

W. Rate Sheet Dated: 10/15/2020

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	100.740	100.740	100.302	2.500	100.168	100.168	99.731	2.250	98.841	98.841	98.541	3.125	96.248	96.248	95.948
2.625	100.744	100.744	100.306	2.625	100.171	100.171	99.733	2.500	98.847	98.847	98.547	3.250	97.749	97.749	97.449
2.750	101.217	101.217	100.826	2.750	100.146	100.146	99.755	2.625	98.850	98.850	98.550	3.375	97.745	97.745	97.445
2.875	101.220	101.220	100.830	2.875	100.149	100.149	99.758	2.750	99.032	99.032	98.732	3.500	97.746	97.746	97.446
3.000	101.224	101.224	100.833	3.000	100.151	100.151	99.761	2.875	99.035	99.035	98.735	3.625	97.748	97.748	97.448
3.125	101.227	101.227	100.836	3.125	100.154	100.154	99.764	3.000	99.037	99.037	98.737	Margin = 2.250		Index = 0.130	
3.250	101.185	101.185	100.885	3.250	99.864	99.864	99.564	3.125	99.040	99.040	98.740	30 Year OTC			
3.375	101.188	101.188	100.888	3.375	99.866	99.866	99.566	3.250	101.117	101.117	100.817	Rate	30 Day	45 Day	60 Day
3.500	101.191	101.191	100.891	3.500	99.881	99.881	99.581	3.375	101.120	101.120	100.820	4.000	101.447	101.447	100.947
3.625	101.195	101.195	100.895	3.625	99.883	99.883	99.583	3.500	101.177	101.177	100.877	4.125	101.449	101.449	100.949
3.750	102.425	102.425	102.125	3.750	101.798	101.798	101.498	3.625	101.179	101.179	100.879	4.375	102.344	102.344	101.844
3.875	102.328	102.328	102.028	3.875	101.799	101.799	101.499	3.750	102.223	102.223	101.923	4.500	102.333	102.333	101.833
4.000	102.322	102.322	102.022	4.000	101.788	101.788	101.488	3.875	102.224	102.224	101.924	4.625	102.335	102.335	101.835
4.125	102.324	102.324	102.024	4.125	101.790	101.790	101.490	4.000	102.213	102.213	101.913	4.875	102.720	102.720	102.220
4.250	103.317	103.317	103.117	4.250	102.674	102.674	102.474	4.125	102.215	102.215	101.915	5.000	102.709	102.709	102.209
4.375	103.219	103.219	103.019	4.375	102.676	102.676	102.476	4.250	102.724	102.724	102.424	5.125	102.711	102.711	102.211
4.500	103.208	103.208	103.008	4.500	102.665	102.665	102.465	4.375	102.726	102.726	102.426	5.500	103.664	103.664	103.164
4.625	103.210	103.210	103.010	4.625	102.667	102.667	102.467	4.500	102.715	102.715	102.415	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	102.716	102.716	102.416	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	102.115	102.015	102.015	101.578	2.500	102.015	101.915	101.915	101.478	2.250	101.080	100.980	100.980	100.680
2.625	102.115	102.015	102.015	101.578	2.625	102.015	101.915	101.915	101.478	2.375	101.083	100.983	100.983	100.683
2.750	102.850	102.750	102.750	102.359	2.750	102.750	102.650	102.650	102.259	2.500	101.083	100.983	100.983	100.683
2.875	102.853	102.753	102.753	102.363	2.875	102.753	102.653	102.653	102.262	2.625	101.083	100.983	100.983	100.683
3.000	102.853	102.753	102.753	102.362	3.000	102.752	102.652	102.652	102.262	2.750	101.263	101.163	101.163	100.863
3.125	102.853	102.753	102.753	102.362	3.125	102.752	102.652	102.652	102.262	2.875	101.274	101.174	101.174	100.874
3.250	102.558	102.458	102.458	102.158	3.250	102.459	102.359	102.359	102.059	3.000	101.274	101.174	101.174	100.874
3.375	102.572	102.472	102.472	102.172	3.375	102.471	102.371	102.371	102.071	3.125	101.274	101.174	101.174	100.874
3.500	102.572	102.472	102.472	102.172	3.500	102.483	102.383	102.383	102.083	3.250	103.349	103.249	103.249	102.949
3.625	102.572	102.472	102.472	102.172	3.625	102.471	102.371	102.371	102.071	3.375	103.360	103.260	103.260	102.960
3.750	103.699	103.599	103.599	103.299	3.750	103.633	103.533	103.533	103.233	3.500	103.414	103.314	103.314	103.014
3.875	103.712	103.612	103.612	103.312	3.875	103.611	103.511	103.511	103.211	3.625	103.360	103.260	103.260	102.960
4.000	103.703	103.603	103.603	103.303	4.000	103.598	103.498	103.498	103.198	3.750	104.401	104.301	104.301	104.001

