

W. Rate Sheet Dated: 10/9/2020

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	100.552	100.552	100.146	2.500	99.981	99.981	99.574	2.250	98.781	98.781	98.481	3.125	96.248	96.248	95.948
2.625	100.556	100.556	100.150	2.625	99.983	99.983	99.577	2.500	98.787	98.787	98.487	3.250	97.749	97.749	97.449
2.750	101.170	101.170	100.764	2.750	100.099	100.099	99.693	2.625	98.790	98.790	98.490	3.375	97.745	97.745	97.445
2.875	101.173	101.173	100.767	2.875	100.102	100.102	99.695	2.750	99.078	99.078	98.778	3.500	97.746	97.746	97.446
3.000	101.177	101.177	100.771	3.000	100.105	100.105	99.698	2.875	99.080	99.080	98.780	3.625	97.748	97.748	97.448
3.125	101.180	101.180	100.774	3.125	100.107	100.107	99.701	3.000	99.083	99.083	98.783	Margin = 2.250		Index = 0.120	
3.250	101.294	101.294	100.994	3.250	99.973	99.973	99.673	3.125	99.086	99.086	98.786	30 Year OTC			
3.375	101.298	101.298	100.998	3.375	99.976	99.976	99.676	3.250	101.323	101.323	101.023	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	101.326	101.326	101.026	4.000	101.415	101.415	100.915
3.625	101.304	101.304	101.004	3.625	99.993	99.993	99.693	3.500	101.378	101.378	101.078	4.125	101.418	101.418	100.918
3.750	102.394	102.394	102.094	3.750	101.766	101.766	101.466	3.625	101.380	101.380	101.080	4.375	102.516	102.516	102.016
3.875	102.297	102.297	101.997	3.875	101.768	101.768	101.468	3.750	102.377	102.377	102.077	4.500	102.504	102.504	102.004
4.000	102.290	102.290	101.990	4.000	101.757	101.757	101.457	3.875	102.378	102.378	102.078	4.625	102.507	102.507	102.007
4.125	102.293	102.293	101.993	4.125	101.759	101.759	101.459	4.000	102.367	102.367	102.067	4.875	103.189	103.189	102.689
4.250	103.488	103.488	103.288	4.250	102.846	102.846	102.646	4.125	102.369	102.369	102.069	5.000	103.178	103.178	102.678
4.375	103.391	103.391	103.191	4.375	102.848	102.848	102.648	4.250	102.730	102.730	102.430	5.125	103.180	103.180	102.680
4.500	103.379	103.379	103.179	4.500	102.837	102.837	102.637	4.375	102.731	102.731	102.431	5.500	104.633	104.633	104.133
4.625	103.382	103.382	103.182	4.625	102.839	102.839	102.639	4.500	102.720	102.720	102.420	5.625	104.635	104.635	104.135
6.250	105.921	105.921	105.721	6.250	105.071	105.071	104.871	4.625	102.722	102.722	102.422	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	101.899	101.799	101.799	101.393	2.500	101.799	101.699	101.699	101.293	2.250	100.961	100.861	100.861	100.561
2.625	101.899	101.799	101.799	101.393	2.625	101.799	101.699	101.699	101.293	2.375	100.964	100.864	100.864	100.564
2.750	102.774	102.674	102.674	102.268	2.750	102.674	102.574	102.574	102.168	2.500	100.964	100.864	100.864	100.564
2.875	102.777	102.677	102.677	102.271	2.875	102.677	102.577	102.577	102.170	2.625	100.964	100.864	100.864	100.564
3.000	102.777	102.677	102.677	102.271	3.000	102.677	102.577	102.577	102.170	2.750	101.249	101.149	101.149	100.849
3.125	102.777	102.677	102.677	102.271	3.125	102.677	102.577	102.577	102.170	2.875	101.261	101.161	101.161	100.861
3.250	102.638	102.538	102.538	102.238	3.250	102.540	102.440	102.440	102.140	3.000	101.261	101.161	101.161	100.861
3.375	102.652	102.552	102.552	102.252	3.375	102.551	102.451	102.451	102.151	3.125	101.261	101.161	101.161	100.861
3.500	102.652	102.552	102.552	102.252	3.500	102.563	102.463	102.463	102.163	3.250	103.496	103.396	103.396	103.096
3.625	102.652	102.552	102.552	102.252	3.625	102.551	102.451	102.451	102.151	3.375	103.507	103.407	103.407	103.107
3.750	103.638	103.538	103.538	103.238	3.750	103.572	103.472	103.472	103.172	3.500	103.557	103.457	103.457	103.157
3.875	103.652	103.552	103.552	103.252	3.875	103.551	103.451	103.451	103.151	3.625	103.506	103.406	103.406	103.106
4.000	103.642	103.542	103.542	103.242	4.000	103.537	103.437	103.437	103.137	3.750	104.501	104.401	104.401	104.101

