



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.: 11/23/2020

45 Day Lock Exp.: 12/7/2020

60 Day Lock Exp.: 12/21/2020

W. Rate Sheet Dated: 10/22/2020

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	100.130	100.130	99.693	2.500	99.559	99.559	99.121	2.250	98.520	98.520	98.220	3.125	96.248	96.248	95.948
2.625	100.134	100.134	99.696	2.625	99.562	99.562	99.124	2.500	98.525	98.525	98.225	3.250	97.749	97.749	97.449
2.750	100.795	100.795	100.388	2.750	99.724	99.724	99.318	2.625	98.528	98.528	98.228	3.375	97.745	97.745	97.445
2.875	100.798	100.798	100.392	2.875	99.727	99.727	99.320	2.750	98.843	98.843	98.543	3.500	97.746	97.746	97.446
3.000	100.802	100.802	100.395	3.000	99.730	99.730	99.323	2.875	98.846	98.846	98.546	3.625	97.748	97.748	97.448
3.125	100.805	100.805	100.399	3.125	99.732	99.732	99.326	3.000	98.849	98.849	98.549	Margin = 2.250		Index = 0.130	
3.250	101.372	101.372	101.072	3.250	100.051	100.051	99.751	3.125	98.851	98.851	98.551	30 Year OTC			
3.375	101.376	101.376	101.076	3.375	100.054	100.054	99.754	3.250	101.249	101.249	100.949	Rate	30 Day	45 Day	60 Day
3.500	101.379	101.379	101.079	3.500	100.068	100.068	99.768	3.375	101.251	101.251	100.951	4.000	101.478	101.478	100.978
3.625	101.381	101.381	101.081	3.625	100.071	100.071	99.771	3.500	101.304	101.304	101.004	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	101.306	101.306	101.006	4.375	102.440	102.440	101.940
3.875	102.350	102.350	102.050	3.875	101.831	101.831	101.531	3.750	102.400	102.400	102.100	4.500	102.442	102.442	101.942
4.000	102.353	102.353	102.053	4.000	101.819	101.819	101.519	3.875	102.402	102.402	102.102	4.625	102.444	102.444	101.944
4.125	102.364	102.364	102.064	4.125	101.821	101.821	101.521	4.000	102.390	102.390	102.090	4.875	103.316	103.316	102.816
4.250	103.426	103.426	103.226	4.250	102.784	102.784	102.584	4.125	102.392	102.392	102.092	5.000	103.318	103.318	102.818
4.375	103.315	103.315	103.115	4.375	102.785	102.785	102.585	4.250	102.824	102.824	102.524	5.125	103.320	103.320	102.820
4.500	103.317	103.317	103.117	4.500	102.774	102.774	102.574	4.375	102.825	102.825	102.525	5.500	103.789	103.789	103.289
4.625	103.319	103.319	103.119	4.625	102.776	102.776	102.576	4.500	102.814	102.814	102.514	5.625	103.791	103.791	103.291
6.250	105.764	105.764	105.564	6.250	104.915	104.915	104.715	4.625	102.815	102.815	102.515	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	101.928	101.828	101.828	101.390	2.500	101.828	101.728	101.728	101.290	2.250	101.151	101.051	101.051	100.751	
2.625	101.928	101.828	101.828	101.390	2.625	101.828	101.728	101.728	101.290	2.375	101.154	101.054	101.054	100.754	
2.750	102.850	102.750	102.750	102.344	2.750	102.750	102.650	102.650	102.244	2.500	101.153	101.053	101.053	100.753	
2.875	102.853	102.753	102.753	102.347	2.875	102.753	102.653	102.653	102.246	2.625	101.153	101.053	101.053	100.753	
3.000	102.853	102.753	102.753	102.347	3.000	102.753	102.653	102.653	102.246	2.750	101.466	101.366	101.366	101.066	
3.125	102.853	102.753	102.753	102.347	3.125	102.753	102.653	102.653	102.246	2.875	101.477	101.377	101.377	101.077	
3.250	103.167	103.067	103.067	102.767	3.250	103.069	102.969	102.969	102.669	3.000	101.477	101.377	101.377	101.077	
3.375	103.181	103.081	103.081	102.781	3.375	103.081	102.981	102.981	102.681	3.125	101.477	101.377	101.377	101.077	
3.500	103.181	103.081	103.081	102.781	3.500	103.092	102.992	102.992	102.692	3.250	103.873	103.773	103.773	103.473	
3.625	103.180	103.080	103.080	102.780	3.625	103.080	102.980	102.980	102.680	3.375	103.883	103.783	103.783	103.483	
3.750	104.153	104.053	104.053	103.753	3.750	104.086	103.986	103.986	103.686	3.500	103.934	103.834	103.834	103.534	
3.875	104.156	104.056	104.056	103.756	3.875	104.064	103.964	103.964	103.664	3.625	103.883	103.783	103.783	103.483	
4.000	104.165	104.065	104.065	103.765	4.000	104.051	103.951	103.951	103.651	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 >90.00%			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	98.728	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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.363	100.363	99.863	6.250	103.750	103.750	103.500	4.375	99.690	99.690	99.190				
4.000	100.360	100.360	99.860					4.500	99.692	99.692	99.192	Rate	30 Day	45 Day	60 Day
4.125	100.349	100.349	99.849					4.625	99.694	99.694	99.194	6.250	102.750	102.750	102.250
4.250	101.324	101.324	100.824					4.875	100.566	100.566	100.066	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only -1.000			
4.375	101.335	101.335	100.835					5.000	100.568	100.568	100.068				
4.500	101.333	101.333	100.833					5.125	100.570	100.570	100.070				
4.625	101.331	101.331	100.831					5.500	101.039	101.039	100.539				
4.750	102.229	102.229	101.729					5.625	101.041	101.041	100.541				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.250				