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	98.697	98.697	98.197	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.699	98.699	98.199				
3.875	100.322	100.322	99.822	6.250	103.750	103.750	103.500	4.375	99.594	99.594	99.094	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.328	100.328	99.828					4.500	99.583	99.583	99.083	Rate	30 Day	45 Day	60 Day
4.125	100.326	100.326	99.826					4.625	99.585	99.585	99.085	6.250	102.750	102.750	102.250
4.250	101.215	101.215	100.715					4.875	99.970	99.970	99.470	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.213	101.213	100.713					5.000	99.959	99.959	99.459				
4.500	101.224	101.224	100.724					5.125	99.961	99.961	99.461				
4.625	101.221	101.221	100.721					5.500	100.914	100.914	100.414				
4.750	101.619	101.619	101.119					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
-------------------------------	---	--	----------------------

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/16/2020

45 Day Lock Exp.:

11/30/2020

60 Day Lock Exp.:

12/14/2020

W. Rate Sheet Dated: 10/15/2020

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	95.733	95.733	95.433
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	97.937	97.937	97.637	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	97.940	97.940	97.640	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	97.942	97.942	97.642	Margin = 2.250		Index = .130	
3.250	100.597	100.597	100.297	3.250	99.706	99.706	99.406	3.125	97.945	97.945	97.645	30 Year OTC			
3.375	100.601	100.601	100.301	3.375	99.709	99.709	99.409	3.250	100.960	100.960	100.660	Rate	30 Day	45 Day	60 Day
3.500	100.604	100.604	100.304	3.500	99.723	99.723	99.423	3.375	100.962	100.962	100.662	3.250	98.722	98.722	98.222
3.625	100.607	100.607	100.307	3.625	99.726	99.726	99.426	3.500	101.019	101.019	100.719	3.375	98.726	98.726	98.226
3.750	100.525	100.525	100.225	3.750	100.328	100.328	100.028	3.625	101.022	101.022	100.722	3.500	98.729	98.729	98.229
3.875	100.428	100.428	100.128	3.875	100.329	100.329	100.029	3.750	100.753	100.753	100.453	3.625	98.732	98.732	98.232
4.000	100.422	100.422	100.122	4.000	100.318	100.318	100.018	3.875	N/A	N/A	N/A	3.750	99.550	99.550	99.050
4.125	100.424	100.424	100.124	4.125	100.320	100.320	100.020	4.000	N/A	N/A	N/A	3.875	99.553	99.553	99.053
4.250	100.854	100.854	100.654	4.250	100.642	100.642	100.442	4.125	N/A	N/A	N/A	4.000	99.547	99.547	99.047
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	99.549	99.549	99.049
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	99.879	99.879	99.379
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	101.620	101.520	101.520	101.220	3.250	101.522	101.422	101.422	101.122	2.750	98.481	98.381	98.381	98.081
3.375	101.634	101.534	101.534	101.234	3.375	101.534	101.434	101.434	101.134	2.875	98.493	98.393	98.393	98.093
3.500	101.634	101.534	101.534	101.234	3.500	101.545	101.445	101.445	101.145	3.000	98.493	98.393	98.393	98.093
3.625	101.634	101.534	101.534	101.234	3.625	101.533	101.433	101.433	101.133	3.125	98.493	98.393	98.393	98.093
3.750	101.449	101.349	101.349	101.049	3.750	101.383	101.283	101.283	100.983	3.250	100.224	100.124	100.124	99.824
3.875	101.462	101.362	101.362	101.062	3.875	101.361	101.261	101.261	100.961	3.375	100.235	100.135	100.135	99.835
4.000	101.453	101.353	101.353	101.053	4.000	101.348	101.248	101.248	100.948	3.500	100.289	100.189	100.189	99.889
4.125	101.462	101.362	101.362	101.062	4.125	101.361	101.261	101.261	100.961	3.625	100.235	100.135	100.135	99.835
4.250	101.789	101.689	101.689	101.489	4.250	101.681	101.581	101.581	101.381	3.750	101.276	101.176	101.176	100.876