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	98.665	98.665	98.165	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.668	98.668	98.168	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.291	100.291	99.791	6.250	103.750	103.750	103.500	4.375	99.766	99.766	99.266				
4.000	100.297	100.297	99.797					4.500	99.754	99.754	99.254	Rate	30 Day	45 Day	60 Day
4.125	100.295	100.295	99.795					4.625	99.757	99.757	99.257	6.250	102.750	102.750	102.250
4.250	101.387	101.387	100.887					4.875	100.439	100.439	99.939	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.384	101.384	100.884					5.000	100.428	100.428	99.928				
4.500	101.396	101.396	100.896					5.125	100.430	100.430	99.930				
4.625	101.393	101.393	100.893					5.500	101.883	101.883	101.383				
4.750	102.088	102.088	101.588					5.625	101.885	101.885	101.385				
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
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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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/9/2020

45 Day Lock Exp.:

11/23/2020

60 Day Lock Exp.:

12/8/2020

W. Rate Sheet Dated: 10/9/2020

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	95.670	95.670	95.370
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.499	97.499	97.199
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.495	97.495	97.195
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	97.920	97.920	97.620	3.500	97.496	97.496	97.196
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.923	97.923	97.623	3.625	97.498	97.498	97.198
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.926	97.926	97.626	Margin = 2.250		Index = .120	
3.250	100.301	100.301	100.001	3.250	99.409	99.409	99.109	3.125	97.928	97.928	97.628	30 Year OTC			
3.375	100.304	100.304	100.004	3.375	99.412	99.412	99.112	3.250	100.759	100.759	100.459	Rate	30 Day	45 Day	60 Day
3.500	100.307	100.307	100.007	3.500	99.426	99.426	99.126	3.375	100.762	100.762	100.462	3.250	98.426	98.426	97.926
3.625	100.310	100.310	100.010	3.625	99.429	99.429	99.129	3.500	100.814	100.814	100.514	3.375	98.429	98.429	97.929
3.750	100.994	100.994	100.694	3.750	100.796	100.796	100.496	3.625	100.817	100.817	100.517	3.500	98.432	98.432	97.932
3.875	100.897	100.897	100.597	3.875	100.798	100.798	100.498	3.750	101.407	101.407	101.107	3.625	98.435	98.435	97.935
4.000	100.890	100.890	100.590	4.000	100.787	100.787	100.487	3.875	N/A	N/A	N/A	3.750	100.019	100.019	99.519
4.125	100.893	100.893	100.593	4.125	100.789	100.789	100.489	4.000	N/A	N/A	N/A	3.875	100.022	100.022	99.522
4.250	101.213	101.213	101.013	4.250	101.001	101.001	100.801	4.125	N/A	N/A	N/A	4.000	100.015	100.015	99.515
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	100.018	100.018	99.518
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	100.238	100.238	99.738
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	101.294	101.194	101.194	100.894	3.250	101.196	101.096	101.096	100.796	2.750	98.468	98.368	98.368	98.068
3.375	101.308	101.208	101.208	100.908	3.375	101.208	101.108	101.108	100.808	2.875	98.480	98.380	98.380	98.080
3.500	101.308	101.208	101.208	100.908	3.500	101.219	101.119	101.119	100.819	3.000	98.479	98.379	98.379	98.079
3.625	101.308	101.208	101.208	100.908	3.625	101.207	101.107	101.107	100.807	3.125	98.479	98.379	98.379	98.079
3.750	101.888	101.788	101.788	101.488	3.750	101.822	101.722	101.722	101.422	3.250	100.371	100.271	100.271	99.971
3.875	101.902	101.802	101.802	101.502	3.875	101.801	101.701	101.701	101.401	3.375	100.382	100.282	100.282	99.982
4.000	101.892	101.792	101.792	101.492	4.000	101.787	101.687	101.687	101.387	3.500	100.432	100.332	100.332	100.032
4.125	101.901	101.801	101.801	101.501	4.125	101.801	101.701	101.701	101.401	3.625	100.381	100.281	100.281	99.981
4.250	102.119	102.019	102.019	101.819	4.250	102.011	101.911	101.911	101.711	3.750	101.376	101.276	101.276	100.976

