

W. Rate Sheet Dated: 10/14/2020

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	100.630	100.630	100.224	2.500	100.059	100.059	99.652	2.250	98.822	98.822	98.522	3.125	96.248	96.248	95.948
2.625	100.634	100.634	100.228	2.625	100.062	100.062	99.655	2.500	98.827	98.827	98.527	3.250	97.749	97.749	97.449
2.750	101.092	101.092	100.717	2.750	100.021	100.021	99.646	2.625	98.830	98.830	98.530	3.375	97.745	97.745	97.445
2.875	101.095	101.095	100.720	2.875	100.024	100.024	99.649	2.750	99.032	99.032	98.732	3.500	97.746	97.746	97.446
3.000	101.099	101.099	100.724	3.000	100.026	100.026	99.651	2.875	99.035	99.035	98.735	3.625	97.748	97.748	97.448
3.125	101.102	101.102	100.727	3.125	100.029	100.029	99.654	3.000	99.037	99.037	98.737	Margin = 2.250		Index = 0.130	
3.250	101.138	101.138	100.838	3.250	99.817	99.817	99.517	3.125	99.040	99.040	98.740	30 Year OTC			
3.375	101.141	101.141	100.841	3.375	99.820	99.820	99.520	3.250	101.129	101.129	100.829	Rate	30 Day	45 Day	60 Day
3.500	101.145	101.145	100.845	3.500	99.834	99.834	99.534	3.375	101.132	101.132	100.832	4.000	101.368	101.368	100.868
3.625	101.148	101.148	100.848	3.625	99.836	99.836	99.536	3.500	101.189	101.189	100.889	4.125	101.371	101.371	100.871
3.750	102.347	102.347	102.009	3.750	101.719	101.719	101.382	3.625	101.191	101.191	100.891	4.375	102.281	102.281	101.781
3.875	102.250	102.250	101.912	3.875	101.721	101.721	101.384	3.750	102.317	102.317	102.017	4.500	102.270	102.270	101.770
4.000	102.243	102.243	101.906	4.000	101.710	101.710	101.372	3.875	102.318	102.318	102.018	4.625	102.272	102.272	101.772
4.125	102.246	102.246	101.909	4.125	101.712	101.712	101.374	4.000	102.307	102.307	102.007	4.875	102.689	102.689	102.189
4.250	103.254	103.254	103.054	4.250	102.612	102.612	102.412	4.125	102.308	102.308	102.008	5.000	102.678	102.678	102.178
4.375	103.156	103.156	102.956	4.375	102.614	102.614	102.414	4.250	102.709	102.709	102.409	5.125	102.680	102.680	102.180
4.500	103.145	103.145	102.945	4.500	102.602	102.602	102.402	4.375	102.710	102.710	102.410	5.500	103.664	103.664	103.164
4.625	103.147	103.147	102.947	4.625	102.604	102.604	102.404	4.500	102.699	102.699	102.399	5.625	103.666	103.666	103.166
6.250	105.327	105.327	105.127	6.250	104.478	104.478	104.278	4.625	102.701	102.701	102.401	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	102.006	101.906	101.906	101.500	2.500	101.906	101.806	101.806	101.400	2.250	101.061	100.961	100.961	100.661
2.625	102.006	101.906	101.906	101.500	2.625	101.906	101.806	101.806	101.400	2.375	101.064	100.964	100.964	100.664
2.750	102.725	102.625	102.625	102.250	2.750	102.625	102.525	102.525	102.150	2.500	101.063	100.963	100.963	100.663
2.875	102.728	102.628	102.628	102.253	2.875	102.628	102.528	102.528	102.153	2.625	101.063	100.963	100.963	100.663
3.000	102.728	102.628	102.628	102.253	3.000	102.627	102.527	102.527	102.152	2.750	101.263	101.163	101.163	100.863
3.125	102.728	102.628	102.628	102.253	3.125	102.627	102.527	102.527	102.152	2.875	101.274	101.174	101.174	100.874
3.250	102.511	102.411	102.411	102.111	3.250	102.412	102.312	102.312	102.012	3.000	101.274	101.174	101.174	100.874
3.375	102.525	102.425	102.425	102.125	3.375	102.424	102.324	102.324	102.024	3.125	101.274	101.174	101.174	100.874
3.500	102.525	102.425	102.425	102.125	3.500	102.436	102.336	102.336	102.036	3.250	103.361	103.261	103.261	102.961
3.625	102.525	102.425	102.425	102.125	3.625	102.424	102.324	102.324	102.024	3.375	103.372	103.272	103.272	102.972
3.750	103.621	103.521	103.521	103.183	3.750	103.555	103.455	103.455	103.117	3.500	103.426	103.326	103.326	103.026
3.875	103.634	103.534	103.534	103.196	3.875	103.533	103.433	103.433	103.095	3.625	103.371	103.271	103.271	102.971
4.000	103.624	103.524	103.524	103.187	4.000	103.520	103.420	103.420	103.082	3.750	104.495	104.395	104.395	104.095

