

W. Rate Sheet Dated: 10/5/2020

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	100.615	100.615	100.177	2.500	100.043	100.043	99.606	2.250	98.867	98.867	98.567	3.125	96.248	96.248	95.948
2.625	100.619	100.619	100.181	2.625	100.046	100.046	99.608	2.500	98.873	98.873	98.573	3.250	97.749	97.749	97.449
2.750	101.295	101.295	100.920	2.750	100.224	100.224	99.849	2.625	98.876	98.876	98.576	3.375	97.745	97.745	97.445
2.875	101.298	101.298	100.923	2.875	100.227	100.227	99.852	2.750	99.226	99.226	98.926	3.500	97.746	97.746	97.446
3.000	101.302	101.302	100.927	3.000	100.230	100.230	99.855	2.875	99.229	99.229	98.929	3.625	97.748	97.748	97.448
3.125	101.305	101.305	100.930	3.125	100.232	100.232	99.857	3.000	99.231	99.231	98.931	Margin = 2.250		Index = 0.120	
3.250	101.294	101.294	100.994	3.250	99.973	99.973	99.673	3.125	99.234	99.234	98.934	30 Year OTC			
3.375	101.298	101.298	100.998	3.375	99.976	99.976	99.676	3.250	101.358	101.358	101.058	Rate	30 Day	45 Day	60 Day
3.500	101.301	101.301	101.001	3.500	99.990	99.990	99.690	3.375	101.361	101.361	101.061	4.000	101.572	101.572	101.072
3.625	101.304	101.304	101.004	3.625	99.993	99.993	99.693	3.500	101.413	101.413	101.113	4.125	101.574	101.574	101.074
3.750	102.550	102.550	102.250	3.750	101.923	101.923	101.623	3.625	101.415	101.415	101.115	4.375	102.531	102.531	102.031
3.875	102.453	102.453	102.153	3.875	101.924	101.924	101.624	3.750	102.181	102.181	101.881	4.500	102.520	102.520	102.020
4.000	102.447	102.447	102.147	4.000	101.913	101.913	101.613	3.875	102.183	102.183	101.883	4.625	102.522	102.522	102.022
4.125	102.449	102.449	102.149	4.125	101.915	101.915	101.615	4.000	102.171	102.171	101.871	4.875	102.986	102.986	102.486
4.250	103.504	103.504	103.304	4.250	102.862	102.862	102.662	4.125	102.173	102.173	101.873	5.000	102.975	102.975	102.475
4.375	103.406	103.406	103.206	4.375	102.864	102.864	102.664	4.250	102.667	102.667	102.367	5.125	102.977	102.977	102.477
4.500	103.395	103.395	103.195	4.500	102.852	102.852	102.652	4.375	102.669	102.669	102.369	5.500	103.976	103.976	103.476
4.625	103.397	103.397	103.197	4.625	102.854	102.854	102.654	4.500	102.657	102.657	102.357	5.625	103.979	103.979	103.479
6.250	104.140	104.140	103.940	6.250	103.290	103.290	103.090	4.625	102.659	102.659	102.359	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	101.961	101.861	101.861	101.424	2.500	101.861	101.761	101.761	101.324	2.250	101.047	100.947	100.947	100.647
2.625	101.961	101.861	101.861	101.424	2.625	101.861	101.761	101.761	101.324	2.375	101.050	100.950	100.950	100.650
2.750	102.899	102.799	102.799	102.424	2.750	102.799	102.699	102.699	102.324	2.500	101.050	100.950	100.950	100.650
2.875	102.902	102.802	102.802	102.427	2.875	102.802	102.702	102.702	102.327	2.625	101.050	100.950	100.950	100.650
3.000	102.902	102.802	102.802	102.427	3.000	102.802	102.702	102.702	102.327	2.750	101.398	101.298	101.298	100.998
3.125	102.902	102.802	102.802	102.427	3.125	102.802	102.702	102.702	102.327	2.875	101.409	101.309	101.309	101.009
3.250	102.638	102.538	102.538	102.238	3.250	102.540	102.440	102.440	102.140	3.000	101.409	101.309	101.309	101.009
3.375	102.652	102.552	102.552	102.252	3.375	102.551	102.451	102.451	102.151	3.125	101.409	101.309	101.309	101.009
3.500	102.652	102.552	102.552	102.252	3.500	102.563	102.463	102.463	102.163	3.250	103.531	103.431	103.431	103.131
3.625	102.652	102.552	102.552	102.252	3.625	102.551	102.451	102.451	102.151	3.375	103.542	103.442	103.442	103.142
3.750	103.795	103.695	103.695	103.395	3.750	103.729	103.629	103.629	103.329	3.500	103.592	103.492	103.492	103.192
3.875	103.808	103.708	103.708	103.408	3.875	103.707	103.607	103.607	103.307	3.625	103.542	103.442	103.442	103.142
4.000	103.799	103.699	103.699	103.399	4.000	103.694	103.594	103.594	103.294	3.750	104.305	104.205	104.205	103.905