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.:

11/16/2020

45 Day Lock Exp.:

11/30/2020

60 Day Lock Exp.:

12/14/2020

W. Rate Sheet Dated: 10/15/2020

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.:

11/16/2020

45 Day Lock Exp.:

11/30/2020

60 Day Lock Exp.:

12/14/2020

W. Rate Sheet Dated: 10/15/2020

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	100.534	100.534	100.262	3.375	101.588	101.588	101.370	3.375	101.588	101.588	101.370	2.750	100.219	100.219	99.947	3.375	100.681	100.681	100.463
2.875	101.184	101.184	100.927	3.500	101.990	101.990	101.784	3.500	101.990	101.990	101.784	2.875	100.869	100.869	100.612	3.500	101.083	101.083	100.877
2.990	101.688	101.688	101.448	3.625	102.205	102.205	102.005	3.625	102.205	102.205	102.005	2.990	101.373	101.373	101.133	3.625	101.298	101.298	101.098
3.000	101.788	101.788	101.548	3.750	101.324	101.324	101.124	3.750	101.324	101.324	101.124	3.000	100.473	100.473	100.233	3.750	100.383	100.383	100.183
3.125	102.064	102.064	101.835	3.875	101.649	101.649	101.449	3.875	101.649	101.649	101.449	3.125	101.749	101.749	101.520	3.875	100.708	100.708	100.508
3.250	101.829	101.829	101.600	3.990	101.925	101.925	101.725	3.990	101.925	101.925	101.725	3.250	100.922	100.922	100.693	3.990	100.984	100.984	100.784
3.375	102.338	102.338	102.120	4.000	102.025	102.025	101.825	4.000	102.025	102.025	101.825	3.375	101.431	101.431	101.213	4.000	101.084	101.084	100.884
3.500	102.740	102.740	102.534	4.125	102.225	102.225	102.025	4.125	102.225	102.225	102.025	3.500	101.833	101.833	101.627	4.125	101.284	101.284	101.084
3.625	102.955	102.955	102.755	4.250	102.338	102.338	102.138	4.250	102.338	102.338	102.138	3.625	102.048	102.048	101.848	4.250	100.552	100.552	100.352
3.750	102.074	102.074	101.874	4.375	102.591	102.591	102.391	4.375	102.591	102.591	102.391	3.750	101.133	101.133	100.933	4.375	100.805	100.805	100.605
3.875	102.399	102.399	102.199	4.500	102.818	102.818	102.618	4.500	102.818	102.818	102.618	3.875	101.458	101.458	101.258	4.500	101.032	101.032	100.832
3.990	102.550	102.550	102.350	4.625	102.927	102.927	102.727	4.625	102.927	102.927	102.727	3.990	101.609	101.609	101.409	4.625	101.141	101.141	100.941
4.000	102.650	102.650	102.450	4.750	103.416	103.416	103.216	4.750	103.416	103.416	103.216	4.000	101.709	101.709	101.509	4.750	100.630	100.630	100.384
4.125	102.850	102.850	102.650	4.875	103.650	103.650	103.450	4.875	103.650	103.650	103.450	4.125	101.909	101.909	101.709	4.875	100.864	100.864	100.621
4.250	102.963	102.963	102.763	4.990	103.894	103.894	103.694	4.990	103.894	103.894	103.694	4.250	101.177	101.177	100.977	4.990	101.108	101.108	100.865