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	98.618	98.618	98.118	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.621	98.621	98.121				
3.875	100.244	100.244	99.744	6.250	103.750	103.750	103.500	4.375	99.531	99.531	99.031	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.250	100.250	99.750					4.500	99.520	99.520	99.020	Rate	30 Day	45 Day	60 Day
4.125	100.248	100.248	99.748					4.625	99.522	99.522	99.022	6.250	102.750	102.750	102.250
4.250	101.152	101.152	100.652					4.875	99.939	99.939	99.439	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.150	101.150	100.650					5.000	99.928	99.928	99.428				
4.500	101.161	101.161	100.661					5.125	99.930	99.930	99.430				
4.625	101.159	101.159	100.659					5.500	100.914	100.914	100.414				
4.750	101.588	101.588	101.088					5.625	100.916	100.916	100.416				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.250				

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

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

11/13/2020

45 Day Lock Exp.:

11/30/2020

60 Day Lock Exp.:

12/14/2020

W. Rate Sheet Dated: 10/14/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

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	97.875	97.875	97.575	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	97.877	97.877	97.577	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	97.880	97.880	97.580	Margin = 2.250		Index = .130	
3.250	100.144	100.144	99.844	3.250	99.253	99.253	98.953	3.125	97.882	97.882	97.582	30 Year OTC			
3.375	100.148	100.148	99.848	3.375	99.256	99.256	98.956	3.250	100.565	100.565	100.265	Rate	30 Day	45 Day	60 Day
3.500	100.151	100.151	99.851	3.500	99.270	99.270	98.970	3.375	100.568	100.568	100.268	3.250	98.269	98.269	97.769
3.625	100.154	100.154	99.854	3.625	99.273	99.273	98.973	3.500	100.625	100.625	100.325	3.375	98.273	98.273	97.773
3.750	100.947	100.947	100.609	3.750	100.749	100.749	100.412	3.625	100.627	100.627	100.327	3.500	98.276	98.276	97.776
3.875	100.850	100.850	100.512	3.875	100.751	100.751	100.414	3.750	101.347	101.347	101.047	3.625	98.279	98.279	97.779
4.000	100.843	100.843	100.506	4.000	100.740	100.740	100.402	3.875	N/A	N/A	N/A	3.750	99.972	99.972	99.472
4.125	100.846	100.846	100.509	4.125	100.742	100.742	100.404	4.000	N/A	N/A	N/A	3.875	99.975	99.975	99.475
4.250	100.979	100.979	100.779	4.250	100.767	100.767	100.567	4.125	N/A	N/A	N/A	4.000	99.968	99.968	99.468
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.971	99.971	99.471
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	100.004	100.004	99.504
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	101.167	101.067	101.067	100.767	3.250	101.069	100.969	100.969	100.669	2.750	98.481	98.381	98.381	98.081
3.375	101.181	101.081	101.081	100.781	3.375	101.080	100.980	100.980	100.680	2.875	98.493	98.393	98.393	98.093
3.500	101.181	101.081	101.081	100.781	3.500	101.092	100.992	100.992	100.692	3.000	98.493	98.393	98.393	98.093
3.625	101.181	101.081	101.081	100.781	3.625	101.080	100.980	100.980	100.680	3.125	98.493	98.393	98.393	98.093
3.750	101.871	101.771	101.771	101.433	3.750	101.805	101.705	101.705	101.367	3.250	100.236	100.136	100.136	99.836
3.875	101.884	101.784	101.784	101.446	3.875	101.783	101.683	101.683	101.345	3.375	100.247	100.147	100.147	99.847
4.000	101.874	101.774	101.774	101.437	4.000	101.770	101.670	101.670	101.332	3.500	100.301	100.201	100.201	99.901
4.125	101.884	101.784	101.784	101.446	4.125	101.783	101.683	101.683	101.345	3.625	100.246	100.146	100.146	99.846
4.250	101.914	101.814	101.814	101.614	4.250	101.806	101.706	101.706	101.506	3.750	101.370	101.270	101.270	100.970

