

W. Rate Sheet Dated: 10/6/2020

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	99.996	99.996	99.559	2.250	98.813	98.813	98.513	3.125	96.248	96.248	95.948
2.625	100.572	100.572	100.134	2.625	99.999	99.999	99.562	2.500	98.818	98.818	98.518	3.250	97.749	97.749	97.449
2.750	101.264	101.264	100.857	2.750	100.193	100.193	99.786	2.625	98.821	98.821	98.521	3.375	97.745	97.745	97.445
2.875	101.267	101.267	100.861	2.875	100.195	100.195	99.789	2.750	99.156	99.156	98.856	3.500	97.746	97.746	97.446
3.000	101.271	101.271	100.864	3.000	100.198	100.198	99.792	2.875	99.159	99.159	98.859	3.625	97.748	97.748	97.448
3.125	101.274	101.274	100.868	3.125	100.201	100.201	99.795	3.000	99.161	99.161	98.861	Margin = 2.250		Index = 0.120	
3.250	101.372	101.372	101.072	3.250	100.051	100.051	99.751	3.125	99.164	99.164	98.864	30 Year OTC			
3.375	101.376	101.376	101.076	3.375	100.054	100.054	99.754	3.250	101.327	101.327	101.027	Rate	30 Day	45 Day	60 Day
3.500	101.379	101.379	101.079	3.500	100.068	100.068	99.768	3.375	101.330	101.330	101.030	4.000	101.587	101.587	101.087
3.625	101.382	101.382	101.082	3.625	100.071	100.071	99.771	3.500	101.382	101.382	101.082	4.125	101.590	101.590	101.090
3.750	102.566	102.566	102.266	3.750	101.938	101.938	101.638	3.625	101.384	101.384	101.084	4.375	102.531	102.531	102.031
3.875	102.469	102.469	102.169	3.875	101.940	101.940	101.640	3.750	102.275	102.275	101.975	4.500	102.520	102.520	102.020
4.000	102.462	102.462	102.162	4.000	101.929	101.929	101.629	3.875	102.277	102.277	101.977	4.625	102.522	102.522	102.022
4.125	102.465	102.465	102.165	4.125	101.931	101.931	101.631	4.000	102.265	102.265	101.965	4.875	103.283	103.283	102.783
4.250	103.504	103.504	103.304	4.250	102.862	102.862	102.662	4.125	102.267	102.267	101.967	5.000	103.272	103.272	102.772
4.375	103.406	103.406	103.206	4.375	102.864	102.864	102.664	4.250	102.777	102.777	102.477	5.125	103.274	103.274	102.774
4.500	103.395	103.395	103.195	4.500	102.852	102.852	102.652	4.375	102.778	102.778	102.478	5.500	104.351	104.351	103.851
4.625	103.397	103.397	103.197	4.625	102.854	102.854	102.654	4.500	102.767	102.767	102.467	5.625	104.354	104.354	103.854
6.250	104.515	104.515	104.315	6.250	103.665	103.665	103.465	4.625	102.769	102.769	102.469	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	100.993	100.893	100.893	100.593
2.625	101.914	101.814	101.814	101.377	2.625	101.814	101.714	101.714	101.277	2.375	100.995	100.895	100.895	100.595
2.750	102.868	102.768	102.768	102.361	2.750	102.768	102.668	102.668	102.261	2.500	100.995	100.895	100.895	100.595
2.875	102.871	102.771	102.771	102.365	2.875	102.770	102.670	102.670	102.264	2.625	100.995	100.895	100.895	100.595
3.000	102.871	102.771	102.771	102.365	3.000	102.770	102.670	102.670	102.264	2.750	101.327	101.227	101.227	100.927
3.125	102.871	102.771	102.771	102.364	3.125	102.770	102.670	102.670	102.264	2.875	101.339	101.239	101.239	100.939
3.250	102.716	102.616	102.616	102.316	3.250	102.618	102.518	102.518	102.218	3.000	101.339	101.239	101.239	100.939
3.375	102.730	102.630	102.630	102.330	3.375	102.630	102.530	102.530	102.230	3.125	101.339	101.239	101.239	100.939
3.500	102.730	102.630	102.630	102.330	3.500	102.641	102.541	102.541	102.241	3.250	103.500	103.400	103.400	103.100
3.625	102.730	102.630	102.630	102.330	3.625	102.629	102.529	102.529	102.229	3.375	103.511	103.411	103.411	103.111
3.750	103.810	103.710	103.710	103.410	3.750	103.744	103.644	103.644	103.344	3.500	103.561	103.461	103.461	103.161
3.875	103.824	103.724	103.724	103.424	3.875	103.722	103.622	103.622	103.322	3.625	103.510	103.410	103.410	103.110
4.000	103.814	103.714	103.714	103.414	4.000	103.709	103.609	103.609	103.309	3.750	104.399	104.299	104.299	103.999