4.375	103.216	103.216	103.016	5.000	103.994	103.994	103.751	5.000	103.994	103.994	103.751	4.375	101.430	101.430	101.230	5.000	101.208	101.208	100.965
4.500	103.443	103.443	103.243	5.125	104.240	104.240	104.040	5.125	104.240	104.240	104.040	4.500	101.657	101.657	101.457	5.125	101.304	101.304	101.061
4.625	103.552	103.552	103.352	5.250	104.278	104.278	104.078	5.250	104.278	104.278	104.078	4.625	101.766	101.766	101.566	5.250	101.192	101.192	100.992
4.750	104.041	104.041	103.795	5.375	104.896	104.896	104.696	5.375	104.896	104.896	104.696	4.750	101.255	101.255	101.009	5.375	101.660	101.660	101.460
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	100.681	100.681	100.463	2.750	100.605	100.605	100.387	3.375	102.949	102.949	102.749	3.375	102.949	102.949	102.749	2.750	101.592	101.592	101.392
3.500	101.083	101.083	100.877	2.875	101.191	101.191	100.982	3.500	103.287	103.287	103.087	3.500	103.287	103.287	103.087	2.875	101.887	101.887	101.687
3.625	101.298	101.298	101.098	2.990	101.571	101.571	101.369	3.625	103.559	103.559	103.359	3.625	103.559	103.559	103.359	2.990	102.094	102.094	101.894
3.750	100.383	100.383	100.183	3.000	101.671	101.671	101.469	3.750	103.367	103.367	103.167	3.750	103.367	103.367	103.167	3.000	102.194	102.194	101.994
3.875	100.708	100.708	100.508	3.125	101.987	101.987	101.787	3.875	103.758	103.758	103.558	3.875	103.758	103.758	103.558	3.125	101.603	101.603	101.403
3.990	100.984	100.984	100.784	3.250	101.938	101.938	101.738	3.990	103.986	103.986	103.786	3.990	103.986	103.986	103.786	3.250	101.833	101.833	101.633
4.000	101.084	101.084	100.884	3.375	102.449	102.449	102.249	4.000	104.086	104.086	103.886	4.000	104.086	104.086	103.886	3.375	102.113	102.113	101.913
4.125	101.284	101.284	101.084	3.500	102.787	102.787	102.587	4.125	104.269	104.269	104.069	4.125	104.269	104.269	104.069	3.500	102.296	102.296	102.096
4.250	100.552	100.552	100.352	3.625	103.059	103.059	102.859	4.250	104.243	104.243	104.043	4.250	104.243	104.243	104.043	3.625	102.258	102.258	102.058
4.375	100.805	100.805	100.605	3.750	102.867	102.867	102.667	4.375	104.436	104.436	104.236	4.375	104.436	104.436	104.236	3.750	102.552	102.552	102.352
4.500	101.032	101.032	100.832	3.875	103.258	103.258	103.058	4.500	104.975	104.975	104.775	4.500	104.975	104.975	104.775	3.875	102.695	102.695	102.495
4.625	101.141	101.141	100.941	3.990	103.486	103.486	103.286	4.625	105.104	105.104	104.904	4.625	105.104	105.104	104.904	3.990	102.904	102.904	102.704
4.750	100.630	100.630	100.384	4.000	103.586	103.586	103.386	4.750	105.648	105.648	105.393	4.750	105.648	105.648	105.393	4.000	103.004	103.004	102.804
