



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.: 11/18/2020

45 Day Lock Exp.: 12/3/2020

60 Day Lock Exp.: 12/18/2020

W. Rate Sheet Dated: 10/19/2020

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	100.646	100.646	100.209	2.500	100.074	100.074	99.636	2.250	98.676	98.676	98.376	3.125	96.249	96.249	95.949
2.625	100.650	100.650	100.212	2.625	100.077	100.077	99.639	2.500	98.681	98.681	98.381	3.250	97.745	97.745	97.445
2.750	101.248	101.248	100.826	2.750	100.177	100.177	99.755	2.625	98.684	98.684	98.384	3.375	97.746	97.746	97.446
2.875	101.251	101.251	100.829	2.875	100.180	100.180	99.758	2.750	98.976	98.976	98.676	3.500	97.748	97.748	97.448
3.000	101.255	101.255	100.833	3.000	100.182	100.182	99.761	2.875	98.979	98.979	98.679	3.625	97.749	97.749	97.449
3.125	101.258	101.258	100.836	3.125	100.185	100.185	99.763	3.000	98.981	98.981	98.681	Margin = 2.250		Index = 0.130	
3.250	101.357	101.357	101.057	3.250	100.036	100.036	99.736	3.125	98.983	98.983	98.683	30 Year OTC			
3.375	101.360	101.360	101.060	3.375	100.050	100.050	99.750	3.250	101.140	101.140	100.840	Rate	30 Day	45 Day	60 Day
3.500	101.363	101.363	101.063	3.500	100.053	100.053	99.753	3.375	101.192	101.192	100.892	4.000	101.509	101.509	101.009
3.625	101.366	101.366	101.066	3.625	100.085	100.085	99.785	3.500	101.194	101.194	100.894	4.125	101.520	101.520	101.020
3.750	102.487	102.487	102.119	3.750	101.860	101.860	101.491	3.625	101.265	101.265	100.965	4.375	102.346	102.346	101.846
3.875	102.381	102.381	102.012	3.875	101.848	101.848	101.480	3.750	102.306	102.306	102.006	4.500	102.348	102.348	101.848
4.000	102.384	102.384	102.015	4.000	101.850	101.850	101.482	3.875	102.295	102.295	101.995	4.625	102.350	102.350	101.850
4.125	102.395	102.395	102.026	4.125	101.852	101.852	101.483	4.000	102.296	102.296	101.996	4.875	102.597	102.597	102.097
4.250	103.332	103.332	103.132	4.250	102.690	102.690	102.490	4.125	102.298	102.298	101.998	5.000	102.600	102.600	102.100
4.375	103.221	103.221	103.021	4.375	102.678	102.678	102.478	4.250	102.902	102.902	102.602	5.125	102.601	102.601	102.101
4.500	103.223	103.223	103.023	4.500	102.680	102.680	102.480	4.375	102.890	102.890	102.590	5.500	104.039	104.039	103.539
4.625	103.225	103.225	103.025	4.625	102.682	102.682	102.482	4.500	102.892	102.892	102.592	5.625	104.041	104.041	103.541
6.250	105.764	105.764	105.564	6.250	104.915	104.915	104.715	4.625	102.893	102.893	102.593	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	102.022	101.922	101.922	101.484	2.500	101.922	101.822	101.822	101.384	2.250	100.885	100.785	100.785	100.485	
2.625	102.022	101.922	101.922	101.484	2.625	101.922	101.822	101.822	101.384	2.375	100.888	100.788	100.788	100.488	
2.750	102.881	102.781	102.781	102.359	2.750	102.781	102.681	102.681	102.259	2.500	100.887	100.787	100.787	100.487	
2.875	102.884	102.784	102.784	102.363	2.875	102.784	102.684	102.684	102.262	2.625	100.887	100.787	100.787	100.487	
3.000	102.884	102.784	102.784	102.362	3.000	102.784	102.684	102.684	102.262	2.750	101.177	101.077	101.077	100.777	
3.125	102.884	102.784	102.784	102.362	3.125	102.783	102.683	102.683	102.261	2.875	101.188	101.088	101.088	100.788	
3.250	102.730	102.630	102.630	102.330	3.250	102.632	102.532	102.532	102.232	3.000	101.188	101.088	101.088	100.788	
3.375	102.744	102.644	102.644	102.344	3.375	102.655	102.555	102.555	102.255	3.125	101.187	101.087	101.087	100.787	
3.500	102.743	102.643	102.643	102.343	3.500	102.643	102.543	102.543	102.243	3.250	103.342	103.242	103.242	102.942	
3.625	102.743	102.643	102.643	102.343	3.625	102.672	102.572	102.572	102.272	3.375	103.402	103.302	103.302	103.002	
3.750	103.762	103.662	103.662	103.293	3.750	103.666	103.566	103.566	103.197	3.500	103.352	103.252	103.252	102.952	
3.875	103.765	103.665	103.665	103.297	3.875	103.660	103.560	103.560	103.191	3.625	103.420	103.320	103.320	103.020	
4.000	103.774	103.674	103.674	103.305	4.000	103.673	103.573	103.573	103.205	3.750	104.391	104.291	104.291	103.991	

