.125	96.248	96.248	95.948
2.625	100.572	100.572	100.134	2.625	99.969	99.969	99.532	2.500	98.906	98.906	98.606	3.250	97.749	97.749	97.449
2.750	101.404	101.404	101.014	2.750	100.303	100.303	99.913	2.625	98.908	98.908	98.608	3.375	97.745	97.745	97.445
2.875	101.408	101.408	101.017	2.875	100.306	100.306	99.915	2.750	99.259	99.259	98.959	3.500	97.746	97.746	97.446
3.000	101.411	101.411	101.021	3.000	100.309	100.309	99.918	2.875	99.261	99.261	98.961	3.625	97.748	97.748	97.448
3.125	101.414	101.414	101.024	3.125	100.312	100.312	99.921	3.000	99.264	99.264	98.964	Margin = 2.250		Index = 0.120	
3.250	101.685	101.685	101.385	3.250	100.334	100.334	100.034	3.125	99.267	99.267	98.967	30 Year OTC			
3.375	101.688	101.688	101.388	3.375	100.336	100.336	100.036	3.250	101.406	101.406	101.106	Rate	30 Day	45 Day	60 Day
3.500	101.691	101.691	101.391	3.500	100.355	100.355	100.055	3.375	101.409	101.409	101.109	4.000	101.290	101.290	100.790
3.625	101.695	101.695	101.395	3.625	100.358	100.358	100.058	3.500	101.466	101.466	101.166	4.125	101.293	101.293	100.793
3.750	102.269	102.269	101.969	3.750	101.620	101.620	101.320	3.625	101.468	101.468	101.168	4.375	102.469	102.469	101.969
3.875	102.172	102.172	101.872	3.875	101.622	101.622	101.322	3.750	102.348	102.348	102.048	4.500	102.458	102.458	101.958
4.000	102.165	102.165	101.865	4.000	101.611	101.611	101.311	3.875	102.349	102.349	102.049	4.625	102.460	102.460	101.960
4.125	102.168	102.168	101.868	4.125	101.613	101.613	101.313	4.000	102.338	102.338	102.038	4.875	103.095	103.095	102.595
4.250	103.442	103.442	103.242	4.250	102.778	102.778	102.578	4.125	102.340	102.340	102.040	5.000	103.084	103.084	102.584
4.375	103.344	103.344	103.144	4.375	102.780	102.780	102.580	4.250	102.693	102.693	102.393	5.125	103.086	103.086	102.586
4.500	103.333	103.333	103.133	4.500	102.769	102.769	102.569	4.375	102.695	102.695	102.395	5.500	103.976	103.976	103.476
4.625	103.335	103.335	103.135	4.625	102.771	102.771	102.571	4.500	102.683	102.683	102.383	5.625	103.979	103.979	103.479
6.250	104.140	104.140	103.940	6.250	103.269	103.269	103.069	4.625	102.685	102.685	102.385	6.250	103.500	103.500	103.000

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.500	101.914	101.814	101.814	101.377	2.500	101.814	101.714	101.714	101.277	2.250	101.110	101.010	101.010	100.710
2.625	101.914	101.814	101.814	101.377	2.625	101.814	101.714	101.714	101.277	2.375	101.113	101.013	101.013	100.713
2.750	103.008	102.908	102.908	102.518	2.750	102.908	102.808	102.808	102.418	2.500	101.113	101.013	101.013	100.713
2.875	103.012	102.912	102.912	102.521	2.875	102.911	102.811	102.811	102.420	2.625	101.112	101.012	101.012	100.712
3.000	103.012	102.912	102.912	102.521	3.000	102.911	102.811	102.811	102.420	2.750	101.460	101.360	101.360	101.060
3.125	103.011	102.911	102.911	102.521	3.125	102.911	102.811	102.811	102.420	2.875	101.472	101.372	101.372	101.072
3.250	103.029	102.929	102.929	102.629	3.250	102.930	102.830	102.830	102.530	3.000	101.472	101.372	101.372	101.072
3.375	103.043	102.943	102.943	102.643	3.375	102.942	102.842	102.842	102.542	3.125	101.472	101.372	101.372	101.072
3.500	103.043	102.943	102.943	102.643	3.500	102.958	102.858	102.858	102.558	3.250	103.609	103.509	103.509	103.209
3.625	103.043	102.943	102.943	102.643	3.625	102.942	102.842	102.842	102.542	3.375	103.620	103.520	103.520	103.220
3.750	103.513	103.413	103.413	103.113	3.750	103.452	103.352	103.352	103.052	3.500	103.675	103.575	103.575	103.275
3.875	103.527	103.427	103.427	103.127	3.875	103.426	103.326	103.326	103.026	3.625	103.620	103.520	103.520	103.220
4.000	103.517	103.417	103.417	103.117	4.000	103.412	103.312	103.312	103.012	3.750	104.497	104.397	104.397	104.097