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	98.822	98.822	98.322	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.824	98.824	98.324				
3.875	100.447	100.447	99.947	6.250	103.750	103.750	103.500	4.375	99.781	99.781	99.281	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.453	100.453	99.953					4.500	99.770	99.770	99.270	Rate	30 Day	45 Day	60 Day
4.125	100.451	100.451	99.951					4.625	99.772	99.772	99.272	6.250	102.750	102.750	102.250
4.250	101.402	101.402	100.902					4.875	100.236	100.236	99.736	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.400	101.400	100.900					5.000	100.225	100.225	99.725				
4.500	101.411	101.411	100.911					5.125	100.227	100.227	99.727				
4.625	101.409	101.409	100.909					5.500	101.226	101.226	100.726				
4.750	101.885	101.885	101.385					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 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@afwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/4/2020

45 Day Lock Exp.:

11/19/2020

60 Day Lock Exp.:

12/4/2020

W. Rate Sheet Dated: 10/5/2020

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	98.162	98.162	97.862	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	98.165	98.165	97.865	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	98.168	98.168	97.868	Margin = 2.250		Index = .120	
3.250	100.363	100.363	100.063	3.250	99.472	99.472	99.172	3.125	98.170	98.170	97.870	30 Year OTC			
3.375	100.366	100.366	100.066	3.375	99.475	99.475	99.175	3.250	100.857	100.857	100.557	Rate	30 Day	45 Day	60 Day
3.500	100.370	100.370	100.070	3.500	99.489	99.489	99.189	3.375	100.860	100.860	100.560	3.250	98.488	98.488	97.988
3.625	100.373	100.373	100.073	3.625	99.491	99.491	99.191	3.500	100.912	100.912	100.612	3.375	98.491	98.491	97.991
3.750	101.212	101.212	100.912	3.750	101.015	101.015	100.715	3.625	100.914	100.914	100.614	3.500	98.495	98.495	97.995
3.875	101.115	101.115	100.815	3.875	101.017	101.017	100.717	3.750	101.274	101.274	100.974	3.625	98.498	98.498	97.998
4.000	101.109	101.109	100.809	4.000	101.006	101.006	100.706	3.875	N/A	N/A	N/A	3.750	100.237	100.237	99.737
4.125	101.112	101.112	100.812	4.125	101.008	101.008	100.708	4.000	N/A	N/A	N/A	3.875	100.240	100.240	99.740
4.250	101.292	101.292	101.092	4.250	101.079	101.079	100.879	4.125	N/A	N/A	N/A	4.000	100.234	100.234	99.734
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	100.237	100.237	99.737
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	100.317	100.317	99.817
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	101.357	101.257	101.257	100.957	3.250	101.258	101.158	101.158	100.858	2.750	98.616	98.516	98.516	98.216
3.375	101.371	101.271	101.271	100.971	3.375	101.270	101.170	101.170	100.870	2.875	98.628	98.528	98.528	98.228
3.500	101.371	101.271	101.271	100.971	3.500	101.282	101.182	101.182	100.882	3.000	98.628	98.528	98.528	98.228
3.625	101.371	101.271	101.271	100.971	3.625	101.270	101.170	101.170	100.870	3.125	98.628	98.528	98.528	98.228
3.750	102.107	102.007	102.007	101.707	3.750	102.041	101.941	101.941	101.641	3.250	100.406	100.306	100.306	100.006
3.875	102.121	102.021	102.021	101.721	3.875	102.019	101.919	101.919	101.619	3.375	100.417	100.317	100.317	100.017
4.000	102.111	102.011	102.011	101.711	4.000	102.006	101.906	101.906	101.606	3.500	100.467	100.367	100.367	100.067
4.125	102.120	102.020	102.020	101.720	4.125	102.019	101.919	101.919	101.619	3.625	100.417	100.317	100.317	100.017
4.250	102.197	102.097	102.097	101.897	4.250	102.089	101.989	101.989	101.789	3.750	101.180	101.080	101.080	100.780