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				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only								30 yr DPA "3.5% DPA ; Lender Paid Only"			
												Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/9/2020

45 Day Lock Exp.:

11/23/2020

60 Day Lock Exp.:

12/8/2020

W. Rate Sheet Dated: 10/9/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

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

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

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

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

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

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

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

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

^Does not apply to MH Advantage products

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/9/2020

45 Day Lock Exp.:

11/23/2020

60 Day Lock Exp.:

12/8/2020

W. Rate Sheet Dated: 10/9/2020

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	100.301	100.301	100.042	3.375	101.602	101.602	101.402	3.375	101.602	101.602	101.402	2.750	99.986	99.986	99.727	3.375	100.695	100.695	100.495
2.875	100.970	100.970	100.731	3.500	102.025	102.025	101.825	3.500	102.025	102.025	101.825	2.875	100.655	100.655	100.416	3.500	101.118	101.118	100.918
2.990	101.495	101.495	101.280	3.625	102.248	102.248	102.048	3.625	102.248	102.248	102.048	2.990	101.180	101.180	100.965	3.625	101.341	101.341	101.141
3.000	101.595	101.595	101.380	3.750	101.362	101.362	101.162	3.750	101.362	101.362	101.162	3.000	101.280	101.280	101.065	3.750	100.421	100.421	100.221
3.125	101.875	101.875	101.675	3.875	101.712	101.712	101.512	3.875	101.712	101.712	101.512	3.125	101.560	101.560	101.360	3.875	100.771	100.771	100.571
3.250	101.833	101.833	101.612	3.990	102.003	102.003	101.803	3.990	102.003	102.003	101.803	3.250	100.926	100.926	100.705	3.990	101.062	101.062	100.862
3.375	102.352	102.352	102.152	4.000	102.103	102.103	101.903	4.000	102.103	102.103	101.903	3.375	101.445	101.445	101.245	4.000	101.162	101.162	100.962
3.500	102.775	102.775	102.575	4.125	102.311	102.311	102.111	4.125	102.311	102.311	102.111	3.500	101.868	101.868	101.668	4.125	101.370	101.370	101.170
3.625	102.998	102.998	102.798	4.250	102.372	102.372	102.172	4.250	102.372	102.372	102.172	3.625	102.091	102.091	101.891	4.250	100.586	100.586	100.386
3.750	102.112	102.112	101.912	4.375	102.637	102.637	102.437	4.375	102.637	102.637	102.437	3.750	101.171	101.171	100.971	4.375	100.851	100.851	100.651
3.875	102.462	102.462	102.262	4.500	102.875	102.875	102.675	4.500	102.875	102.875	102.675	3.875	101.521	101.521	101.321	4.500	101.089	101.089	100.889
3.990	102.628	102.628	102.428	4.625	102.989	102.989	102.789	4.625	102.989	102.989	102.789	3.990	101.687	101.687	101.487	4.625	101.203	101.203	101.003