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	98.837	98.837	98.337	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.840	98.840	98.340				
3.875	100.463	100.463	99.963	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	100.469	100.469	99.969					4.500	99.770	99.770	99.270	Rate	30 Day	45 Day	60 Day
4.125	100.466	100.466	99.966					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	100.533	100.533	100.033	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	100.522	100.522	100.022				
4.500	101.411	101.411	100.911					5.125	100.524	100.524	100.024				
4.625	101.409	101.409	100.909					5.500	101.601	101.601	101.101				
4.750	102.182	102.182	101.682					5.625	101.604	101.604	101.104				
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)

W. Rate Sheet Dated: 10/6/2020

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	98.092	98.092	97.792	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	98.095	98.095	97.795	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	98.097	98.097	97.797	Margin = 2.250		Index = .120	
3.250	100.441	100.441	100.141	3.250	99.550	99.550	99.250	3.125	98.100	98.100	97.800	30 Year OTC			
3.375	100.445	100.445	100.145	3.375	99.553	99.553	99.253	3.250	100.826	100.826	100.526	Rate	30 Day	45 Day	60 Day
3.500	100.448	100.448	100.148	3.500	99.567	99.567	99.267	3.375	100.828	100.828	100.528	3.250	98.566	98.566	98.066
3.625	100.451	100.451	100.151	3.625	99.569	99.569	99.269	3.500	100.881	100.881	100.581	3.375	98.570	98.570	98.070
3.750	101.228	101.228	100.928	3.750	101.031	101.031	100.731	3.625	100.883	100.883	100.583	3.500	98.573	98.573	98.073
3.875	101.131	101.131	100.831	3.875	101.033	101.033	100.733	3.750	101.368	101.368	101.068	3.625	98.576	98.576	98.076
4.000	101.125	101.125	100.825	4.000	101.021	101.021	100.721	3.875	N/A	N/A	N/A	3.750	100.253	100.253	99.753
4.125	101.127	101.127	100.827	4.125	101.023	101.023	100.723	4.000	N/A	N/A	N/A	3.875	100.256	100.256	99.756
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	100.250	100.250	99.750
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	100.252	100.252	99.752
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	101.435	101.335	101.335	101.035	3.250	101.336	101.236	101.236	100.936	2.750	98.546	98.446	98.446	98.146
3.375	101.449	101.349	101.349	101.049	3.375	101.348	101.248	101.248	100.948	2.875	98.558	98.458	98.458	98.158
3.500	101.449	101.349	101.349	101.049	3.500	101.360	101.260	101.260	100.960	3.000	98.558	98.458	98.458	98.158
3.625	101.449	101.349	101.349	101.049	3.625	101.348	101.248	101.248	100.948	3.125	98.558	98.458	98.458	98.158
3.750	102.123	102.023	102.023	101.723	3.750	102.057	101.957	101.957	101.657	3.250	100.375	100.275	100.275	99.975
3.875	102.136	102.036	102.036	101.736	3.875	102.035	101.935	101.935	101.635	3.375	100.386	100.286	100.286	99.986
4.000	102.127	102.027	102.027	101.727	4.000	102.022	101.922	101.922	101.622	3.500	100.436	100.336	100.336	100.036
4.125	102.136	102.036	102.036	101.736	4.125	102.035	101.935	101.935	101.635	3.625	100.385	100.285	100.285	99.985
4.250	102.197	102.097	102.097	101.897	4.250	102.089	101.989	101.989	101.789	3.750	101.274	101.174	101.174	100.874

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 $\leq$ 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					
								6.250	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.:

11/5/2020

45 Day Lock Exp.:

11/20/2020

60 Day Lock Exp.:

12/7/2020

W. Rate Sheet Dated: 10/6/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.625	N/A	N/A	N/A	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.375	N/A	N/A	N/A	
1.500	N/A	N/A	N/A	
1.625	N/A	N/A	N/A	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	

Product Features								
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	
Manufactured Home^	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
Escrow Waiver**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	

^Does not apply to MH Advantage products

** Escrow Waiver allowed between 80.01% - 89.99% LTV for CA properties only. Standard price adjustment of (0.125) will apply.