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	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				
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
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.:

11/4/2020

45 Day Lock Exp.:

11/19/2020

60 Day Lock Exp.:

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W. Rate Sheet Dated: 10/5/2020

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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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/4/2020

45 Day Lock Exp.:

11/19/2020

60 Day Lock Exp.:

12/4/2020

W. Rate Sheet Dated: 10/5/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																															
30/25 Year						30/25 Year 105-125						30/25 Year >125						30/25 Year SC						30/25 Year SC 105-125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.593	100.593	100.321	3.375	101.678	101.678	101.475	3.375	101.678	101.678	101.475	2.750	100.278	100.278	100.006	3.375	100.771	100.771	100.568	2.750	100.278	100.278	100.006	3.375	100.771	100.771	100.568	2.750	100.278	100.278	100.006
2.875	101.245	101.245	100.986	3.500	102.088	102.088	101.888	3.500	102.088	102.088	101.888	2.875	100.930	100.930	100.671	3.500	101.181	101.181	100.981	2.875	100.930	100.930	100.671	3.500	101.181	101.181	100.981	2.875	100.930	100.930	100.671
2.990	101.722	101.722	101.480	3.625	102.308	102.308	102.108	3.625	102.308	102.308	102.108	2.990	101.407	101.407	101.165	3.625	101.401	101.401	101.201	2.990	101.407	101.407	101.165	3.625	101.401	101.401	101.201	2.990	101.407	101.407	101.165
3.000	101.822	101.822	101.580	3.750	101.443	101.443	101.243	3.750	101.443	101.443	101.243	3.000	101.507	101.507	101.265	3.750	100.502	100.502	100.302	3.000	101.507	101.507	101.265	3.750	100.502	100.502	100.302	3.000	101.507	101.507	101.265
3.125	102.123	102.123	101.899	3.875	101.802	101.802	101.602	3.875	101.802	101.802	101.602	3.125	101.808	101.808	101.584	3.875	100.861	100.861	100.661	3.125	101.808	101.808	101.584	3.875	100.861	100.861	100.661	3.125	101.808	101.808	101.584
3.250	101.925	101.925	101.705	3.990	102.080	102.080	101.880	3.990	102.080	102.080	101.880	3.250	101.018	101.018	100.798	3.990	101.139	101.139	100.939	3.250	101.018	101.018	100.798	3.990	101.139	101.139	100.939	3.250	101.018	101.018	100.798
3.375	102.428	102.428	102.225	4.000	102.180	102.180	101.980	4.000	102.180	102.180	101.980	3.375	101.521	101.521	101.318	4.000	101.239	101.239	101.039	3.375	101.521	101.521	101.318	4.000	101.239	101.239	101.039	3.375	101.521	101.521	101.318
3.500	102.838	102.838	102.638	4.125	102.392	102.392	102.192	4.125	102.392	102.392	102.192	3.500	101.931	101.931	101.731	4.125	101.451	101.451	101.251	3.500	101.931	101.931	101.731	4.125	101.451	101.451	101.251	3.500	101.931	101.931	101.731