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.750		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A					3.375	N/A	N/A	N/A				
4.000	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				30 yr DPA "3.5% DPA ; Lender Paid Only"				Rate	30 Day	45 Day	60 Day
								6.250	N/A	N/A	N/A				

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline *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.:

11/13/2020

45 Day Lock Exp.:

11/30/2020

60 Day Lock Exp.:

12/14/2020

W. Rate Sheet Dated: 10/14/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

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

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

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

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

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

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

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

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

^Does not apply to MH Advantage products

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 11/13/2020
45 Day Lock Exp.: 11/30/2020
60 Day Lock Exp.: 12/14/2020

W. Rate Sheet Dated: 10/14/2020

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	100.380	100.380	100.089	3.375	101.532	101.532	101.296	3.375	101.532	101.532	101.296	2.750	100.065	100.065	99.774	3.375	100.625	100.625	100.389
2.875	101.041	101.041	100.762	3.500	101.946	101.946	101.719	3.500	101.946	101.946	101.719	2.875	100.726	100.726	100.447	3.500	101.039	101.039	100.812
2.990	101.557	101.557	101.296	3.625	102.167	102.167	101.946	3.625	102.167	102.167	101.946	2.990	101.242	101.242	100.981	3.625	101.260	101.260	101.039
3.000	101.657	101.657	101.396	3.750	101.305	101.305	101.105	3.750	101.305	101.305	101.105	3.000	101.342	101.342	101.081	3.750	100.364	100.364	100.164
3.125	101.929	101.929	101.687	3.875	101.645	101.645	101.445	3.875	101.645	101.645	101.445	3.125	101.614	101.614	101.372	3.875	100.704	100.704	100.504
3.250	101.772	101.772	101.519	3.990	101.930	101.930	101.730	3.990	101.930	101.930	101.730	3.250	100.865	100.865	100.612	3.990	100.989	100.989	100.789
3.375	102.282	102.282	102.046	4.000	102.030	102.030	101.830	4.000	102.030	102.030	101.830	3.375	101.375	101.375	101.139	4.000	101.089	101.089	100.889
3.500	102.696	102.696	102.469	4.125	102.239	102.239	102.039	4.125	102.239	102.239	102.039	3.500	101.789	101.789	101.562	4.125	101.298	101.298	101.098
3.625	102.917	102.917	102.696	4.250	102.364	102.364	102.164	4.250	102.364	102.364	102.164	3.625	102.010	102.010	101.789	4.250	100.578	100.578	100.378
3.750	102.055	102.055	101.855	4.375	102.625	102.625	102.425	4.375	102.625	102.625	102.425	3.750	101.114	101.114	100.914	4.375	100.839	100.839	100.639