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Conventional OTC	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Lock Desk Policy

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

Flood Certification = \$10.00

*UW Fee with option to buy out = \$895 / \$495 for streamline

^IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwrohome.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/5/2020

45 Day Lock Exp.:

11/20/2020

60 Day Lock Exp.:

12/7/2020

W. Rate Sheet Dated: 10/6/2020

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	100.321	100.321	100.062	3.375	101.549	101.549	101.349	3.375	101.549	101.549	101.349	2.750	100.006	100.006	99.747	3.375	100.642	100.642	100.442
2.875	100.999	100.999	100.752	3.500	101.978	101.978	101.778	3.500	101.978	101.978	101.778	2.875	100.684	100.684	100.437	3.500	101.071	101.071	100.871
2.990	101.535	101.535	101.305	3.625	102.205	102.205	102.005	3.625	102.205	102.205	102.005	2.990	101.220	101.220	100.990	3.625	101.298	101.298	101.098
3.000	101.635	101.635	101.405	3.750	101.447	101.447	101.247	3.750	101.447	101.447	101.247	3.000	101.320	101.320	101.090	3.750	100.506	100.506	100.306
3.125	101.925	101.925	101.713	3.875	101.798	101.798	101.598	3.875	101.798	101.798	101.598	3.125	101.610	101.610	101.398	3.875	100.857	100.857	100.657
3.250	101.772	101.772	101.572	3.990	102.088	102.088	101.888	3.990	102.088	102.088	101.888	3.250	100.865	100.865	100.665	3.990	101.147	101.147	100.947
3.375	102.299	102.299	102.099	4.000	102.188	102.188	101.988	4.000	102.188	102.188	101.988	3.375	101.392	101.392	101.192	4.000	101.247	101.247	101.047
3.500	102.728	102.728	102.528	4.125	102.399	102.399	102.199	4.125	102.399	102.399	102.199	3.500	101.821	101.821	101.621	4.125	101.458	101.458	101.258
3.625	102.955	102.955	102.755	4.250	102.433	102.433	102.233	4.250	102.433	102.433	102.233	3.625	102.048	102.048	101.848	4.250	100.647	100.647	100.447
3.750	102.197	102.197	101.997	4.375	102.696	102.696	102.496	4.375	102.696	102.696	102.496	3.750	101.256	101.256	101.056	4.375	100.910	100.910	100.710
3.875	102.548	102.548	102.348	4.500	102.934	102.934	102.734	4.500	102.934	102.934	102.734	3.875	101.607	101.607	101.407	4.500	101.148	101.148	100.948
3.990	102.713	102.713	102.513	4.625	103.046	103.046	102.846	4.625	103.046	103.046	102.846	3.990	101.772	101.772	101.572	4.625	101.260	101.260	101.060
4.000	102.813	102.813	102.613	4.750	103.345	103.345	103.145	4.750	103.345	103.345	103.145	4.000	101.872	101.872	101.672	4.750	100.559	100.559	100.359
4.125	103.024	103.024	102.824	4.875	103.591	103.591	103.391	4.875	103.591	103.591	103.391	4.125	102.083	102.083	101.883	4.875	100.805	100.805	100.605
4.250	103.058	103.058	102.858	4.990	103.842	103.842	103.642	4.990	103.842	103.842	103.642	4.250	101.272	101.272	101.072	4.990	101.056	101.056	100.856
4.375	103.321	103.321	103.121	5.000	103.942	103.942	103.742	5.000	103.942	103.942	103.742	4.375	101.535	101.535	101.335	5.000	101.156	101.156	100.956
4.500	103.559	103.559	103.359	5.125	104.191	104.191	103.991	5.125	104.191	104.191	103.991	4.500	101.773	101.773	101.573	5.125	101.255	101.255	101.055
4.625	103.671	103.671	103.471	5.250	104.431	104.431	104.231	5.250	104.431	104.431	104.231	4.625	101.885	101.885	101.685	5.250	101.345	101.345	101.145
4.750	103.970	103.970	103.770	5.375	105.051	105.051	104.851	5.375	105.051	105.051	104.851	4.750	101.184	101.184	100.984	5.375	101.815	101.815	101.615
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	100.642	100.642	100.442	2.750	100.496	100.496	100.266	3.375	102.908	102.908	102.708	3.375	102.908	102.908	102.708	2.750	101.488	101.488	101.288