3.625	103.058	103.058	102.858	4.250	102.468	102.468	102.268	4.250	102.468	102.468	102.268	3.625	102.151	102.151	101.951	4.250	100.682	100.682	100.482	3.625	102.151	102.151	101.951	4.250	100.682	100.682	100.482	3.625	102.151	102.151	101.951
3.750	102.193	102.193	101.993	4.375	102.724	102.724	102.524	4.375	102.724	102.724	102.524	3.750	101.252	101.252	101.052	4.375	100.938	100.938	100.738	3.750	101.252	101.252	101.052	4.375	100.938	100.938	100.738	3.750	101.252	101.252	101.052
3.875	102.552	102.552	102.352	4.500	102.952	102.952	102.752	4.500	102.952	102.952	102.752	3.875	101.611	101.611	101.411	4.500	101.166	101.166	100.966	3.875	101.611	101.611	101.411	4.500	101.166	101.166	100.966	3.875	101.611	101.611	101.411
3.990	102.705	102.705	102.505	4.625	103.051	103.051	102.851	4.625	103.051	103.051	102.851	3.990	101.764	101.764	101.564	4.625	101.265	101.265	101.065	3.990	101.764	101.764	101.564	4.625	101.265	101.265	101.065	3.990	101.764	101.764	101.564
4.000	102.805	102.805	102.605	4.750	103.396	103.396	103.196	4.750	103.396	103.396	103.196	4.000	101.864	101.864	101.664	4.750	100.610	100.610	100.410	4.000	101.864	101.864	101.664	4.750	100.610	100.610	100.410	4.000	101.864	101.864	101.664
4.125	103.017	103.017	102.817	4.875	103.636	103.636	103.436	4.875	103.636	103.636	103.436	4.125	102.076	102.076	101.876	4.875	100.850	100.850	100.650	4.125	102.076	102.076	101.876	4.875	100.850	100.850	100.650	4.125	102.076	102.076	101.876
4.250	103.093	103.093	102.893	4.990	103.883	103.883	103.683	4.990	103.883	103.883	103.683	4.250	101.307	101.307	101.107	4.990	101.097	101.097	100.897	4.250	101.307	101.307	101.107	4.990	101.097	101.097	100.897	4.250	101.307	101.307	101.107
4.375	103.349	103.349	103.149	5.000	103.983	103.983	103.783	5.000	103.983	103.983	103.783	4.375	101.563	101.563	101.363	5.000	101.197	101.197	100.997	4.375	101.563	101.563	101.363	5.000	101.197	101.197	100.997	4.375	101.563	101.563	101.363
4.500	103.577	103.577	103.377	5.125	104.230	104.230	104.030	5.125	104.230	104.230	104.030	4.500	101.791	101.791	101.591	5.125	101.294	101.294	101.094	4.500	101.791	101.791	101.591	5.125	101.294	101.294	101.094	4.500	101.791	101.791	101.591
4.625	103.676	103.676	103.476	5.250	104.423	104.423	104.223	5.250	104.423	104.423	104.223	4.625	101.890	101.890	101.690	5.250	101.337	101.337	101.137	4.625	101.890	101.890	101.690	5.250	101.337	101.337	101.137	4.625	101.890	101.890	101.690
4.750	104.021	104.021	103.821	5.375	105.040	105.040	104.840	5.375	105.040	105.040	104.840	4.750	101.235	101.235	101.035	5.375	101.804	101.804	101.604	4.750	101.235	101.235	101.035	5.375	101.804	101.804	101.604	4.750	101.235	101.235	101.035
30/25 Year SC >125						20 Year						20 Year 105-125						20 Year >125						15 Year							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	100.771	100.771	100.568	2.750	100.748	100.748	100.513	3.375	103.033	103.033	102.833	3.375	103.033	103.033	102.833	3.375	103.033	103.033	102.833	2.750	100.748	100.748	100.513	3.375	103.033	103.033	102.833	2.750	100.748	100.748	100.513