4.000	102.728	102.728	102.528	4.750	103.272	103.272	103.072	4.750	103.272	103.272	103.072	4.000	101.787	101.787	101.587	4.750	100.486	100.486	100.286
4.125	102.936	102.936	102.736	4.875	103.515	103.515	103.315	4.875	103.515	103.515	103.315	4.125	101.995	101.995	101.795	4.875	100.729	100.729	100.529
4.250	102.997	102.997	102.797	4.990	103.765	103.765	103.565	4.990	103.765	103.765	103.565	4.250	101.211	101.211	101.011	4.990	100.979	100.979	100.779
4.375	103.262	103.262	103.062	5.000	103.865	103.865	103.665	5.000	103.865	103.865	103.665	4.375	101.476	101.476	101.276	5.000	101.079	101.079	100.879
4.500	103.500	103.500	103.300	5.125	104.116	104.116	103.916	5.125	104.116	104.116	103.916	4.500	101.714	101.714	101.514	5.125	101.180	101.180	100.980
4.625	103.614	103.614	103.414	5.250	104.255	104.255	104.055	5.250	104.255	104.255	104.055	4.625	101.828	101.828	101.628	5.250	101.169	101.169	100.969
4.750	103.897	103.897	103.697	5.375	104.875	104.875	104.675	5.375	104.875	104.875	104.675	4.750	101.111	101.111	100.911	5.375	101.639	101.639	101.439
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	100.695	100.695	100.495	2.750	100.358	100.358	100.158	3.375	102.912	102.912	102.712	3.375	102.912	102.912	102.712	2.750	101.516	101.516	101.316
3.500	101.118	101.118	100.918	2.875	100.969	100.969	100.769	3.500	103.272	103.272	103.072	3.500	103.272	103.272	103.072	2.875	101.817	101.817	101.617
3.625	101.341	101.341	101.141	2.990	101.373	101.373	101.173	3.625	103.565	103.565	103.365	3.625	103.565	103.565	103.365	2.990	102.031	102.031	101.831
3.750	100.421	100.421	100.221	3.000	101.473	101.473	101.273	3.750	103.428	103.428	103.228	3.750	103.428	103.428	103.228	3.000	102.131	102.131	101.931
3.875	100.771	100.771	100.571	3.125	101.804	101.804	101.604	3.875	103.830	103.830	103.630	3.875	103.830	103.830	103.630	3.125	101.637	101.637	101.437
3.990	101.062	101.062	100.862	3.250	101.946	101.946	101.746	3.990	104.066	104.066	103.866	3.990	104.066	104.066	103.866	3.250	101.875	101.875	101.675
4.000	101.162	101.162	100.962	3.375	102.412	102.412	102.212	4.000	104.166	104.166	103.966	4.000	104.166	104.166	103.966	3.375	102.165	102.165	101.965
4.125	101.370	101.370	101.170	3.500	102.772	102.772	102.572	4.125	104.355	104.355	104.155	4.125	104.355	104.355	104.155	3.500	102.347	102.347	102.147
4.250	100.586	100.586	100.386	3.625	103.065	103.065	102.865	4.250	104.259	104.259	104.059	4.250	104.259	104.259	104.059	3.625	102.361	102.361	102.161
4.375	100.851	100.851	100.651	3.750	102.928	102.928	102.728	4.375	104.455	104.455	104.255	4.375	104.455	104.455	104.255	3.750	102.664	102.664	102.464
4.500	101.089	101.089	100.889	3.875	103.330	103.330	103.130	4.500	104.996	104.996	104.796	4.500	104.996	104.996	104.796	3.875	102.811	102.811	102.611