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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30 Day Lock Exp.:

11/23/2020

45 Day Lock Exp.:

12/7/2020

60 Day Lock Exp.:

12/21/2020

W. Rate Sheet Dated: 10/22/2020

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	97.873	97.873	97.573	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	97.876	97.876	97.576	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	97.879	97.879	97.579	Margin = 2.250		Index = .130	
3.250	100.535	100.535	100.235	3.250	99.644	99.644	99.344	3.125	97.881	97.881	97.581	30 Year OTC			
3.375	100.538	100.538	100.238	3.375	99.646	99.646	99.346	3.250	100.841	100.841	100.541	Rate	30 Day	45 Day	60 Day
3.500	100.541	100.541	100.241	3.500	99.661	99.661	99.361	3.375	100.844	100.844	100.544	3.250	98.660	98.660	98.160
3.625	100.544	100.544	100.244	3.625	99.663	99.663	99.363	3.500	100.896	100.896	100.596	3.375	98.663	98.663	98.163
3.750	100.494	100.494	100.194	3.750	100.296	100.296	99.996	3.625	100.899	100.899	100.599	3.500	98.666	98.666	98.166
3.875	100.387	100.387	100.087	3.875	100.298	100.298	99.998	3.750	100.868	100.868	100.568	3.625	98.669	98.669	98.169
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	101.151	101.151	100.951	4.250	100.939	100.939	100.739	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	100.176	100.176	99.676
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	101.980	101.880	101.880	101.580	3.250	101.881	101.781	101.781	101.481	2.750	98.685	98.585	98.585	98.285
3.375	101.994	101.894	101.894	101.594	3.375	101.893	101.793	101.793	101.493	2.875	98.696	98.596	98.596	98.296
3.500	101.994	101.894	101.894	101.594	3.500	101.905	101.805	101.805	101.505	3.000	98.696	98.596	98.596	98.296
3.625	101.993	101.893	101.893	101.593	3.625	101.893	101.793	101.793	101.493	3.125	98.696	98.596	98.596	98.296
3.750	101.840	101.740	101.740	101.440	3.750	101.773	101.673	101.673	101.373	3.250	100.748	100.648	100.648	100.348
3.875	101.844	101.744	101.744	101.444	3.875	101.752	101.652	101.652	101.352	3.375	100.758	100.658	100.658	100.358
4.000	101.852	101.752	101.752	101.452	4.000	101.738	101.638	101.638	101.338	3.500	100.809	100.709	100.709	100.409
4.125	101.861	101.761	101.761	101.461	4.125	101.752	101.652	101.652	101.352	3.625	100.758	100.658	100.658	100.358
4.250	102.499	102.399	102.399	102.199	4.250	102.400	102.300	102.300	102.100	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				
								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)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/23/2020

45 Day Lock Exp.:

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60 Day Lock Exp.:

12/21/2020

W. Rate Sheet Dated: 10/22/2020

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.:

11/23/2020

45 Day Lock Exp.:

12/7/2020

60 Day Lock Exp.:

12/21/2020

W. Rate Sheet Dated: 10/22/2020

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	100.199	100.199	99.935	3.375	101.304	101.304	101.104	3.375	101.304	101.304	101.104	2.750	99.661	99.661	99.397	3.375	100.407	100.407	100.207
2.875	100.881	100.881	100.633	3.500	101.727	101.727	101.527	3.500	101.727	101.727	101.527	2.875	100.343	100.343	100.095	3.500	100.830	100.830	100.630
2.990	101.422	101.422	101.193	3.625	101.954	101.954	101.754	3.625	101.954	101.954	101.754	2.990	100.884	100.884	100.655	3.625	101.057	101.057	100.857
3.000	101.522	101.522	101.293	3.750	101.351	101.351	101.151	3.750	101.351	101.351	101.151	3.000	100.984	100.984	100.755	3.750	100.343	100.343	100.143
3.125	101.820	101.820	101.615	3.875	101.692	101.692	101.492	3.875	101.692	101.692	101.492	3.125	101.282	101.282	101.077	3.875	100.684	100.684	100.484
3.250	101.520	101.520	101.320	3.990	101.975	101.975	101.775	3.990	101.975	101.975	101.775	3.250	100.623	100.623	100.423	3.990	100.967	100.967	100.767
3.375	102.054	102.054	101.854	4.000	102.075	102.075	101.875	4.000	102.075	102.075	101.875	3.375	101.157	101.157	100.957	4.000	101.067	101.067	100.867
3.500	102.477	102.477	102.277	4.125	102.283	102.283	102.083	4.125	102.283	102.283	102.083	3.500	101.580	101.580	101.380	4.125	101.275	101.275	101.075
3.625	102.704	102.704	102.504	4.250	102.498	102.498	102.298	4.250	102.498	102.498	102.298	3.625	101.807	101.807	101.607	4.250	100.740	100.740	100.540
3.750	102.101	102.101	101.901	4.375	102.759	102.759	102.559	4.375	102.759	102.759	102.559	3.750	101.093	101.093	100.893	4.375	101.001	101.001	100.801
3.875	102.442	102.442	102.242	4.500	102.993	102.993	102.793	4.500	102.993	102.993	102.793	3.875	101.434	101.434	101.234	4.500	101.235	101.235	101.035
3.990	102.600	102.600	102.400	4.625	103.104	103.104	102.904	4.625	103.104	103.104	102.904	3.990	101.592	101.592	101.392	4.625	101.346	101.346	101.146
4.000	102.700	102.700	102.500	4.750	103.393	103.393	103.193	4.750	103.393	103.393	103.193	4.000	101.692	101.692	101.492	4.750	100.603	100.603	100.403
4.125	102.908	102.908	102.708	4.875	103.633	103.633	103.433	4.875	103.633	103.633	103.433	4.125	101.900	101.900	101.700	4.875	100.843	100.843	100.643
4.250	103.123	103.123	102.923	4.990	103.881	103.881	103.681	4.990	103.881	103.881	103.681	4.250	101.365	101.365	101.165	4.990	101.091	101.091	100.891
4.375	103.384	103.384	103.184	5.000	103.981	103.981	103.781	5.000	103.981	103.981	103.781	4.375	101.626	101.626	101.426	5.000	101.191	101.191	100.991
4.500	103.618	103.618	103.418	5.125	104.229	104.229	104.029	5.125	104.229	104.229	104.029	4.500	101.860	101.860	101.660	5.125	101.289	101.289	101.089
4.625	103.729	103.729	103.529	5.250	104.235	104.235	104.035	5.250	104.235	104.235	104.035	4.625	101.971	101.971	101.771	5.250	101.145	101.145	100.945
4.750	104.018	104.018	103.818	5.375	104.854	104.854	104.654	5.375	104.854	104.854	104.654	4.750	101.228	101.228	101.028	5.375	101.614	101.614	101.414
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	100.407	100.407	100.207	2.750	100.354	100.354	100.154	3.375	102.616	102.616	102.416	3.375	102.616	102.616	102.416	2.750	101.336	101.336	101.136
3.500	100.830	100.830	100.630	2.875	100.909	100.909	100.709	3.500	102.980	102.980	102.780	3.500	102.980	102.980	102.780	2.875	101.638	101.638	101.438
3.625	101.057	101.057	100.857	2.990	101.312	101.312	101.112	3.625	103.258	103.258	103.058	3.625	103.258	103.258	103.058	2.990	101.850	101.850	101.650
3.750	100.343	100.343	100.143	3.000	101.412	101.412	101.212	3.750	103.211	103.211	103.011	3.750	103.211	103.211	103.011	3.000	101.950	101.950	101.750
3.875	100.684	100.684	100.484	3.125	101.746	101.746	101.546	3.875	103.626	103.626	103.426	3.875	103.626	103.626	103.426	3.125	101.486	101.486	101.286