3.500	101.071	101.071	100.871	2.875	101.109	101.109	100.891	3.500	103.268	103.268	103.068	3.500	103.268	103.268	103.068	2.875	101.789	101.789	101.589
3.625	101.298	101.298	101.098	2.990	101.516	101.516	101.304	3.625	103.562	103.562	103.362	3.625	103.562	103.562	103.362	2.990	102.008	102.008	101.808
3.750	100.506	100.506	100.306	3.000	101.616	101.616	101.404	3.750	103.313	103.313	103.113	3.750	103.313	103.313	103.113	3.000	102.108	102.108	101.908
3.875	100.857	100.857	100.657	3.125	101.954	101.954	101.748	3.875	103.717	103.717	103.517	3.875	103.717	103.717	103.517	3.125	101.764	101.764	101.564
3.990	101.147	101.147	100.947	3.250	101.939	101.939	101.739	3.990	103.955	103.955	103.755	3.990	103.955	103.955	103.755	3.250	102.003	102.003	101.803
4.000	101.247	101.247	101.047	3.375	102.408	102.408	102.208	4.000	104.055	104.055	103.855	4.000	104.055	104.055	103.855	3.375	102.298	102.298	102.098
4.125	101.458	101.458	101.258	3.500	102.768	102.768	102.568	4.125	104.245	104.245	104.045	4.125	104.245	104.245	104.045	3.500	102.479	102.479	102.279
4.250	100.647	100.647	100.447	3.625	103.062	103.062	102.862	4.250	104.221	104.221	104.021	4.250	104.221	104.221	104.021	3.625	102.342	102.342	102.142
4.375	101.910	101.910	101.710	3.750	102.813	102.813	102.613	4.375	104.419	104.419	104.219	4.375	104.419	104.419	104.219	3.750	102.647	102.647	102.447
4.500	101.148	101.148	100.948	3.875	103.217	103.217	103.017	4.500	104.960	104.960	104.760	4.500	104.960	104.960	104.760	3.875	102.795	102.795	102.595
4.625	101.260	101.260	101.060	3.990	103.455	103.455	103.255	4.625	105.087	105.087	104.887	4.625	105.087	105.087	104.887	3.990	103.021	103.021	102.821
4.750	100.559	100.559	100.359	4.000	103.555	103.555	103.355	4.750	105.588	105.588	105.388	4.750	105.588	105.588	105.388	4.000	103.121	103.121	102.921
4.875	100.805	100.805	100.605	4.125	103.745	103.745	103.545	4.875	105.839	105.839	105.639	4.875	105.839	105.839	105.639	4.125	103.074	103.074	102.874
4.990	101.056	101.056	100.856	4.250	103.721	103.721	103.521	4.990	106.037	106.037	105.837	4.990	106.037	106.037	105.837	4.250	103.281	103.281	103.081
5.000	101.156	101.156	100.956	4.375	103.919	103.919	103.719	5.000	106.317	106.317	106.117	5.000	106.317	106.317	106.117	4.375	103.500	103.500	103.300
5.125	101.255	101.255	101.055	4.500	104.085	104.085	103.885	5.125	106.421	106.421	106.221	5.125	106.421	106.421	106.221	4.500	103.640	103.640	103.440
5.250	101.345	101.345	101.145	4.625	104.212	104.212	104.012	5.250	106.222	106.222	106.022	5.250	106.222	106.222	106.022	4.625	103.112	103.112	102.912
5.375	101.815	101.815	101.615	4.750	104.713	104.713	104.513	5.375	105.471	105.471	105.271	5.375	105.471	105.471	105.271	4.750	103.210	103.210	103.010
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	103.488	103.488	103.288	2.750	103.738	103.738	103.538	2.750	101.775	101.775	101.575	2.750	103.775	103.775	103.575	2.750	104.025	104.025	103.825
2.875	101.914	101.914	101.714	2.875	101.914	101.914	101.714	2.875	102.076	102.076	101.876	2.875	102.076	102.076	101.876	2.875	102.201	102.201	102.001
2.990	102.133	102.133	101.933	2.990	102.133	102.133	101.933	2.990	102.295	102.295	102.095	2.990	102.420	102.420	102.220	2.990	102.420	102.420	102.220
3.000	102.233	102.233	102.033	3.000	102.233	102.233	102.033	3.000	102.395	102.395	102.195	3.000	102.520	102.520	102.320	3.000	102.520	102.520	102.320
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	102.128	102.128	101.928	3.250	102.128	102.128	101.928	3.250	102.040	102.040	101.840	3.250	102.165	102.165	101.965	3.250	102.165	102.165	101.965
3.375	102.423	102.423	102.223	3.375	102.423	102.423	102.223	3.375	10										



