

W. Rate Sheet Dated: 10/21/2020

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	100.146	100.146	99.724	2.500	99.574	99.574	99.152	2.250	98.535	98.535	98.235	3.125	96.248	96.248	95.948
2.625	100.150	100.150	99.728	2.625	99.577	99.577	99.155	2.500	98.541	98.541	98.241	3.250	97.749	97.749	97.449
2.750	100.873	100.873	100.482	2.750	99.802	99.802	99.411	2.625	98.544	98.544	98.244	3.375	97.745	97.745	97.445
2.875	100.876	100.876	100.486	2.875	99.805	99.805	99.414	2.750	98.906	98.906	98.606	3.500	97.746	97.746	97.446
3.000	100.880	100.880	100.489	3.000	99.808	99.808	99.417	2.875	98.909	98.909	98.609	3.625	97.748	97.748	97.448
3.125	100.883	100.883	100.492	3.125	99.810	99.810	99.420	3.000	98.911	98.911	98.611	Margin = 2.250		Index = 0.130	
3.250	101.325	101.325	101.025	3.250	100.004	100.004	99.704	3.125	98.914	98.914	98.614	30 Year OTC			
3.375	101.329	101.329	101.029	3.375	100.007	100.007	99.707	3.250	101.265	101.265	100.965	Rate	30 Day	45 Day	60 Day
3.500	101.332	101.332	101.032	3.500	100.021	100.021	99.721	3.375	101.267	101.267	100.967	4.000	101.478	101.478	100.978
3.625	101.334	101.334	101.034	3.625	100.024	100.024	99.724	3.500	101.320	101.320	101.020	4.125	101.489	101.489	100.989
3.750	102.456	102.456	102.156	3.750	101.829	101.829	101.529	3.625	101.322	101.322	101.022	4.375	102.424	102.424	101.924
3.875	102.350	102.350	102.050	3.875	101.831	101.831	101.531	3.750	102.478	102.478	102.178	4.500	102.426	102.426	101.926
4.000	102.353	102.353	102.053	4.000	101.819	101.819	101.519	3.875	102.480	102.480	102.180	4.625	102.428	102.428	101.928
4.125	102.364	102.364	102.064	4.125	101.821	101.821	101.521	4.000	102.468	102.468	102.168	4.875	103.207	103.207	102.707
4.250	103.410	103.410	103.210	4.250	102.768	102.768	102.568	4.125	102.470	102.470	102.170	5.000	103.209	103.209	102.709
4.375	103.299	103.299	103.099	4.375	102.770	102.770	102.570	4.250	102.949	102.949	102.649	5.125	103.211	103.211	102.711
4.500	103.301	103.301	103.101	4.500	102.758	102.758	102.558	4.375	102.950	102.950	102.650	5.500	103.539	103.539	103.039
4.625	103.303	103.303	103.103	4.625	102.760	102.760	102.560	4.500	102.939	102.939	102.639	5.625	103.541	103.541	103.041
6.250	105.827	105.827	105.627	6.250	104.978	104.978	104.778	4.625	102.940	102.940	102.640	6.250	103.500	103.500	103.000