4.875	100.864	100.864	100.621	4.125	103.769	103.769	103.569	4.875	105.900	105.900	105.646	4.875	105.900	105.900	105.646	4.125	103.021	103.021	102.821
4.990	101.108	101.108	100.865	4.250	103.743	103.743	103.543	4.990	106.097	106.097	105.844	4.990	106.097	106.097	105.844	4.250	103.217	103.217	103.017
5.000	101.208	101.208	100.965	4.375	103.936	103.936	103.736	5.000	106.197	106.197	105.944	5.000	106.197	106.197	105.944	4.375	103.428	103.428	103.228
5.125	101.304	101.304	101.061	4.500	104.100	104.100	103.900	5.125	106.480	106.480	106.229	5.125	106.480	106.480	106.229	4.500	103.566	103.566	103.366
5.250	101.192	101.192	100.992	4.625	104.229	104.229	104.029	5.250	106.087	106.087	105.872	5.250	106.087	106.087	105.872	4.625	102.980	102.980	102.780
5.375	101.660	101.660	101.460	4.750	104.773	104.773	104.518	5.375	105.337	105.337	105.122	5.375	105.337	105.337	105.122	4.750	103.077	103.077	102.877
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	103.592	103.592	103.392	2.750	103.842	103.842	103.642	2.750	101.879	101.879	101.679	2.750	103.879	103.879	103.679	2.750	104.129	104.129	103.929
2.875	102.012	102.012	101.812	2.875	102.012	102.012	101.812	2.875	102.174	102.174	101.974	2.875	102.299	102.299	102.099	2.875	102.299	102.299	102.099
2.990	102.219	102.219	102.019	2.990	102.219	102.219	102.019	2.990	102.381	102.381	102.181	2.990	102.506	102.506	102.306	2.990	102.506	102.506	102.306
3.000	102.319	102.319	102.119	3.000	102.319	102.319	102.119	3.000	102.481	102.481	102.281	3.000	102.606	102.606	102.406	3.000	102.606	102.606	102.406
3.125	101.728	101.728	101.528	3.125	101.728	101.728	101.528	3.125	101.640	101.640	101.440	3.125	101.765	101.765	101.565	3.125	101.765	101.765	101.565
3.250	101.958	101.958	101.758	3.250	101.958	101.958	101.758	3.250	101.870	101.870	101.670	3.250	101.995	101.995	101.795	3.250	101.995	101.995	101.795
3.375	102.238	102.238	102.038	3.375	102.238	102.238	102.038	3.375	102.150	102.150	101.950	3.375	102.275	102.275	102.075	3.375	102.275	102.275	102.075
3.500	102.421	102.421	102.221	3.500	102.421	102.421	102.221	3.500	102.333	102.333	102.133	3.500	102.458	102.458	102.258	3.500	102.458	102.458	102.258
3.625	102.383	102.383	102.183	3.625	102.383	102.383	102.183	3.625	101.792	101.792	101.592	3.625	101.917	101.917	101.717	3.625	101.917	101.917	101.717
3.750	102.677	102.677	102.477	3.750	102.677	102.677	102.477	3.750	102.086	102.086	101.886	3.750	102.211	102.211	102.011	3.750	102.211	102.211	102.011
3.875	102.820	102.820	102.620	3.875	102.820	102.820													