3.875	102.395	102.395	102.195	4.500	102.862	102.862	102.662	4.500	102.862	102.862	102.662	3.875	101.454	101.454	101.254	4.500	101.076	101.076	100.876
3.990	102.555	102.555	102.355	4.625	102.974	102.974	102.774	4.625	102.974	102.974	102.774	3.990	101.614	101.614	101.414	4.625	101.188	101.188	100.988
4.000	102.655	102.655	102.455	4.750	103.471	103.471	103.178	4.750	103.471	103.471	103.178	4.000	101.714	101.714	101.514	4.750	100.685	100.685	100.392
4.125	102.864	102.864	102.664	4.875	103.712	103.712	103.444	4.875	103.712	103.712	103.444	4.125	101.923	101.923	101.723	4.875	100.926	100.926	100.658
4.250	102.989	102.989	102.789	4.990	103.960	103.960	103.697	4.990	103.960	103.960	103.697	4.250	101.203	101.203	101.003	4.990	101.174	101.174	100.911
4.375	103.250	103.250	103.050	5.000	104.060	104.060	103.797	5.000	104.060	104.060	103.797	4.375	101.464	101.464	101.264	5.000	101.274	101.274	101.011
4.500	103.487	103.487	103.287	5.125	104.309	104.309	104.051	5.125	104.309	104.309	104.051	4.500	101.701	101.701	101.501	5.125	101.373	101.373	101.115
4.625	103.599	103.599	103.399	5.250	104.383	104.383	104.183	5.250	104.383	104.383	104.183	4.625	101.813	101.813	101.613	5.250	101.297	101.297	101.097
4.750	104.096	104.096	103.893	5.375	105.003	105.003	104.803	5.375	105.003	105.003	104.803	4.750	101.310	101.310	101.017	5.375	101.767	101.767	101.567
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	100.625	100.625	100.389	2.750	100.467	100.467	100.233	3.375	102.866	102.866	102.654	3.375	102.866	102.866	102.654	2.750	101.509	101.509	101.309
3.500	101.039	101.039	100.812	2.875	101.078	101.078	100.852	3.500	103.224	103.224	103.023	3.500	103.224	103.224	103.023	2.875	101.803	101.803	101.603
3.625	101.260	101.260	101.039	2.990	101.479	101.479	101.261	3.625	103.520	103.520	103.320	3.625	103.520	103.520	103.320	2.990	102.019	102.019	101.819
3.750	100.364	100.364	100.164	3.000	101.579	101.579	101.361	3.750	103.351	103.351	103.151	3.750	103.351	103.351	103.151	3.000	102.119	102.119	101.919
3.875	100.704	100.704	100.504	3.125	101.912	101.912	101.701	3.875	103.757	103.757	103.557	3.875	103.757	103.757	103.557	3.125	101.618	101.618	101.418
3.990	100.989	100.989	100.789	3.250	101.898	101.898	101.678	3.990	103.996	103.996	103.796	3.990	103.996	103.996	103.796	3.250	101.853	101.853	101.653
4.000	101.089	101.089	100.889	3.375	102.366	102.366	102.154	4.000	104.096	104.096	103.896	4.000	104.096	104.096	103.896	3.375	102.142	102.142	101.942
4.125	101.298	101.298	101.098	3.500	102.724	102.724	102.523	4.125	104.287	104.287	104.087	4.125	104.287	104.287	104.087	3.500	102.330	102.330	102.130
4.250	100.578	100.578	100.378	3.625	103.020	103.020	102.820	4.250	104.268	104.268	104.068	4.250	104.268	104.268	104.068	3.625	102.283	102.283	102.083
4.375	100.839	100.839	100.639	3.750	102.851	102.851	102.651	4.375	104.467	104.467	104.267	4.375	104.467	104.467	104.267	3.750	102.587	102.587	102.387