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 >90.00%			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

> 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	98.759	98.759	98.259	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.770	98.770	98.270	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.394	100.394	99.894	6.250	103.750	103.750	103.500	4.375	99.596	99.596	99.096				
4.000	100.391	100.391	99.891					4.500	99.598	99.598	99.098	Rate	30 Day	45 Day	60 Day
4.125	100.380	100.380	99.880					4.625	99.600	99.600	99.100	6.250	102.750	102.750	102.250
4.250	101.230	101.230	100.730					4.875	99.847	99.847	99.347	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only -1.000			
4.375	101.242	101.242	100.742					5.000	99.850	99.850	99.350				
4.500	101.239	101.239	100.739					5.125	99.851	99.851	99.351				
4.625	101.238	101.238	100.738					5.500	101.289	101.289	100.789				
4.750	101.510	101.510	101.010					5.625	101.291	101.291	100.791				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.250				



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60 Day Lock Exp.:

12/18/2020

W. Rate Sheet Dated: 10/19/2020

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	95.984	95.984	95.684
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	97.495	97.495	97.195
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	97.496	97.496	97.196
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	98.131	98.131	97.831	3.500	97.498	97.498	97.198
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.134	98.134	97.834	3.625	97.499	97.499	97.199
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	98.136	98.136	97.836	Margin = 2.250		Index = .130	
3.250	100.769	100.769	100.469	3.250	99.878	99.878	99.578	3.125	98.138	98.138	97.838	30 Year OTC			
3.375	100.772	100.772	100.472	3.375	99.893	99.893	99.593	3.250	100.982	100.982	100.682	Rate	30 Day	45 Day	60 Day
3.500	100.776	100.776	100.476	3.500	99.895	99.895	99.595	3.375	101.035	101.035	100.735	3.250	98.894	98.894	98.394
3.625	100.778	100.778	100.478	3.625	99.927	99.927	99.627	3.500	101.037	101.037	100.737	3.375	98.897	98.897	98.397
3.750	100.650	100.650	100.281	3.750	100.452	100.452	100.084	3.625	101.107	101.107	100.807	3.500	98.901	98.901	98.401
3.875	100.544	100.544	100.175	3.875	100.441	100.441	100.072	3.750	100.899	100.899	100.599	3.625	98.903	98.903	98.403
4.000	100.546	100.546	100.178	4.000	100.443	100.443	100.074	3.875	N/A	N/A	N/A	3.750	99.675	99.675	99.175
4.125	100.558	100.558	100.189	4.125	100.444	100.444	100.076	4.000	N/A	N/A	N/A	3.875	99.669	99.669	99.169
4.250	101.182	101.182	100.982	4.250	100.970	100.970	100.770	4.125	N/A	N/A	N/A	4.000	99.671	99.671	99.171
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	99.683	99.683	99.183
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	100.207	100.207	99.707
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	101.792	101.692	101.692	101.392	3.250	101.694	101.594	101.594	101.294	2.750	98.396	98.296	98.296	97.996
3.375	101.806	101.706	101.706	101.406	3.375	101.717	101.617	101.617	101.317	2.875	98.407	98.307	98.307	98.007
3.500	101.806	101.706	101.706	101.406	3.500	101.705	101.605	101.605	101.305	3.000	98.407	98.307	98.307	98.007
3.625	101.805	101.705	101.705	101.405	3.625	101.735	101.635	101.635	101.335	3.125	98.406	98.306	98.306	98.006
3.750	101.574	101.474	101.474	101.106	3.750	101.478	101.378	101.378	101.009	3.250	100.217	100.117	100.117	99.817
3.875	101.578	101.478	101.478	101.109	3.875	101.472	101.372	101.372	101.004	3.375	100.277	100.177	100.177	99.877
4.000	101.587	101.487	101.487	101.118	4.000	101.486	101.386	101.386	101.017	3.500	100.227	100.127	100.127	99.827
4.125	101.595	101.495	101.495	101.126	4.125	101.485	101.385	101.385	101.017	3.625	100.295	100.195	100.195	99.895
4.250	102.109	102.009	102.009	101.809	4.250	102.009	101.909	101.909	101.709	3.750	101.266	101.166	101.166	100.866