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.500	101.866	101.766	101.766	101.344	2.500	101.766	101.666	101.666	101.244	2.250	101.088	100.988	100.988	100.688
2.625	101.866	101.766	101.766	101.344	2.625	101.766	101.666	101.666	101.244	2.375	101.091	100.991	100.991	100.691
2.750	102.850	102.750	102.750	102.359	2.750	102.750	102.650	102.650	102.259	2.500	101.091	100.991	100.991	100.691
2.875	102.853	102.753	102.753	102.363	2.875	102.753	102.653	102.653	102.262	2.625	101.091	100.991	100.991	100.691
3.000	102.853	102.753	102.753	102.363	3.000	102.753	102.653	102.653	102.262	2.750	101.450	101.350	101.350	101.050
3.125	102.853	102.753	102.753	102.363	3.125	102.753	102.653	102.653	102.262	2.875	101.462	101.362	101.362	101.062
3.250	103.042	102.942	102.942	102.642	3.250	102.944	102.844	102.844	102.544	3.000	101.462	101.362	101.362	101.062
3.375	103.056	102.956	102.956	102.656	3.375	102.956	102.856	102.856	102.556	3.125	101.462	101.362	101.362	101.062
3.500	103.056	102.956	102.956	102.656	3.500	102.967	102.867	102.867	102.567	3.250	103.810	103.710	103.710	103.410
3.625	103.055	102.955	102.955	102.655	3.625	102.955	102.855	102.855	102.555	3.375	103.821	103.721	103.721	103.421
3.750	104.075	103.975	103.975	103.675	3.750	104.008	103.908	103.908	103.608	3.500	103.871	103.771	103.771	103.471
3.875	104.078	103.978	103.978	103.678	3.875	103.986	103.886	103.886	103.586	3.625	103.821	103.721	103.721	103.421
4.000	104.087	103.987	103.987	103.687	4.000	103.973	103.873	103.873	103.573	3.750	104.975	104.875	104.875	104.575

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	98.728	98.728	98.228	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.739	98.739	98.239				
3.875	100.363	100.363	99.863	6.250	103.750	103.750	103.500	4.375	99.674	99.674	99.174	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.360	100.360	99.860					4.500	99.676	99.676	99.176	Rate	30 Day	45 Day	60 Day
4.125	100.349	100.349	99.849					4.625	99.678	99.678	99.178	6.250	102.750	102.750	102.250
4.250	101.308	101.308	100.808					4.875	100.457	100.457	99.957	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.320	101.320	100.820					5.000	100.459	100.459	99.959				
4.500	101.318	101.318	100.818					5.125	100.461	100.461	99.961				
4.625	101.316	101.316	100.816					5.500	100.789	100.789	100.289				
4.750	102.119	102.119	101.619					5.625	100.791	100.791	100.291				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.250				

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM will not be accepted. Locks received after close (1pm ET) will be rejected.

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

FHA ID# - 1358600006

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

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

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



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.:

11/20/2020

45 Day Lock Exp.:

12/7/2020

60 Day Lock Exp.:

12/21/2020

W. Rate Sheet Dated: 10/21/2020

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	95.858	95.858	95.558
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	97.936	97.936	97.636	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	97.939	97.939	97.639	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	97.941	97.941	97.641	Margin = 2.250		Index = .130	
3.250	100.488	100.488	100.188	3.250	99.597	99.597	99.297	3.125	97.944	97.944	97.644	30 Year OTC			
3.375	100.491	100.491	100.191	3.375	99.600	99.600	99.300	3.250	100.857	100.857	100.557	Rate	30 Day	45 Day	60 Day
3.500	100.494	100.494	100.194	3.500	99.614	99.614	99.314	3.375	100.860	100.860	100.560	3.250	98.613	98.613	98.113
3.625	100.497	100.497	100.197	3.625	99.616	99.616	99.316	3.500	100.912	100.912	100.612	3.375	98.616	98.616	98.116
3.750	100.494	100.494	100.194	3.750	100.296	100.296	99.996	3.625	100.914	100.914	100.614	3.500	98.619	98.619	98.119
3.875	100.387	100.387	100.087	3.875	100.298	100.298	99.998	3.750	100.946	100.946	100.646	3.625	98.622	98.622	98.122
4.000	100.390	100.390	100.090	4.000	100.287	100.287	99.987	3.875	N/A	N/A	N/A	3.750	99.519	99.519	99.019
4.125	100.401	100.401	100.101	4.125	100.289	100.289	99.989	4.000	N/A	N/A	N/A	3.875	99.512	99.512	99.012
4.250	101.135	101.135	100.935	4.250	100.923	100.923	100.723	4.125	N/A	N/A	N/A	4.000	99.515	99.515	99.015
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	99.526	99.526	99.026
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	100.160	100.160	99.660
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	101.855	101.755	101.755	101.455	3.250	101.756	101.656	101.656	101.356	2.750	98.669	98.569	98.569	98.269
3.375	101.869	101.769	101.769	101.469	3.375	101.768	101.668	101.668	101.368	2.875	98.681	98.581	98.581	98.281
3.500	101.869	101.769	101.769	101.469	3.500	101.780	101.680	101.680	101.380	3.000	98.681	98.581	98.581	98.281
3.625	101.868	101.768	101.768	101.468	3.625	101.768	101.668	101.668	101.368	3.125	98.681	98.581	98.581	98.281
3.750	101.762	101.662	101.662	101.362	3.750	101.695	101.595	101.595	101.295	3.250	100.685	100.585	100.585	100.285
3.875	101.766	101.666	101.666	101.366	3.875	101.674	101.574	101.574	101.274	3.375	100.696	100.596	100.596	100.296
4.000	101.774	101.674	101.674	101.374	4.000	101.660	101.560	101.560	101.260	3.500	100.746	100.646	100.646	100.346
4.125	101.783	101.683	101.683	101.383	4.125	101.674	101.574	101.574	101.274	3.625	100.696	100.596	100.596	100.296
4.250	102.406	102.306	102.306	102.106	4.250	102.306	102.206	102.206	102.006	3.750	101.850	101.750	101.750	101.450