3.990	100.967	100.967	100.767	3.250	101.597	101.597	101.397	3.990	103.873	103.873	103.673	3.990	103.873	103.873	103.673	3.250	101.723	101.723	101.523
4.000	101.067	101.067	100.867	3.375	102.116	102.116	101.916	4.000	103.973	103.973	103.773	4.000	103.973	103.973	103.773	3.375	102.011	102.011	101.811
4.125	101.275	101.275	101.075	3.500	102.480	102.480	102.280	4.125	104.170	104.170	103.970	4.125	104.170	104.170	103.970	3.500	102.201	102.201	102.001
4.250	100.740	100.740	100.540	3.625	102.758	102.758	102.558	4.250	104.394	104.394	104.194	4.250	104.394	104.394	104.194	3.625	102.348	102.348	102.148
4.375	101.001	101.001	100.801	3.750	102.711	102.711	102.511	4.375	104.594	104.594	104.394	4.375	104.594	104.594	104.394	3.750	102.651	102.651	102.451
4.500	101.235	101.235	101.035	3.875	103.126	103.126	102.926	4.500	105.139	105.139	104.939	4.500	105.139	105.139	104.939	3.875	102.797	102.797	102.597
4.625	101.346	101.346	101.146	3.990	103.373	103.373	103.173	4.625	105.267	105.267	105.067	4.625	105.267	105.267	105.067	3.990	103.016	103.016	102.816
4.750	100.603	100.603	100.403	4.000	103.473	103.473	103.273	4.750	105.612	105.612	105.412	4.750	105.612	105.612	105.412	4.000	103.116	103.116	102.916
4.875	100.843	100.843	100.643	4.125	103.670	103.670	103.470	4.875	105.870	105.870	105.670	4.875	105.870	105.870	105.670	4.125	103.119	103.119	102.919
4.990	101.091	101.091	100.891	4.250	103.894	103.894	103.694	4.990	106.070	106.070	105.870	4.990	106.070	106.070	105.870	4.250	103.322	103.322	103.122
5.000	101.191	101.191	100.991	4.375	104.094	104.094	103.894	5.000	106.170	106.170	105.970	5.000	106.170	106.170	105.970	4.375	103.539	103.539	103.339
5.125	101.289	101.289	101.089	4.500	104.264	104.264	104.064	5.125	106.460	106.460	106.260	5.125	106.460	106.460	106.260	4.500	103.685	103.685	103.485
5.250	101.145	101.145	100.945	4.625	104.392	104.392	104.192	5.250	106.036	106.036	105.836	5.250	106.036	106.036	105.836	4.625	103.188	103.188	102.988
5.375	101.614	101.614	101.414	4.750	104.737	104.737	104.537	5.375	105.289	105.289	105.089	5.375	105.289	105.289	105.089	4.750	103.287	103.287	103.087
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	103.336	103.336	103.136	2.750	103.586	103.586	103.386	2.750	101.623	101.623	101.423	2.750	103.623	103.623	103.423	2.750	103.873	103.873	103.673
2.875	101.763	101.763	101.563	2.875	101.763	101.763	101.563	2.875	101.925	101.925	101.725	2.875	102.050	102.050	101.850	2.875	102.050	102.050	101.850
2.990	101.975	101.975	101.775	2.990	101.975	101.975	101.775	2.990	102.137	102.137	101.937	2.990	102.262	102.262	102.062	2.990	102.262	102.262	102.062
3.000	102.075	102.075	101.875	3.000	102.075	102.075	101.875	3.000	102.237	102.237	102.037	3.000	102.362	102.362	102.162	3.000	102.362	102.362	102.162
3.125	101.611	101.611	101.411	3.125	101.611	101.611	101.411	3.125	101.523	101.523	101.323	3.125	101.648	101.648	101.448	3.125	101.648	101.648	101.448
3.250	101.848	101.848	101.648	3.250	101.848	101.848	101.648	3.250	101.760	101.760	101.560	3.250	101.885	101.885	101.685	3.250	101.885	101.885	101.685
3.375	102.136	102.136	101.936	3.375	102.136	102.136	101.936	3.375	102.048	102.048	101.848	3.375	102.173	102.173	101.973	3.375	102.173	102.173	101.973
3.500	102.326	102.326	102.126	3.500	102.326	102.326	102.126	3.500	102.238	102.238	102.038	3.500	102.363	102.363	102.163	3.500	102.363	102.363	102.163
3.625	102.473	102.473	102.273	3.625	102.473	102.473	102.273	3.625	101.885	101.885	101.685	3.625	102.010	102.010	101.810	3.625	102.010	102.010	101.810
3.750	102.776	102.776	102.576	3.750	102.776	102.776	102.576	3.750	102.188	102.188	101.988	3.750	102.313	102.313	102.113	3.750	102.313	102.313	102.113
3.875	102.922	102.922	102.722	3.875	102.922	102.922	102												