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

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



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60 Day Lock Exp.:

12/18/2020

W. Rate Sheet Dated: 10/19/2020

Release Time: 10:00 am ET

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FNMA - OTC

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

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

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

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

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

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

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

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

^Does not apply to MH Advantage products

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/18/2020

45 Day Lock Exp.:

12/3/2020

60 Day Lock Exp.:

12/18/2020

W. Rate Sheet Dated: 10/19/2020

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	100.408	100.408	100.166	3.375	101.599	101.599	101.399	3.375	101.599	101.599	101.399	2.750	99.870	99.870	99.628	3.375	100.702	100.702	100.502
2.875	101.069	101.069	100.841	3.500	102.009	102.009	101.809	3.500	102.009	102.009	101.809	2.875	100.531	100.531	100.303	3.500	101.112	101.112	100.912
2.990	101.587	101.587	101.378	3.625	102.230	102.230	102.030	3.625	102.230	102.230	102.030	2.990	101.049	101.049	100.840	3.625	101.333	101.333	101.133
3.000	101.687	101.687	101.478	3.750	101.423	101.423	101.223	3.750	101.423	101.423	101.223	3.000	101.149	101.149	100.940	3.750	100.415	100.415	100.215
3.125	101.970	101.970	101.770	3.875	101.754	101.754	101.554	3.875	101.754	101.754	101.554	3.125	101.432	101.432	101.232	3.875	100.746	100.746	100.546
3.250	101.833	101.833	101.617	3.990	102.032	102.032	101.832	3.990	102.032	102.032	101.832	3.250	100.936	100.936	100.720	3.990	101.024	101.024	100.824
3.375	102.349	102.349	102.149	4.000	102.132	102.132	101.932	4.000	102.132	102.132	101.932	3.375	101.452	101.452	101.252	4.000	101.124	101.124	100.924
3.500	102.759	102.759	102.559	4.125	102.335	102.335	102.135	4.125	102.335	102.335	102.135	3.500	100.862	100.862	100.662	4.125	101.327	101.327	101.127
3.625	102.980	102.980	102.780	4.250	102.397	102.397	102.197	4.250	102.397	102.397	102.197	3.625	102.083	102.083	101.883	4.250	100.639	100.639	100.439
3.750	102.173	102.173	101.973	4.375	102.652	102.652	102.452	4.375	102.652	102.652	102.452	3.750	101.165	101.165	100.965	4.375	100.894	100.894	100.694
3.875	102.504	102.504	102.304	4.500	102.880	102.880	102.680	4.500	102.880	102.880	102.680	3.875	101.496	101.496	101.296	4.500	101.122	101.122	100.922
3.990	102.657	102.657	102.457	4.625	102.990	102.990	102.790	4.625	102.990	102.990	102.790	3.990	101.649	101.649	101.449	4.625	101.232	101.232	101.032