4.500	101.076	101.076	100.876	3.875	103.257	103.257	103.057	4.500	105.011	105.011	104.811	4.500	105.011	105.011	104.811	3.875	102.732	102.732	102.532
4.625	101.188	101.188	100.988	3.990	103.496	103.496	103.296	4.625	105.141	105.141	104.941	4.625	105.141	105.141	104.941	3.990	102.950	102.950	102.750
4.750	100.685	100.685	100.392	4.000	103.596	103.596	103.396	4.750	105.715	105.715	105.487	4.750	105.715	105.715	105.487	4.000	103.050	103.050	102.850
4.875	100.926	100.926	100.658	4.125	103.787	103.787	103.587	4.875	105.973	105.973	105.746	4.875	105.973	105.973	105.746	4.125	103.000	103.000	102.800
4.990	101.174	101.174	100.911	4.250	103.768	103.768	103.568	4.990	106.175	106.175	105.948	4.990	106.175	106.175	105.948	4.250	103.203	103.203	103.003
5.000	101.274	101.274	101.011	4.375	103.967	103.967	103.767	5.000	106.275	106.275	106.048	5.000	106.275	106.275	106.048	4.375	103.419	103.419	103.219
5.125	101.373	101.373	101.115	4.500	104.136	104.136	103.936	5.125	106.565	106.565	106.341	5.125	106.565	106.565	106.341	4.500	103.563	103.563	103.363
5.250	101.297	101.297	101.097	4.625	104.266	104.266	104.066	5.250	106.195	106.195	105.978	5.250	106.195	106.195	105.978	4.625	103.086	103.086	102.886
5.375	101.767	101.767	101.567	4.750	104.840	104.840	104.612	5.375	105.449	105.449	105.233	5.375	105.449	105.449	105.233	4.750	103.185	103.185	102.985
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	103.509	103.509	103.309	2.750	103.759	103.759	103.559	2.750	101.796	101.796	101.596	2.750	103.796	103.796	103.596	2.750	104.046	104.046	103.846
2.875	101.928	101.928	101.728	2.875	101.928	101.928	101.728	2.875	102.090	102.090	101.890	2.875	102.215	102.215	102.015	2.875	102.215	102.215	102.015
2.990	102.144	102.144	101.944	2.990	102.144	102.144	101.944	2.990	102.306	102.306	102.106	2.990	102.431	102.431	102.231	2.990	102.431	102.431	102.231
3.000	102.244	102.244	102.044	3.000	102.244	102.244	102.044	3.000	102.406	102.406	102.206	3.000	102.531	102.531	102.331	3.000	102.531	102.531	102.331
3.125	101.743	101.743	101.543	3.125	101.743	101.743	101.543	3.125	101.655	101.655	101.455	3.125	101.780	101.780	101.580	3.125	101.780	101.780	101.580
3.250	101.978	101.978	101.778	3.250	101.978	101.978	101.778	3.250	101.890	101.890	101.690	3.250	102.015	102.015	101.815	3.250	102.015	102.015	101.815
3.375	102.267	102.267	102.067	3.375	102.267	102.267	102.067	3.375	102.179	102.179	101.979	3.375	102.304	102.304	102.104	3.375	102.304	102.304	102.104
3.500	102.455	102.455	102.255	3.500	102.455	102.455	102.255	3.500	102.367	102.367	102.167	3.500	102.492	102.492	102.292	3.500	102.492	102.492	102.292
3.625	102.408	102.408	102.208	3.625	102.408	102.408	102.208	3.625	101.817	101.817	101.617	3.625	101.942	101.942	101.742	3.625	101.942	101.942	101.742
3.750	102.712	102.712	102.512	3.750															