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)	



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.:

11/20/2020

45 Day Lock Exp.:

12/7/2020

60 Day Lock Exp.:

12/21/2020

W. Rate Sheet Dated: 10/21/2020

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@afwwhole.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/20/2020

45 Day Lock Exp.:

12/7/2020

60 Day Lock Exp.:

12/21/2020

W. Rate Sheet Dated: 10/21/2020

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	100.161	100.161	99.892	3.375	101.404	101.404	101.204	3.375	101.404	101.404	101.204	2.750	99.623	99.623	99.354	3.375	100.507	100.507	100.307
2.875	100.838	100.838	100.584	3.500	101.824	101.824	101.624	3.500	101.824	101.824	101.624	2.875	100.300	100.300	100.046	3.500	100.927	100.927	100.727
2.990	101.372	101.372	101.140	3.625	102.049	102.049	101.849	3.625	102.049	102.049	101.849	2.990	100.834	100.834	100.602	3.625	101.152	101.152	100.952
3.000	101.472	101.472	101.240	3.750	101.358	101.358	101.158	3.750	101.358	101.358	101.158	3.000	100.934	100.934	100.702	3.750	100.350	100.350	100.150
3.125	101.767	101.767	101.555	3.875	101.697	101.697	101.497	3.875	101.697	101.697	101.497	3.125	101.229	101.229	101.017	3.875	100.689	100.689	100.489
3.250	101.623	101.623	101.423	3.990	101.981	101.981	101.781	3.990	101.981	101.981	101.781	3.250	100.726	100.726	100.526	3.990	100.973	100.973	100.773
3.375	102.154	102.154	101.954	4.000	102.081	102.081	101.881	4.000	102.081	102.081	101.881	3.375	101.257	101.257	101.057	4.000	101.073	101.073	100.873
3.500	102.574	102.574	102.374	4.125	102.285	102.285	102.085	4.125	102.285	102.285	102.085	3.500	101.677	101.677	101.477	4.125	101.277	101.277	101.077
3.625	102.799	102.799	102.599	4.250	102.473	102.473	102.273	4.250	102.473	102.473	102.273	3.625	101.902	101.902	101.702	4.250	100.715	100.715	100.515
3.750	102.108	102.108	101.908	4.375	102.732	102.732	102.532	4.375	102.732	102.732	102.532	3.750	101.100	101.100	100.900	4.375	100.974	100.974	100.774
3.875	102.447	102.447	102.247	4.500	102.965	102.965	102.765	4.500	102.965	102.965	102.765	3.875	101.439	101.439	101.239	4.500	101.207	101.207	101.007
3.990	102.606	102.606	102.406	4.625	103.077	103.077	102.877	4.625	103.077	103.077	102.877	3.990	101.598	101.598	101.398	4.625	101.319	101.319	101.119
4.000	102.706	102.706	102.506	4.750	103.391	103.391	103.191	4.750	103.391	103.391	103.191	4.000	101.698	101.698	101.498	4.750	100.601	100.601	100.366
4.125	102.910	102.910	102.710	4.875	103.630	103.630	103.430	4.875	103.630	103.630	103.430	4.125	101.902	101.902	101.702	4.875	100.840	100.840	100.610