4.000	102.757	102.757	102.557	4.750	103.394	103.394	103.148	4.750	103.394	103.394	103.148	4.000	101.749	101.749	101.549	4.750	100.604	100.604	100.358
4.125	102.960	102.960	102.760	4.875	103.630	103.630	103.389	4.875	103.630	103.630	103.389	4.125	101.952	101.952	101.752	4.875	100.840	100.840	100.599
4.250	103.022	103.022	102.822	4.990	103.874	103.874	103.637	4.990	103.874	103.874	103.637	4.250	101.264	101.264	101.064	4.990	101.084	101.084	100.847
4.375	103.277	103.277	103.077	5.000	103.974	103.974	103.737	5.000	103.974	103.974	103.737	4.375	101.519	101.519	101.319	5.000	101.184	101.184	100.947
4.500	103.505	103.505	103.305	5.125	104.218	104.218	103.985	5.125	104.218	104.218	103.985	4.500	101.747	101.747	101.547	5.125	101.278	101.278	101.045
4.625	103.615	103.615	103.415	5.250	104.245	104.245	104.041	5.250	104.245	104.245	104.041	4.625	101.857	101.857	101.657	5.250	101.155	101.155	100.951
4.750	104.019	104.019	103.773	5.375	104.863	104.863	104.660	5.375	104.863	104.863	104.660	4.750	101.229	101.229	101.083	5.375	101.623	101.623	101.420
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	100.702	100.702	100.502	2.750	100.494	100.494	100.294	3.375	102.964	102.964	102.764	3.375	102.964	102.964	102.764	2.750	101.484	101.484	101.284
3.500	101.112	101.112	100.912	2.875	101.089	101.089	100.889	3.500	103.310	103.310	103.110	3.500	103.310	103.310	103.110	2.875	101.782	101.782	101.582
3.625	101.333	101.333	101.133	2.990	101.473	101.473	101.273	3.625	103.582	103.582	103.382	3.625	103.582	103.582	103.382	2.990	101.988	101.988	101.788
3.750	100.415	100.415	100.215	3.000	101.573	101.573	101.373	3.750	103.473	103.473	103.273	3.750	103.473	103.473	103.273	3.000	102.088	102.088	101.888
3.875	100.746	100.746	100.546	3.125	101.899	101.899	101.699	3.875	103.870	103.870	103.670	3.875	103.870	103.870	103.670	3.125	101.602	101.602	101.402
3.990	101.024	101.024	100.824	3.250	101.947	101.947	101.747	3.990	104.101	104.101	103.901	3.990	104.101	104.101	103.901	3.250	101.833	101.833	101.633
4.000	101.124	101.124	100.924	3.375	102.464	102.464	102.264	4.000	104.201	104.201	104.001	4.000	104.201	104.201	104.001	3.375	102.116	102.116	101.916
4.125	101.327	101.327	101.127	3.500	102.810	102.810	102.610	4.125	104.386	104.386	104.186	4.125	104.386	104.386	104.186	3.500	102.304	102.304	102.104
4.250	100.639	100.639	100.439	3.625	103.082	103.082	102.882	4.250	104.300	104.300	104.100	4.250	104.300	104.300	104.100	3.625	102.408	102.408	102.208
4.375	100.894	100.894	100.694	3.750	102.973	102.973	102.773	4.375	104.495	104.495	104.295	4.375	104.495	104.495	104.295	3.750	102.706	102.706	102.506
4.500	101.122	101.122	100.922	3.875	103.370	103.370	103.170	4.500	105.035	105.035	104.835	4.500	105.035	105.035	104.835	3.875	102.849	102.849	102.649