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	98.540	98.540	98.040	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.543	98.543	98.043				
3.875	100.166	100.166	99.666	6.250	103.750	103.750	103.500	4.375	99.719	99.719	99.219	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.172	100.172	99.672					4.500	99.708	99.708	99.208	Rate	30 Day	45 Day	60 Day
4.125	100.170	100.170	99.670					4.625	99.710	99.710	99.210	6.250	102.750	102.750	102.250
4.250	101.340	101.340	100.840					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	101.338	101.338	100.838					5.000	100.334	100.334	99.834				
4.500	101.349	101.349	100.849					5.125	100.336	100.336	99.836				
4.625	101.346	101.346	100.846					5.500	101.226	101.226	100.726				
4.750	101.994	101.994	101.494					5.625	101.229	101.229	100.729				
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 UJW / 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.:

10/30/2020

45 Day Lock Exp.:

11/16/2020

60 Day Lock Exp.:

11/30/2020

W. Rate Sheet Dated: 9/30/2020

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	95.764	95.764	95.464
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	98.195	98.195	97.895	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	98.198	98.198	97.898	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	98.200	98.200	97.900	Margin = 2.250		Index = .120	
3.250	100.754	100.754	100.454	3.250	99.832	99.832	99.532	3.125	98.203	98.203	97.903	30 Year OTC			
3.375	100.757	100.757	100.457	3.375	99.835	99.835	99.535	3.250	100.905	100.905	100.605	Rate	30 Day	45 Day	60 Day
3.500	100.760	100.760	100.460	3.500	99.854	99.854	99.554	3.375	100.908	100.908	100.608	3.250	98.879	98.879	98.379
3.625	100.763	100.763	100.463	3.625	99.856	99.856	99.556	3.500	100.965	100.965	100.665	3.375	98.882	98.882	98.382
3.750	100.931	100.931	100.631	3.750	100.713	100.713	100.413	3.625	100.967	100.967	100.667	3.500	98.885	98.885	98.385
3.875	100.834	100.834	100.534	3.875	100.715	100.715	100.415	3.750	101.440	101.440	101.140	3.625	98.888	98.888	98.388
4.000	100.828	100.828	100.528	4.000	100.703	100.703	100.403	3.875	N/A	N/A	N/A	3.750	99.956	99.956	99.456
4.125	100.830	100.830	100.530	4.125	100.705	100.705	100.405	4.000	N/A	N/A	N/A	3.875	99.959	99.959	99.459
4.250	101.229	101.229	101.029	4.250	100.996	100.996	100.796	4.125	N/A	N/A	N/A	4.000	99.953	99.953	99.453
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	99.955	99.955	99.455
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	100.254	100.254	99.754
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	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.250	101.747	101.647	101.647	101.347	3.250	101.649	101.549	101.549	101.249	2.750	98.679	98.579	98.579	98.279
3.375	101.761	101.661	101.661	101.361	3.375	101.661	101.561	101.561	101.261	2.875	98.690	98.590	98.590	98.290
3.500	101.761	101.661	101.661	101.361	3.500	101.677	101.577	101.577	101.277	3.000	98.690	98.590	98.590	98.290
3.625	101.761	101.661	101.661	101.361	3.625	101.661	101.561	101.561	101.261	3.125	98.690	98.590	98.590	98.290
3.750	101.826	101.726	101.726	101.426	3.750	101.764	101.664	101.664	101.364	3.250	100.484	100.384	100.384	100.084
3.875	101.839	101.739	101.739	101.439	3.875	101.738	101.638	101.638	101.338	3.375	100.495	100.395	100.395	100.095
4.000	101.830	101.730	101.730	101.430	4.000	101.725	101.625	101.625	101.325	3.500	100.550	100.450	100.450	100.150
4.125	101.839	101.739	101.739	101.439	4.125	101.738	101.638	101.638	101.338	3.625	100.495	100.395	100.395	100.095
4.250	102.135	102.035	102.035	101.835	4.250	102.027	101.927	101.927	101.727	3.750	101.372	101.272	101.272	100.972

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
												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
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.:

10/30/2020

45 Day Lock Exp.:

11/16/2020

60 Day Lock Exp.:

11/30/2020

W. Rate Sheet Dated: 9/30/2020

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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.: 10/30/2020
45 Day Lock Exp.: 11/16/2020
60 Day Lock Exp.: 11/30/2020