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.:

11/16/2020

45 Day Lock Exp.:

11/30/2020

60 Day Lock Exp.:

12/14/2020

W. Rate Sheet Dated: 10/15/2020

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	100.534	100.534	100.262	2.750	100.605	100.605	100.387	2.750	101.592	101.592	101.392	2.750	98.869	98.869	98.597	2.750	100.579	100.579	100.379
2.875	101.184	101.184	100.927	2.875	101.191	101.191	100.982	2.875	101.887	101.887	101.687	2.875	99.519	99.519	99.262	2.875	100.874	100.874	100.674
2.990	101.688	101.688	101.448	2.990	101.571	101.571	101.369	2.990	102.094	102.094	101.894	2.990	100.023	100.023	99.783	2.990	101.081	101.081	100.881
3.000	101.788	101.788	101.548	3.000	101.671	101.671	101.469	3.000	102.194	102.194	101.994	3.000	100.123	100.123	99.883	3.000	101.181	101.181	100.981
3.125	102.064	102.064	101.835	3.125	101.987	101.987	101.787	3.125	101.603	101.603	101.403	3.125	100.399	100.399	100.170	3.125	100.340	100.340	100.140
3.250	101.829	101.829	101.600	3.250	101.938	101.938	101.738	3.250	101.833	101.833	101.633	3.250	99.572	99.572	99.343	3.250	100.570	100.570	100.370
3.375	102.338	102.338	102.120	3.375	102.449	102.449	102.249	3.375	102.113	102.113	101.913	3.375	100.081	100.081	99.863	3.375	100.850	100.850	100.650
3.500	102.740	102.740	102.534	3.500	102.787	102.787	102.587	3.500	102.296	102.296	102.096	3.500	100.483	100.483	100.277	3.500	101.033	101.033	100.833
3.625	102.955	102.955	102.755	3.625	103.059	103.059	102.859	3.625	102.258	102.258	102.058	3.625	100.698	100.698	100.498	3.625	100.492	100.492	100.292
3.750	102.074	102.074	101.874	3.750	102.867	102.867	102.667	3.750	102.552	102.552	102.352	3.750	99.783	99.783	99.583	3.750	100.786	100.786	100.586
3.875	102.399	102.399	102.199	3.875	103.258	103.258	103.058	3.875	102.695	102.695	102.495	3.875	100.108	100.108	99.908	3.875	100.929	100.929	100.729
3.990	102.550	102.550	102.350	3.990	103.486	103.486	103.286	3.990	102.904	102.904	102.704	3.990	100.259	100.259	100.059	3.990	101.138	101.138	100.938
4.000	102.650	102.650	102.450	4.000	103.586	103.586	103.386	4.000	103.004	103.004	102.804	4.000	100.359	100.359	100.159	4.000	101.238	101.238	101.038
4.125	102.850	102.850	102.650	4.125	103.769	103.769	103.569	4.125	103.021	103.021	102.821	4.125	100.559	100.559	100.359	4.125	100.761	100.761	100.561
4.250	102.963	102.963	102.763	4.250	103.743	103.743	103.543	4.250	103.217	103.217	103.017	4.250	99.827	99.827	99.627	4.250	100.957	100.957	100.757
4.375	103.216	103.216	103.016	4.375	103.936	103.936	103.736	4.375	103.428	103.428	103.228	4.375	100.080	100.080	99.880	4.375	101.168	101.168	100.968
4.500	103.443	103.443	103.243	4.500	104.100	104.100	103.900	4.500	103.566	103.566	103.366	4.500	100.307	100.307	100.107	4.500	101.306	101.306	101.106
4.625	103.552	103.552	103.352	4.625	104.229	104.229	104.029	4.625	102.980	102.980	102.780	4.625	100.416	100.416	100.216	4.625	98.748	98.748	98.548
4.750	104.041	104.041	103.795	4.750	104.773	104.773	104.518	4.750	103.077	103.077	102.877	4.750	99.905	99.905	99.659	4.750	99.980	99.980	99.780

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.:

11/16/2020

45 Day Lock Exp.:

11/30/2020

60 Day Lock Exp.:

12/14/2020

W. Rate Sheet Dated: 10/15/2020

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 ¹IA, 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)