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.:

11/5/2020

45 Day Lock Exp.:

11/20/2020

60 Day Lock Exp.:

12/7/2020

W. Rate Sheet Dated: 10/6/2020

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	100.321	100.321	100.062	2.750	100.496	100.496	100.266	2.750	101.488	101.488	101.288	2.750	98.656	98.656	98.397	2.750	100.475	100.475	100.275
2.875	100.999	100.999	100.752	2.875	101.109	101.109	100.891	2.875	101.789	101.789	101.589	2.875	99.334	99.334	99.087	2.875	100.776	100.776	100.576
2.990	101.535	101.535	101.305	2.990	101.516	101.516	101.304	2.990	102.008	102.008	101.808	2.990	99.870	99.870	99.640	2.990	100.995	100.995	100.795
3.000	101.635	101.635	101.405	3.000	101.616	101.616	101.404	3.000	102.108	102.108	101.908	3.000	99.970	99.970	99.740	3.000	101.095	101.095	100.895
3.125	101.925	101.925	101.713	3.125	101.954	101.954	101.748	3.125	101.764	101.764	101.564	3.125	100.260	100.260	100.048	3.125	100.501	100.501	100.301
3.250	101.772	101.772	101.572	3.250	101.939	101.939	101.739	3.250	102.003	102.003	101.803	3.250	99.515	99.515	99.315	3.250	100.740	100.740	100.540
3.375	102.299	102.299	102.099	3.375	102.408	102.408	102.208	3.375	102.298	102.298	102.098	3.375	100.042	100.042	99.842	3.375	101.035	101.035	100.835
3.500	102.728	102.728	102.528	3.500	102.768	102.768	102.568	3.500	102.479	102.479	102.279	3.500	100.471	100.471	100.271	3.500	101.216	101.216	101.016
3.625	102.955	102.955	102.755	3.625	103.062	103.062	102.862	3.625	102.342	102.342	102.142	3.625	100.698	100.698	100.498	3.625	100.576	100.576	100.376
3.750	102.197	102.197	101.997	3.750	102.813	102.813	102.613	3.750	102.647	102.647	102.447	3.750	99.906	99.906	99.706	3.750	100.881	100.881	100.681
3.875	102.548	102.548	102.348	3.875	103.217	103.217	103.017	3.875	102.795	102.795	102.595	3.875	100.257	100.257	100.057	3.875	101.029	101.029	100.829
3.990	102.713	102.713	102.513	3.990	103.455	103.455	103.255	3.990	103.021	103.021	102.821	3.990	100.422	100.422	100.222	3.990	101.255	101.255	101.055
4.000	102.813	102.813	102.613	4.000	103.555	103.555	103.355	4.000	103.121	103.121	102.921	4.000	100.522	100.522	100.322	4.000	101.355	101.355	101.155
4.125	103.024	103.024	102.824	4.125	103.745	103.745	103.545	4.125	103.074	103.074	102.874	4.125	100.733	100.733	100.533	4.125	100.814	100.814	100.614
4.250	103.058	103.058	102.858	4.250	103.721	103.721	103.521	4.250	103.281	103.281	103.081	4.250	99.922	99.922	99.722	4.250	101.021	101.021	100.821
4.375	103.321	103.321	103.121	4.375	103.919	103.919	103.719	4.375	103.500	103.500	103.300	4.375	100.185	100.185	99.985	4.375	101.240	101.240	101.040
4.500	103.559	103.559	103.359	4.500	104.085	104.085	103.885	4.500	103.640	103.640	103.440	4.500	100.423	100.423	100.223	4.500	101.380	101.380	101.180
4.625	103.671	103.671	103.471	4.625	104.212	104.212	104.012	4.625	103.112	103.112	102.912	4.625	100.535	100.535	100.335	4.625	98.880	98.880	98.680
4.750	103.970	103.970	103.770	4.750	104.713	104.713	104.513	4.750	103.210	103.210	103.010	4.750	99.834	99.834	99.634	4.750	100.113	100.113	99.913

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.:

11/5/2020

45 Day Lock Exp.:

11/20/2020

60 Day Lock Exp.:

12/7/2020

W. Rate Sheet Dated: 10/6/2020

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)