W. Rate Sheet Dated: 9/30/2020

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	100.593	100.593	100.325	3.375	101.831	101.831	101.610	3.375	101.831	101.831	101.610	2.750	100.278	100.278	100.010	3.375	100.856	100.856	100.635
2.875	101.245	101.245	100.991	3.500	102.198	102.198	101.982	3.500	102.198	102.198	101.982	2.875	100.930	100.930	100.676	3.500	101.223	101.223	101.007
2.990	101.705	101.705	101.467	3.625	102.461	102.461	102.252	3.625	102.461	102.461	102.252	2.990	101.390	101.390	101.152	3.625	101.486	101.486	101.277
3.000	101.805	101.805	101.567	3.750	101.403	101.403	101.203	3.750	101.403	101.403	101.203	3.000	101.490	101.490	101.252	3.750	100.429	100.429	100.229
3.125	102.135	102.135	101.916	3.875	101.762	101.762	101.562	3.875	101.762	101.762	101.562	3.125	101.820	101.820	101.601	3.875	100.788	100.788	100.588
3.250	102.078	102.078	101.840	3.990	102.039	102.039	101.839	3.990	102.039	102.039	101.839	3.250	101.103	101.103	100.865	3.990	101.065	101.065	100.865
3.375	102.581	102.581	102.360	4.000	102.139	102.139	101.939	4.000	102.139	102.139	101.939	3.375	101.606	101.606	101.385	4.000	101.165	101.165	100.965
3.500	102.948	102.948	102.732	4.125	102.351	102.351	102.151	4.125	102.351	102.351	102.151	3.500	101.973	101.973	101.757	4.125	101.377	101.377	101.177
3.625	103.211	103.211	103.002	4.250	102.421	102.421	102.221	4.250	102.421	102.421	102.221	3.625	102.236	102.236	102.027	4.250	100.571	100.571	100.371
3.750	102.153	102.153	101.953	4.375	102.677	102.677	102.477	4.375	102.677	102.677	102.477	3.750	101.179	101.179	100.979	4.375	100.827	100.827	100.627
3.875	102.512	102.512	102.312	4.500	102.907	102.907	102.707	4.500	102.907	102.907	102.707	3.875	101.538	101.538	101.338	4.500	101.057	101.057	100.857
3.990	102.664	102.664	102.464	4.625	103.003	103.003	102.803	4.625	103.003	103.003	102.803	3.990	101.690	101.690	101.490	4.625	101.153	101.153	100.953
4.000	102.764	102.764	102.564	4.750	103.342	103.342	103.142	4.750	103.342	103.342	103.142	4.000	101.790	101.790	101.590	4.750	100.492	100.492	100.292
4.125	102.976	102.976	102.776	4.875	103.583	103.583	103.383	4.875	103.583	103.583	103.383	4.125	102.002	102.002	101.802	4.875	100.733	100.733	100.533
4.250	103.046	103.046	102.846	4.990	103.833	103.833	103.633	4.990	103.833	103.833	103.633	4.250	101.196	101.196	100.996	4.990	100.983	100.983	100.783
4.375	103.302	103.302	103.102	5.000	103.933	103.933	103.733	5.000	103.933	103.933	103.733	4.375	101.452	101.452	101.252	5.000	101.083	101.083	100.883
4.500	103.532	103.532	103.332	5.125	104.182	104.182	103.982	5.125	104.182	104.182	103.982	4.500	101.682	101.682	101.482	5.125	101.182	101.182	100.982
4.625	103.628	103.628	103.428	5.250	104.379	104.379	104.179	5.250	104.379	104.379	104.179	4.625	101.778	101.778	101.578	5.250	101.229	101.229	101.029
4.750	103.967	103.967	103.767	5.375	104.997	104.997	104.797	5.375	104.997	104.997	104.797	4.750	101.117	101.117	100.917	5.375	101.697	101.697	101.497
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	100.856	100.856	100.635	2.750	100.768	100.768	100.543	3.375	103.186	103.186	102.986	3.375	103.186	103.186	102.986	2.750	101.699	101.699	101.499
3.500	101.223	101.223	101.007	2.875	101.361	101.361	101.144	3.500	103.536	103.536	103.336	3.500	103.536	103.536	103.336	2.875	101.994	101.994	101.794
3.625	101.486	101.486	101.277	2.990	101.746	101.746	101.537	3.625	103.823	103.823	103.623	3.625	103.823	103.823	103.623	2.990	102.126	102.126	101.926
3.750	100.429	100.429	100.229	3.000	101.846	101.846	101.637	3.750	103.338	103.338	103.138	3.750	103.338	103.338	103.138	3.000	102.226	102.226	102.026