4.250	103.098	103.098	102.898	4.990	103.877	103.877	103.651	4.990	103.877	103.877	103.651	4.250	101.340	101.340	101.140	4.990	101.087	101.087	100.861
4.375	103.357	103.357	103.157	5.000	103.977	103.977	103.751	5.000	103.977	103.977	103.751	4.375	101.599	101.599	101.399	5.000	101.187	101.187	100.961
4.500	103.590	103.590	103.390	5.125	104.223	104.223	104.002	5.125	104.223	104.223	104.002	4.500	101.832	101.832	101.632	5.125	101.283	101.283	101.062
4.625	103.702	103.702	103.502	5.250	104.172	104.172	103.972	5.250	104.172	104.172	103.972	4.625	101.944	101.944	101.744	5.250	101.082	101.082	100.882
4.750	104.016	104.016	103.781	5.375	104.790	104.790	104.590	5.375	104.790	104.790	104.590	4.750	101.226	101.226	100.991	5.375	101.550	101.550	101.350
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	100.507	100.507	100.307	2.750	100.260	100.260	100.047	3.375	102.774	102.774	102.574	3.375	102.774	102.774	102.574	2.750	101.377	101.377	101.177
3.500	100.927	100.927	100.727	2.875	100.866	100.866	100.661	3.500	103.123	103.123	102.923	3.500	103.123	103.123	102.923	2.875	101.679	101.679	101.479
3.625	101.152	101.152	100.952	2.990	101.264	101.264	101.064	3.625	103.403	103.403	103.203	3.625	103.403	103.403	103.203	2.990	101.886	101.886	101.686
3.750	100.350	100.350	100.150	3.000	101.364	101.364	101.164	3.750	103.399	103.399	103.199	3.750	103.399	103.399	103.199	3.000	101.986	101.986	101.786
3.875	100.689	100.689	100.489	3.125	101.699	101.699	101.499	3.875	103.804	103.804	103.604	3.875	103.804	103.804	103.604	3.125	101.492	101.492	101.292
3.990	100.973	100.973	100.773	3.250	101.743	101.743	101.543	3.990	104.042	104.042	103.842	3.990	104.042	104.042	103.842	3.250	101.727	101.727	101.527
4.000	101.073	101.073	100.873	3.375	102.274	102.274	102.074	4.000	104.142	104.142	103.942	4.000	104.142	104.142	103.942	3.375	102.015	102.015	101.815
4.125	101.277	101.277	101.077	3.500	102.623	102.623	102.423	4.125	104.332	104.332	104.132	4.125	104.332	104.332	104.132	3.500	102.204	102.204	102.004
4.250	100.715	100.715	100.515	3.625	102.903	102.903	102.703	4.250	104.368	104.368	104.168	4.250	104.368	104.368	104.168	3.625	102.381	102.381	102.181
4.375	100.974	100.974	100.774	3.750	102.899	102.899	102.699	4.375	104.566	104.566	104.366	4.375	104.566	104.566	104.366	3.750	102.683	102.683	102.483
4.500	101.207	101.207	101.007	3.875	103.304	103.304	103.104	4.500	105.110	105.110	104.910	4.500	105.110	105.110	104.910	3.875	102.828	102.828	102.628
4.625	101.319	101.319	101.119	3.990	103.542	103.542	103.342	4.625	105.239	105.239	105.039	4.625	105.239	105.239	105.039	3.990	103.045	103.045	102.845