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 11/13/2020

45 Day Lock Exp.: 11/30/2020

60 Day Lock Exp.: 12/14/2020

W. Rate Sheet Dated: 10/14/2020

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	100.380	100.380	100.089	2.750	100.467	100.467	100.233	2.750	101.509	101.509	101.309	2.750	98.715	98.715	98.424	2.750	100.496	100.496	100.296
2.875	101.041	101.041	100.762	2.875	101.078	101.078	100.852	2.875	101.803	101.803	101.603	2.875	99.376	99.376	99.097	2.875	100.790	100.790	100.590
2.990	101.557	101.557	101.296	2.990	101.479	101.479	101.261	2.990	102.019	102.019	101.819	2.990	99.892	99.892	99.631	2.990	101.006	101.006	100.806
3.000	101.657	101.657	101.396	3.000	101.579	101.579	101.361	3.000	102.119	102.119	101.919	3.000	99.992	99.992	99.731	3.000	101.106	101.106	100.906
3.125	101.929	101.929	101.687	3.125	101.912	101.912	101.701	3.125	101.618	101.618	101.418	3.125	100.264	100.264	100.022	3.125	100.355	100.355	100.155
3.250	101.772	101.772	101.519	3.250	101.898	101.898	101.678	3.250	101.853	101.853	101.653	3.250	99.515	99.515	99.262	3.250	100.590	100.590	100.390
3.375	102.282	102.282	102.046	3.375	102.366	102.366	102.154	3.375	102.142	102.142	101.942	3.375	100.025	100.025	99.789	3.375	100.879	100.879	100.679
3.500	102.696	102.696	102.469	3.500	102.724	102.724	102.523	3.500	102.330	102.330	102.130	3.500	100.439	100.439	100.212	3.500	101.067	101.067	100.867
3.625	102.917	102.917	102.696	3.625	103.020	103.020	102.820	3.625	102.283	102.283	102.083	3.625	100.660	100.660	100.439	3.625	100.517	100.517	100.317
3.750	102.055	102.055	101.855	3.750	102.851	102.851	102.651	3.750	102.587	102.587	102.387	3.750	99.764	99.764	99.564	3.750	100.821	100.821	100.621
3.875	102.395	102.395	102.195	3.875	103.257	103.257	103.057	3.875	102.732	102.732	102.532	3.875	100.104	100.104	99.904	3.875	100.966	100.966	100.766
3.990	102.555	102.555	102.355	3.990	103.496	103.496	103.296	3.990	102.950	102.950	102.750	3.990	100.264	100.264	100.064	3.990	101.184	101.184	100.984
4.000	102.655	102.655	102.455	4.000	103.596	103.596	103.396	4.000	103.050	103.050	102.850	4.000	100.364	100.364	100.164	4.000	101.284	101.284	101.084
4.125	102.864	102.864	102.664	4.125	103.787	103.787	103.587	4.125	103.000	103.000	102.800	4.125	100.573	100.573	100.373	4.125	100.740	100.740	100.540
4.250	102.989	102.989	102.789	4.250	103.768	103.768	103.568	4.250	103.203	103.203	103.003	4.250	99.853	99.853	99.653	4.250	100.943	100.943	100.743
4.375	103.250	103.250	103.050	4.375	103.967	103.967	103.767	4.375	103.419	103.419	103.219	4.375	100.114	100.114	99.914	4.375	101.159	101.159	100.959
4.500	103.487	103.487	103.287	4.500	104.136	104.136	103.936	4.500	103.563	103.563	103.363	4.500	100.351	100.351	100.151	4.500	101.303	101.303	101.103
4.625	103.599	103.599	103.399	4.625	104.266	104.266	104.066	4.625	103.086	103.086	102.886	4.625	100.463	100.463	100.263	4.625	98.854	98.854	98.654
4.750	104.096	104.096	103.803	4.750	104.840	104.840	104.612	4.750	103.185	103.185	102.985	4.750	99.960	99.960	99.667	4.750	100.088	100.088	99.888

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.:

11/13/2020

45 Day Lock Exp.:

11/30/2020

60 Day Lock Exp.:

12/14/2020

W. Rate Sheet Dated: 10/14/2020

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)