4.625	101.232	101.232	101.032	3.990	103.601	103.601	103.401	4.625	105.163	105.163	104.963	4.625	105.163	105.163	104.963	3.990	103.061	103.061	102.861
4.750	100.604	100.604	100.358	4.000	103.701	103.701	103.501	4.750	105.613	105.613	105.373	4.750	105.613	105.613	105.373	4.000	103.161	103.161	102.961
4.875	100.840	100.840	100.599	4.125	103.886	103.886	103.686	4.875	105.866	105.866	105.628	4.875	105.866	105.866	105.628	4.125	103.084	103.084	102.884
4.990	101.084	101.084	100.847	4.250	103.800	103.800	103.600	4.990	106.064	106.064	105.827	4.990	106.064	106.064	105.827	4.250	103.281	103.281	103.081
5.000	101.184	101.184	100.947	4.375	103.995	103.995	103.795	5.000	106.164	106.164	105.927	5.000	106.164	106.164	105.927	4.375	103.495	103.495	103.295
5.125	101.278	101.278	101.045	4.500	104.160	104.160	103.960	5.125	106.448	106.448	106.214	5.125	106.448	106.448	106.214	4.500	103.640	103.640	103.440
5.250	101.155	101.155	100.951	4.625	104.288	104.288	104.088	5.250	106.502	106.502	106.259	5.250	106.502	106.502	106.259	4.625	103.250	103.250	103.050
5.375	101.623	101.623	101.420	4.750	104.738	104.738	104.498	5.375	105.302	105.302	105.070	5.375	105.302	105.302	105.070	4.750	103.348	103.348	103.148
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	103.484	103.484	103.284	2.750	103.734	103.734	103.534	2.750	101.771	101.771	101.571	2.750	103.771	103.771	103.571	2.750	104.021	104.021	103.821
2.875	101.907	101.907	101.707	2.875	101.907	101.907	101.707	2.875	102.069	102.069	101.869	2.875	102.194	102.194	101.994	2.875	102.194	102.194	101.994
2.990	102.113	102.113	101.913	2.990	102.113	102.113	101.913	2.990	102.275	102.275	102.075	2.990	102.400	102.400	102.200	2.990	102.400	102.400	102.200
3.000	102.213	102.213	102.013	3.000	102.213	102.213	102.013	3.000	102.375	102.375	102.175	3.000	102.500	102.500	102.300	3.000	102.500	102.500	102.300
3.125	101.727	101.727	101.527	3.125	101.727	101.727	101.527	3.125	101.639	101.639	101.439	3.125	101.764	101.764	101.564	3.125	101.764	101.764	101.564
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	102.241	102.241	102.041	3.375	102.241	102.241	102.041	3.375	102.153	102.153	101.953	3.375	102.278	102.278	102.078	3.375	102.278	102.278	102.078
3.500	102.429	102.429	102.229	3.500	102.429	102.429	102.229	3.500	102.341	102.341	102.141	3.500	102.466	102.466	102.266	3.500	102.466	102.466	102.266
3.625	102.533	102.533	102.333	3.625	102.533	102.533	102.333	3.625	101.945	101.945	101.745	3.625	102.070	102.070	101.870	3.625	102.070	102.070	101.870
3.750	102.831	102.831	102.631	3.750	102.831	102.831	102.631	3.750	102.243	102.243	102.043	3.750	102.368	102.368	102.168	3.750	102.368	102.368	102.168
3.875	102.974	102.974	102.774	3.875	102.974	102.974	1												