4.625	101.203	101.203	101.003	3.990	103.566	103.566	103.366	4.625	105.123	105.123	104.923	4.625	105.123	105.123	104.923	3.990	103.031	103.031	102.831
4.750	100.486	100.486	100.286	4.000	103.666	103.666	103.466	4.750	105.488	105.488	105.288	4.750	105.488	105.488	105.288	4.000	103.131	103.131	102.931
4.875	100.729	100.729	100.529	4.125	103.855	103.855	103.655	4.875	105.739	105.739	105.539	4.875	105.739	105.739	105.539	4.125	103.062	103.062	102.862
4.990	100.979	100.979	100.779	4.250	103.759	103.759	103.559	4.990	105.937	105.937	105.737	4.990	105.937	105.937	105.737	4.250	103.266	103.266	103.066
5.000	101.079	101.079	100.879	4.375	103.955	103.955	103.755	5.000	106.037	106.037	105.837	5.000	106.037	106.037	105.837	4.375	103.483	103.483	103.283
5.125	101.180	101.180	100.980	4.500	104.121	104.121	103.921	5.125	106.320	106.320	106.120	5.125	106.320	106.320	106.120	4.500	103.625	103.625	103.425
5.250	101.169	101.169	100.969	4.625	104.248	104.248	104.048	5.250	106.042	106.042	105.842	5.250	106.042	106.042	105.842	4.625	103.074	103.074	102.874
5.375	101.639	101.639	101.439	4.750	104.613	104.613	104.413	5.375	105.291	105.291	105.091	5.375	105.291	105.291	105.091	4.750	103.173	103.173	102.973
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	103.516	103.516	103.316	2.750	103.766	103.766	103.566	2.750	101.803	101.803	101.603	2.750	103.803	103.803	103.603	2.750	104.053	104.053	103.853
2.875	101.942	101.942	101.742	2.875	101.942	101.942	101.742	2.875	102.104	102.104	101.904	2.875	102.229	102.229	102.029	2.875	102.229	102.229	102.029
2.990	102.156	102.156	101.956	2.990	102.156	102.156	101.956	2.990	102.318	102.318	102.118	2.990	102.443	102.443	102.243	2.990	102.443	102.443	102.243
3.000	102.256	102.256	102.056	3.000	102.256	102.256	102.056	3.000	102.418	102.418	102.218	3.000	102.543	102.543	102.343	3.000	102.543	102.543	102.343
3.125	101.762	101.762	101.562	3.125	101.762	101.762	101.562	3.125	101.674	101.674	101.474	3.125	101.799	101.799	101.599	3.125	101.799	101.799	101.599
3.250	102.000	102.000	101.800	3.250	102.000	102.000	101.800	3.250	101.912	101.912	101.712	3.250	102.037	102.037	101.837	3.250	102.037	102.037	101.837
3.375	102.290	102.290	102.090	3.375	102.290	102.290	102.090	3.375	102.202	102.202	102.002	3.375	102.327	102.327	102.127	3.375	102.327	102.327	102.127
3.500	102.472	102.472	102.272	3.500	102.472	102.472	102.272	3.500	102.384	102.384	102.184	3.500	102.509	102.509	102.309	3.500	102.509	102.509	102.309
3.625	102.486	102.486	102.286	3.625	102.486	102.486	102.286	3.625	101.895	101.895	101.695	3.625	102.020	102.020	101.820	3.625	102.020	102.020	101.820
3.750	102.789	102.789	102.589	3.750	102.789	102.789	102.589	3.750	102.198	102.198	101.998	3.750	102.323	102.323	102.123	3.750	102.323	102.323	102.123
3.875	102.936	102.936	102.736	3.875	102.936	102.936													