3.500	101.181	101.181	100.981	2.875	101.341	101.341	101.115	3.500	103.384	103.384	103.184	3.500	103.384	103.384	103.184	3.500	103.384	103.384	103.184	2.875	101.341	101.341	101.115	3.500	103.384	103.384	103.184	2.875	101.341	101.341	101.115
3.625	101.401	101.401	101.201	2.990	101.726	101.726	101.501	3.625	103.670	103.670	103.470	3.625	103.670	103.670	103.470	3.625	103.670	103.670	103.470	2.990	101.726	101.726	101.501	3.625	103.670	103.670	103.470	2.990	101.726	101.726	101.501
3.750	100.502	100.502	100.302	3.000	101.826	101.826	101.610	3.750	103.375	103.375	103.175	3.750	103.375	103.375	103.175	3.750	103.375	103.375	103.175	3.000	101.826	101.826	101.610	3.750	103.375	103.375	103.175	3.000	101.826	101.826	101.610
3.875	100.861	100.861	100.661	3.125	102.142	102.142	101.937	3.875	103.765	103.765	103.565	3.875	103.765	103.765	103.565	3.875	103.765	103.765	103.565	3.125	102.142	102.142	101.937	3.875	103.765	103.765	103.565	3.125	102.142	102.142	101.937
3.990	101.139	101.139	100.939	3.250	102.082	102.082	101.882	3.990	103.993	103.993	103.793	3.990	103.993	103.993	103.793	3.990	103.993	103.993	103.793	3.250	102.082	102.082	101.882	3.990	103.993	103.993	103.793	3.250	102.082	102.082	101.882
4.000	101.239	101.239	101.039	3.375	102.533	102.533	102.333	4.000	104.093	104.093	103.893	4.000	104.093	104.093	103.893	4.000	104.093	104.093	103.893	3.375	102.533	102.533	102.333	4.000	104.093	104.093	103.893	3.375	102.533	102.533	102.333
4.125	101.451	101.451	101.251	3.500	102.884	102.884	102.684	4.125	104.276	104.276	104.076	4.125	104.276	104.276	104.076	4.125	104.276	104.276	104.076	3.500	102.884	102.884	102.684	4.125	104.276	104.276	104.076	3.500	102.884	102.884	102.684
4.250	100.682	100.682	100.482	3.625	103.170	103.170	102.970	4.250	104.247	104.247	104.047	4.250	104.247	104.247	104.047	4.250	104.247	104.247	104.047	3.625	103.170	103.170	102.970	4.250	104.247	104.247	104.047	3.625	103.170	103.170	102.970
4.375	100.938	100.938	100.738	3.750	102.875	102.875	102.675	4.375	104.348	104.348	104.238	4.375	104.348	104.348	104.238	4.375	104.348	104.348	104.238	3.750	102.875	102.875	102.675	4.375	104.348	104.348	104.238	3.750	102.875	102.875	102.675
4.500	101.166	101.166	100.966	3.875	103.265	103.265	103.065	4.500	104.976	104.976	104.776	4.500	104.976	104.976	104.776	4.500	104.976	104.976	104.776	3.875	103.265	103.265	103.065	4.500	104.976	104.976	104.776	3.875	103.265	103.265	103.065
4.625	101.265	101.265	101.065	3.990	103.493	103.493	103.293	4.625	105.101	105.101	104.901	4.625	105.101	105.101	104.901	4.625	105.101	105.101	104.901	3.990	103.493	103.493	103.293	4.625	105.101	105.101	104.9				