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.:

11/18/2020

45 Day Lock Exp.:

12/3/2020

60 Day Lock Exp.:

12/18/2020

W. Rate Sheet Dated: 10/19/2020

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	100.408	100.408	100.166	2.750	100.494	100.494	100.294	2.750	101.484	101.484	101.284	2.750	98.520	98.520	98.278	2.750	100.471	100.471	100.271
2.875	101.069	101.069	100.841	2.875	101.089	101.089	100.889	2.875	101.782	101.782	101.582	2.875	99.181	99.181	98.953	2.875	100.769	100.769	100.569
2.990	101.587	101.587	101.378	2.990	101.473	101.473	101.273	2.990	101.988	101.988	101.788	2.990	99.699	99.699	99.490	2.990	100.975	100.975	100.775
3.000	101.687	101.687	101.478	3.000	101.573	101.573	101.373	3.000	102.088	102.088	101.888	3.000	99.799	99.799	99.590	3.000	101.075	101.075	100.875
3.125	101.970	101.970	101.770	3.125	101.899	101.899	101.699	3.125	101.602	101.602	101.402	3.125	100.082	100.082	99.882	3.125	100.339	100.339	100.139
3.250	101.833	101.833	101.617	3.250	101.947	101.947	101.747	3.250	101.833	101.833	101.633	3.250	99.586	99.586	99.370	3.250	100.570	100.570	100.370
3.375	102.349	102.349	102.149	3.375	102.464	102.464	102.264	3.375	102.116	102.116	101.916	3.375	100.102	100.102	99.902	3.375	100.853	100.853	100.653
3.500	102.759	102.759	102.559	3.500	102.810	102.810	102.610	3.500	102.304	102.304	102.104	3.500	100.512	100.512	100.312	3.500	101.041	101.041	100.841
3.625	102.980	102.980	102.780	3.625	103.082	103.082	102.882	3.625	102.408	102.408	102.208	3.625	100.733	100.733	100.533	3.625	100.645	100.645	100.445
3.750	102.173	102.173	101.973	3.750	102.973	102.973	102.773	3.750	102.706	102.706	102.506	3.750	99.815	99.815	99.615	3.750	100.943	100.943	100.743
3.875	102.504	102.504	102.304	3.875	103.370	103.370	103.170	3.875	102.849	102.849	102.649	3.875	100.146	100.146	99.946	3.875	101.086	101.086	100.886
3.990	102.657	102.657	102.457	3.990	103.601	103.601	103.401	3.990	103.061	103.061	102.861	3.990	100.299	100.299	100.099	3.990	101.298	101.298	101.098
4.000	102.757	102.757	102.557	4.000	103.701	103.701	103.501	4.000	103.161	103.161	102.961	4.000	100.399	100.399	100.199	4.000	101.398	101.398	101.198
4.125	102.960	102.960	102.760	4.125	103.886	103.886	103.686	4.125	103.084	103.084	102.884	4.125	100.602	100.602	100.402	4.125	100.821	100.821	100.621
4.250	103.022	103.022	102.822	4.250	103.800	103.800	103.600	4.250	103.281	103.281	103.081	4.250	99.914	99.914	99.714	4.250	101.018	101.018	100.818
4.375	103.277	103.277	103.077	4.375	103.995	103.995	103.795	4.375	103.495	103.495	103.295	4.375	100.169	100.169	99.969	4.375	101.232	101.232	101.032
4.500	103.505	103.505	103.305	4.500	104.160	104.160	103.960	4.500	103.640	103.640	103.440	4.500	100.397	100.397	100.197	4.500	101.377	101.377	101.177
4.625	103.615	103.615	103.415	4.625	104.288	104.288	104.088	4.625	103.250	103.250	103.050	4.625	100.507	100.507	100.307	4.625	99.018	99.018	98.818
4.750	104.019	104.019	103.773	4.750	104.738	104.738	104.498	4.750	103.348	103.348	103.148	4.750	99.879	99.879	99.633	4.750	100.246	100.246	100.046

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.:

11/18/2020

45 Day Lock Exp.:

12/3/2020

60 Day Lock Exp.:

12/18/2020

W. Rate Sheet Dated: 10/19/2020

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)