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.:

11/9/2020

45 Day Lock Exp.:

11/23/2020

60 Day Lock Exp.:

12/8/2020

W. Rate Sheet Dated: 10/9/2020

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	100.301	100.301	100.042	2.750	100.358	100.358	100.158	2.750	101.516	101.516	101.316	2.750	98.636	98.636	98.377	2.750	100.503	100.503	100.303
2.875	100.970	100.970	100.731	2.875	100.969	100.969	100.769	2.875	101.817	101.817	101.617	2.875	99.305	99.305	99.066	2.875	100.804	100.804	100.604
2.990	101.495	101.495	101.280	2.990	101.373	101.373	101.173	2.990	102.031	102.031	101.831	2.990	99.830	99.830	99.615	2.990	101.018	101.018	100.818
3.000	101.595	101.595	101.380	3.000	101.473	101.473	101.273	3.000	102.131	102.131	101.931	3.000	99.930	99.930	99.715	3.000	101.118	101.118	100.918
3.125	101.875	101.875	101.675	3.125	101.804	101.804	101.604	3.125	101.637	101.637	101.437	3.125	100.210	100.210	100.010	3.125	100.374	100.374	100.174
3.250	101.833	101.833	101.612	3.250	101.946	101.946	101.746	3.250	101.875	101.875	101.675	3.250	99.576	99.576	99.355	3.250	100.612	100.612	100.412
3.375	102.352	102.352	102.152	3.375	102.412	102.412	102.212	3.375	102.165	102.165	101.965	3.375	100.095	100.095	99.895	3.375	100.902	100.902	100.702
3.500	102.775	102.775	102.575	3.500	102.772	102.772	102.572	3.500	102.347	102.347	102.147	3.500	100.518	100.518	100.318	3.500	101.084	101.084	100.884
3.625	102.998	102.998	102.798	3.625	103.065	103.065	102.865	3.625	102.361	102.361	102.161	3.625	100.741	100.741	100.541	3.625	100.595	100.595	100.395
3.750	102.112	102.112	101.912	3.750	102.928	102.928	102.728	3.750	102.664	102.664	102.464	3.750	99.821	99.821	99.621	3.750	100.898	100.898	100.698
3.875	102.462	102.462	102.262	3.875	103.330	103.330	103.130	3.875	102.811	102.811	102.611	3.875	100.171	100.171	99.971	3.875	101.045	101.045	100.845
3.990	102.628	102.628	102.428	3.990	103.566	103.566	103.366	3.990	103.031	103.031	102.831	3.990	100.337	100.337	100.137	3.990	101.265	101.265	101.065
4.000	102.728	102.728	102.528	4.000	103.666	103.666	103.466	4.000	103.131	103.131	102.931	4.000	100.437	100.437	100.237	4.000	101.365	101.365	101.165
4.125	102.936	102.936	102.736	4.125	103.855	103.855	103.655	4.125	103.062	103.062	102.862	4.125	100.645	100.645	100.445	4.125	100.802	100.802	100.602
4.250	102.997	102.997	102.797	4.250	103.759	103.759	103.559	4.250	103.266	103.266	103.066	4.250	99.861	99.861	99.661	4.250	101.006	101.006	100.806
4.375	103.262	103.262	103.062	4.375	103.955	103.955	103.755	4.375	103.483	103.483	103.283	4.375	100.126	100.126	99.926	4.375	101.223	101.223	101.023
4.500	103.500	103.500	103.300	4.500	104.121	104.121	103.921	4.500	103.625	103.625	103.425	4.500	100.364	100.364	100.164	4.500	101.365	101.365	101.165
4.625	103.614	103.614	103.414	4.625	104.248	104.248	104.048	4.625	103.074	103.074	102.874	4.625	100.478	100.478	100.278	4.625	98.842	98.842	98.642
4.750	103.897	103.897	103.697	4.750	104.613	104.613	104.413	4.750	103.173	103.173	102.973	4.750	99.761	99.761	99.561	4.750	100.076	100.076	99.876

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.:

11/9/2020

45 Day Lock Exp.:

11/23/2020

60 Day Lock Exp.:

12/8/2020

W. Rate Sheet Dated: 10/9/2020

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)