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.:

11/4/2020

45 Day Lock Exp.:

11/19/2020

60 Day Lock Exp.:

12/4/2020

W. Rate Sheet Dated: 10/5/2020

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	100.321	2.750	100.748	100.748	100.513	2.750	101.601	101.601	101.401	2.750	98.928	98.928	98.656	2.750	100.588	100.588	100.388
2.875	101.245	101.245	100.986	2.875	101.341	101.341	101.115	2.875	101.896	101.896	101.696	2.875	99.580	99.580	99.321	2.875	100.883	100.883	100.683
2.990	101.722	101.722	101.480	2.990	101.726	101.726	101.510	2.990	102.108	102.108	101.908	2.990	100.057	100.057	99.815	2.990	101.095	101.095	100.895
3.000	101.822	101.822	101.580	3.000	101.826	101.826	101.610	3.000	102.208	102.208	102.008	3.000	100.157	100.157	99.915	3.000	101.195	101.195	100.995
3.125	102.123	102.123	101.899	3.125	102.142	102.142	101.937	3.125	101.802	101.802	101.602	3.125	100.458	100.458	100.234	3.125	100.539	100.539	100.339
3.250	101.925	101.925	101.705	3.250	102.082	102.082	101.882	3.250	102.036	102.036	101.836	3.250	99.668	99.668	99.448	3.250	100.773	100.773	100.573
3.375	102.428	102.428	102.225	3.375	102.533	102.533	102.333	3.375	102.323	102.323	102.123	3.375	100.171	100.171	99.968	3.375	101.060	101.060	100.860
3.500	102.838	102.838	102.638	3.500	102.884	102.884	102.684	3.500	102.501	102.501	102.301	3.500	100.581	100.581	100.381	3.500	101.238	101.238	101.038
3.625	103.058	103.058	102.858	3.625	103.170	103.170	102.970	3.625	102.371	102.371	102.171	3.625	100.801	100.801	100.601	3.625	100.605	100.605	100.405
3.750	102.193	102.193	101.993	3.750	102.875	102.875	102.675	3.750	102.668	102.668	102.468	3.750	99.902	99.902	99.702	3.750	100.902	100.902	100.702
3.875	102.552	102.552	102.352	3.875	103.265	103.265	103.065	3.875	102.812	102.812	102.612	3.875	100.261	100.261	100.061	3.875	101.046	101.046	100.846
3.990	102.705	102.705	102.505	3.990	103.493	103.493	103.293	3.990	103.024	103.024	102.824	3.990	100.414	100.414	100.214	3.990	101.258	101.258	101.058
4.000	102.805	102.805	102.605	4.000	103.593	103.593	103.393	4.000	103.124	103.124	102.924	4.000	100.514	100.514	100.314	4.000	101.358	101.358	101.158
4.125	103.017	103.017	102.817	4.125	103.776	103.776	103.576	4.125	103.035	103.035	102.835	4.125	100.726	100.726	100.526	4.125	100.775	100.775	100.575
4.250	103.093	103.093	102.893	4.250	103.747	103.747	103.547	4.250	103.234	103.234	103.034	4.250	99.957	99.957	99.757	4.250	100.974	100.974	100.774
4.375	103.349	103.349	103.149	4.375	103.938	103.938	103.738	4.375	103.449	103.449	103.249	4.375	100.213	100.213	100.013	4.375	101.189	101.189	100.989
4.500	103.577	103.577	103.377	4.500	104.101	104.101	103.901	4.500	103.587	103.587	103.387	4.500	100.441	100.441	100.241	4.500	101.327	101.327	101.127
4.625	103.676	103.676	103.476	4.625	104.226	104.226	104.026	4.625	103.102	103.102	102.902	4.625	100.540	100.540	100.340	4.625	98.870	98.870	98.670
4.750	104.021	104.021	103.821	4.750	104.766	104.766	104.566	4.750	103.200	103.200	103.000	4.750	99.885	99.885	99.685	4.750	100.103	100.103	99.903

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.:

11/4/2020

45 Day Lock Exp.:

11/19/2020

60 Day Lock Exp.:

12/4/2020

W. Rate Sheet Dated: 10/5/2020

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)