3.875	100.788	100.788	100.588	3.125	102.163	102.163	101.963	3.875	103.729	103.729	103.529	3.875	103.729	103.729	103.529	3.125	101.892	101.892	101.692
3.990	101.065	101.065	100.865	3.250	102.235	102.235	102.035	3.990	103.957	103.957	103.757	3.990	103.957	103.957	103.757	3.250	102.107	102.107	101.907
4.000	101.165	101.165	100.965	3.375	102.686	102.686	102.486	4.000	104.057	104.057	103.857	4.000	104.057	104.057	103.857	3.375	102.413	102.413	102.213
4.125	101.377	101.377	101.177	3.500	103.036	103.036	102.836	4.125	104.240	104.240	104.040	4.125	104.240	104.240	104.040	3.500	102.594	102.594	102.394
4.250	100.571	100.571	100.371	3.625	103.323	103.323	103.123	4.250	104.199	104.199	103.999	4.250	104.199	104.199	103.999	3.625	102.478	102.478	102.278
4.375	100.827	100.827	100.627	3.750	102.838	102.838	102.638	4.375	104.391	104.391	104.191	4.375	104.391	104.391	104.191	3.750	102.775	102.775	102.575
4.500	101.057	101.057	100.857	3.875	103.229	103.229	103.029	4.500	104.929	104.929	104.729	4.500	104.929	104.929	104.729	3.875	102.919	102.919	102.719
4.625	101.153	101.153	100.953	3.990	103.457	103.457	103.257	4.625	105.054	105.054	104.854	4.625	105.054	105.054	104.854	3.990	103.135	103.135	102.935
4.750	100.492	100.492	100.292	4.000	103.557	103.557	103.357	4.750	105.589	105.589	105.389	4.750	105.589	105.589	105.389	4.000	103.235	103.235	103.035
4.875	100.733	100.733	100.533	4.125	103.740	103.740	103.540	4.875	105.837	105.837	105.637	4.875	105.837	105.837	105.637	4.125	103.298	103.298	103.098
4.990	100.983	100.983	100.783	4.250	103.699	103.699	103.499	4.990	106.032	106.032	105.832	4.990	106.032	106.032	105.832	4.250	103.497	103.497	103.297
5.000	101.083	101.083	100.883	4.375	103.891	103.891	103.691	5.000	106.312	106.312	106.112	5.000	106.312	106.312	106.112	4.375	103.712	103.712	103.512
5.125	101.182	101.182	100.982	4.500	104.054	104.054	103.854	5.125	106.412	106.412	106.212	5.125	106.412	106.412	106.212	4.500	103.850	103.850	103.650
5.250	101.229	101.229	101.029	4.625	104.179	104.179	103.979	5.250	106.174	106.174	105.966	5.250	106.174	106.174	105.966	4.625	103.203	103.203	103.003
5.375	101.697	101.697	101.497	4.750	104.714	104.714	104.514	5.375	105.422	105.422	105.214	5.375	105.422	105.422	105.214	4.750	103.299	103.299	103.099
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	103.699	103.699	103.499	2.750	103.949	103.949	103.749	2.750	102.111	102.111	101.911	2.750	104.111	104.111	103.911	2.750	104.361	104.361	104.161
2.875	102.119	102.119	101.919	2.875	102.119	102.119	101.919	2.875	102.406	102.406	102.206	2.875	102.531	102.531	102.331	2.875	102.531	102.531	102.331
2.990	102.251	102.251	102.051	2.990	102.251	102.251	102.051	2.990	102.538	102.538	102.338	2.990	102.663	102.663	102.463	2.990	102.663	102.663	102.463
3.000	102.351	102.351	102.151	3.000	102.351	102.351	102.151	3.000	102.638	102.638	102.438	3.000	102.763	102.763	102.563	3.000	102.763	102.763	102.563
3.125	102.017	102.017	101.817	3.125	102.017	102.017	101.817	3.125	101.929	101.929	101.729	3.125	102.054	102.054	101.854	3.125	102.054	102.054	101.854
3.250	102.232	102.232	102.032	3.250	102.232	102.232	102.032	3.250	102.144	102.144	101.944	3.250	102.269	102.269	102.069	3.250	102.269	102.269	102.069
3.375	102.538	102.538	102.338	3.375	102.538	102.538	102.338	3.375	102.450	102.450	102.250	3.375	102.575	102.575	102.375	3.375	102.575	102.575	102.375
3.500	102.719	102.719	102.519	3.500	102.719	102.719	102.519	3.500	102.631	102.631	102.431	3.500	102.756	102.756	102.556	3.500	102.756	102.756	102.556
3.625	102.603	102.603	102.403	3.625	102.603	102.603	102.403	3.625	102.015	102.015	101.815	3.625	102.140	102.140	101.940	3.625	102.140	102.140	101.940
3.750	102.900	102.900	102.700	3.750	102.900	1													