4.750	100.601	100.601	100.366	4.000	103.642	103.642	103.442	4.750	105.606	105.606	105.374	4.750	105.606	105.606	105.374	4.000	103.145	103.145	102.945
4.875	100.840	100.840	100.610	4.125	103.832	103.832	103.632	4.875	105.862	105.862	105.632	4.875	105.862	105.862	105.632	4.125	103.125	103.125	102.925
4.990	101.087	101.087	100.861	4.250	103.868	103.868	103.668	4.990	106.062	106.062	105.834	4.990	106.062	106.062	105.834	4.250	103.326	103.326	103.126
5.000	101.187	101.187	100.961	4.375	104.066	104.066	103.866	5.000	106.162	106.162	105.934	5.000	106.162	106.162	105.934	4.375	103.545	103.545	103.345
5.125	101.283	101.283	101.062	4.500	104.235	104.235	104.035	5.125	106.451	106.451	106.221	5.125	106.451	106.451	106.221	4.500	103.688	103.688	103.488
5.250	101.082	101.082	100.882	4.625	104.364	104.364	104.164	5.250	105.976	105.976	105.756	5.250	105.976	105.976	105.756	4.625	103.192	103.192	102.992
5.375	101.550	101.550	101.350	4.750	104.731	104.731	104.499	5.375	105.228	105.228	105.009	5.375	105.228	105.228	105.009	4.750	103.290	103.290	103.090
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	103.377	103.377	103.177	2.750	103.627	103.627	103.427	2.750	101.664	101.664	101.464	2.750	103.664	103.664	103.464	2.750	103.914	103.914	103.714
2.875	101.804	101.804	101.604	2.875	101.804	101.804	101.604	2.875	101.966	101.966	101.766	2.875	102.091	102.091	101.891	2.875	102.091	102.091	101.891
2.990	102.011	102.011	101.811	2.990	102.011	102.011	101.811	2.990	102.173	102.173	101.973	2.990	102.298	102.298	102.098	2.990	102.298	102.298	102.098
3.000	102.111	102.111	101.911	3.000	102.111	102.111	101.911	3.000	102.273	102.273	102.073	3.000	102.398	102.398	102.198	3.000	102.398	102.398	102.198
3.125	101.617	101.617	101.417	3.125	101.617	101.617	101.417	3.125	101.529	101.529	101.329	3.125	101.654	101.654	101.454	3.125	101.654	101.654	101.454
3.250	101.852	101.852	101.652	3.250	101.852	101.852	101.652	3.250	101.764	101.764	101.564	3.250	101.889	101.889	101.689	3.250	101.889	101.889	101.689
3.375	102.140	102.140	101.940	3.375	102.140	102.140	101.940	3.375	102.052	102.052	101.852	3.375	102.177	102.177	101.977	3.375	102.177	102.177	101.977
3.500	102.329	102.329	102.129	3.500	102.329	102.329	102.129	3.500	102.241	102.241	102.041	3.500	102.366	102.366	102.166	3.500	102.366	102.366	102.166
3.625	102.506	102.506	102.306	3.625	102.506	102.506	102.306	3.625	101.918	101.918	101.718	3.625	102.043	102.043	101.843	3.625	102.043	102.043	101.843
3.750	102.808	102.808	102.608	3.750	102.808	102.808	102.608	3.750	102.220	102.220	102.020	3.750	102.345	102.345	102.145	3.750	102.345	102.345	102.145
3.875	102.953	102.953	102.753	3.875	102.953	102.953	102												