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/30/2020

45 Day Lock Exp.:

11/16/2020

60 Day Lock Exp.:

11/30/2020

W. Rate Sheet Dated: 9/30/2020

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	100.593	100.593	100.325	2.750	100.768	100.768	100.543	2.750	101.699	101.699	101.499	2.750	98.928	98.928	98.660	2.750	100.811	100.811	100.611
2.875	101.245	101.245	100.991	2.875	101.361	101.361	101.144	2.875	101.994	101.994	101.794	2.875	99.580	99.580	99.326	2.875	101.106	101.106	100.906
2.990	101.705	101.705	101.467	2.990	101.746	101.746	101.537	2.990	102.126	102.126	101.926	2.990	100.040	100.040	99.802	2.990	101.238	101.238	101.038
3.000	101.805	101.805	101.567	3.000	101.846	101.846	101.637	3.000	102.226	102.226	102.026	3.000	100.140	100.140	99.902	3.000	101.338	101.338	101.138
3.125	102.135	102.135	101.916	3.125	102.163	102.163	101.963	3.125	101.892	101.892	101.692	3.125	100.470	100.470	100.251	3.125	100.629	100.629	100.429
3.250	102.078	102.078	101.840	3.250	102.235	102.235	102.026	3.250	102.107	102.107	101.907	3.250	99.753	99.753	99.515	3.250	100.844	100.844	100.644
3.375	102.581	102.581	102.360	3.375	102.686	102.686	102.486	3.375	102.413	102.413	102.213	3.375	100.256	100.256	100.035	3.375	101.150	101.150	100.950
3.500	102.948	102.948	102.732	3.500	103.036	103.036	102.836	3.500	102.594	102.594	102.394	3.500	100.623	100.623	100.407	3.500	101.331	101.331	101.131
3.625	103.211	103.211	103.002	3.625	103.323	103.323	103.123	3.625	102.478	102.478	102.278	3.625	100.886	100.886	100.677	3.625	100.715	100.715	100.515
3.750	102.153	102.153	101.953	3.750	102.838	102.838	102.638	3.750	102.775	102.775	102.575	3.750	99.829	99.829	99.629	3.750	101.012	101.012	100.812
3.875	102.512	102.512	102.312	3.875	103.229	103.229	103.029	3.875	102.919	102.919	102.719	3.875	100.188	100.188	99.988	3.875	101.156	101.156	100.956
3.990	102.664	102.664	102.464	3.990	103.457	103.457	103.257	3.990	103.135	103.135	102.935	3.990	100.340	100.340	100.140	3.990	101.372	101.372	101.172
4.000	102.764	102.764	102.564	4.000	103.557	103.557	103.357	4.000	103.235	103.235	103.035	4.000	100.440	100.440	100.240	4.000	101.472	101.472	101.272
4.125	102.976	102.976	102.776	4.125	103.740	103.740	103.540	4.125	103.298	103.298	103.098	4.125	100.652	100.652	100.452	4.125	101.035	101.035	100.835
4.250	103.046	103.046	102.846	4.250	103.699	103.699	103.499	4.250	103.497	103.497	103.297	4.250	99.846	99.846	99.646	4.250	101.234	101.234	101.034
4.375	103.302	103.302	103.102	4.375	103.891	103.891	103.691	4.375	103.712	103.712	103.512	4.375	100.102	100.102	99.902	4.375	101.449	101.449	101.249
4.500	103.532	103.532	103.332	4.500	104.054	104.054	103.854	4.500	103.850	103.850	103.650	4.500	100.332	100.332	100.132	4.500	101.587	101.587	101.387
4.625	103.628	103.628	103.428	4.625	104.179	104.179	103.979	4.625	103.203	103.203	103.003	4.625	100.428	100.428	100.228	4.625	98.971	98.971	98.771
4.750	103.967	103.967	103.767	4.750	104.714	104.714	104.514	4.750	103.299	103.299	103.099	4.750	99.767	99.767	99.567	4.750	100.217	100.217	100.017

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

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

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/30/2020

45 Day Lock Exp.:

11/16/2020

60 Day Lock Exp.:

11/30/2020

W. Rate Sheet Dated: 9/30/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.500	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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