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.:

11/20/2020

45 Day Lock Exp.:

12/7/2020

60 Day Lock Exp.:

12/21/2020

W. Rate Sheet Dated: 10/21/2020

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	100.161	100.161	99.892	2.750	100.260	100.260	100.047	2.750	101.377	101.377	101.177	2.750	98.273	98.273	98.004	2.750	100.364	100.364	100.164
2.875	100.838	100.838	100.584	2.875	100.866	100.866	100.661	2.875	101.679	101.679	101.479	2.875	98.950	98.950	98.696	2.875	100.666	100.666	100.466
2.990	101.372	101.372	101.140	2.990	101.264	101.264	101.064	2.990	101.886	101.886	101.686	2.990	99.484	99.484	99.252	2.990	100.873	100.873	100.673
3.000	101.472	101.472	101.240	3.000	101.364	101.364	101.164	3.000	101.986	101.986	101.786	3.000	99.584	99.584	99.352	3.000	100.973	100.973	100.773
3.125	101.767	101.767	101.555	3.125	101.699	101.699	101.499	3.125	101.492	101.492	101.292	3.125	99.879	99.879	99.667	3.125	100.229	100.229	100.029
3.250	101.623	101.623	101.423	3.250	101.743	101.743	101.543	3.250	101.727	101.727	101.527	3.250	99.376	99.376	99.176	3.250	100.464	100.464	100.264
3.375	102.154	102.154	101.954	3.375	102.274	102.274	102.074	3.375	102.015	102.015	101.815	3.375	99.907	99.907	99.707	3.375	100.752	100.752	100.552
3.500	102.574	102.574	102.374	3.500	102.623	102.623	102.423	3.500	102.204	102.204	102.004	3.500	100.327	100.327	100.127	3.500	100.941	100.941	100.741
3.625	102.799	102.799	102.599	3.625	102.903	102.903	102.703	3.625	102.381	102.381	102.181	3.625	100.552	100.552	100.352	3.625	100.618	100.618	100.418
3.750	102.108	102.108	101.908	3.750	102.899	102.899	102.699	3.750	102.683	102.683	102.483	3.750	99.750	99.750	99.550	3.750	100.920	100.920	100.720
3.875	102.447	102.447	102.247	3.875	103.304	103.304	103.104	3.875	102.828	102.828	102.628	3.875	100.089	100.089	99.889	3.875	101.065	101.065	100.865
3.990	102.606	102.606	102.406	3.990	103.542	103.542	103.342	3.990	103.045	103.045	102.845	3.990	100.248	100.248	100.048	3.990	101.282	101.282	101.082
4.000	102.706	102.706	102.506	4.000	103.642	103.642	103.442	4.000	103.145	103.145	102.945	4.000	100.348	100.348	100.148	4.000	101.382	101.382	101.182
4.125	102.910	102.910	102.710	4.125	103.832	103.832	103.632	4.125	103.125	103.125	102.925	4.125	100.552	100.552	100.352	4.125	100.862	100.862	100.662
4.250	103.098	103.098	102.898	4.250	103.868	103.868	103.668	4.250	103.326	103.326	103.126	4.250	99.990	99.990	99.790	4.250	101.063	101.063	100.863
4.375	103.357	103.357	103.157	4.375	104.066	104.066	103.866	4.375	103.545	103.545	103.345	4.375	100.249	100.249	100.049	4.375	101.282	101.282	101.082
4.500	103.590	103.590	103.390	4.500	104.235	104.235	104.035	4.500	103.688	103.688	103.488	4.500	100.482	100.482	100.282	4.500	101.425	101.425	101.225
4.625	103.702	103.702	103.502	4.625	104.364	104.364	104.164	4.625	103.192	103.192	102.992	4.625	100.594	100.594	100.394	4.625	98.960	98.960	98.760
4.750	104.016	104.016	103.781	4.750	104.731	104.731	104.499	4.750	103.290	103.290	103.090	4.750	99.876	99.876	99.641	4.750	100.188	100.188	99.988

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤80%	>80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, LPMI, UW Fee Buyout			

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
All Refinances "R/T"	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/20/2020

45 Day Lock Exp.:

12/7/2020

60 Day Lock Exp.:

12/21/2020

W. Rate Sheet Dated: 10/21/2020

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)