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.:

11/23/2020

45 Day Lock Exp.:

12/7/2020

60 Day Lock Exp.:

12/21/2020

W. Rate Sheet Dated: 10/22/2020

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	100.199	100.199	99.935	2.750	100.354	100.354	100.154	2.750	101.336	101.336	101.136	2.750	98.311	98.311	98.047	2.750	100.323	100.323	100.123
2.875	100.881	100.881	100.633	2.875	100.909	100.909	100.709	2.875	101.638	101.638	101.438	2.875	98.993	98.993	98.745	2.875	100.625	100.625	100.425
2.990	101.422	101.422	101.193	2.990	101.312	101.312	101.112	2.990	101.850	101.850	101.650	2.990	99.534	99.534	99.305	2.990	100.837	100.837	100.637
3.000	101.522	101.522	101.293	3.000	101.412	101.412	101.212	3.000	101.950	101.950	101.750	3.000	99.634	99.634	99.405	3.000	100.937	100.937	100.737
3.125	101.820	101.820	101.615	3.125	101.746	101.746	101.546	3.125	101.486	101.486	101.286	3.125	99.932	99.932	99.727	3.125	100.223	100.223	100.023
3.250	101.520	101.520	101.320	3.250	101.597	101.597	101.397	3.250	101.723	101.723	101.523	3.250	99.273	99.273	99.073	3.250	100.460	100.460	100.260
3.375	102.054	102.054	101.854	3.375	102.116	102.116	101.916	3.375	102.011	102.011	101.811	3.375	99.807	99.807	99.607	3.375	100.748	100.748	100.548
3.500	102.477	102.477	102.277	3.500	102.480	102.480	102.280	3.500	102.201	102.201	102.001	3.500	100.230	100.230	100.030	3.500	100.938	100.938	100.738
3.625	102.704	102.704	102.504	3.625	102.758	102.758	102.558	3.625	102.348	102.348	102.148	3.625	100.457	100.457	100.257	3.625	100.585	100.585	100.385
3.750	102.101	102.101	101.901	3.750	102.711	102.711	102.511	3.750	102.651	102.651	102.451	3.750	99.743	99.743	99.543	3.750	100.888	100.888	100.688
3.875	102.442	102.442	102.242	3.875	103.126	103.126	102.926	3.875	102.797	102.797	102.597	3.875	100.084	100.084	99.884	3.875	101.034	101.034	100.834
3.990	102.600	102.600	102.400	3.990	103.373	103.373	103.173	3.990	103.016	103.016	102.816	3.990	100.242	100.242	100.042	3.990	101.253	101.253	101.053
4.000	102.700	102.700	102.500	4.000	103.473	103.473	103.273	4.000	103.116	103.116	102.916	4.000	100.342	100.342	100.142	4.000	101.353	101.353	101.153
4.125	102.908	102.908	102.708	4.125	103.670	103.670	103.470	4.125	103.119	103.119	102.919	4.125	100.550	100.550	100.350	4.125	100.856	100.856	100.656
4.250	103.123	103.123	102.923	4.250	103.894	103.894	103.694	4.250	103.322	103.322	103.122	4.250	100.015	100.015	99.815	4.250	101.059	101.059	100.859
4.375	103.384	103.384	103.184	4.375	104.094	104.094	103.894	4.375	103.539	103.539	103.339	4.375	100.276	100.276	100.076	4.375	101.276	101.276	101.076
4.500	103.618	103.618	103.418	4.500	104.264	104.264	104.064	4.500	103.685	103.685	103.485	4.500	100.510	100.510	100.310	4.500	101.422	101.422	101.222
4.625	103.729	103.729	103.529	4.625	104.392	104.392	104.192	4.625	103.188	103.188	102.988	4.625	100.621	100.621	100.421	4.625	98.956	98.956	98.756
4.750	104.018	104.018	103.818	4.750	104.737	104.737	104.537	4.750	103.287	103.287	103.087	4.750	99.878	99.878	99.678	4.750	100.185	100.185	99.985

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.:

11/23/2020

45 Day Lock Exp.:

12/7/2020

60 Day Lock Exp.:

12/21/2020

W. Rate Sheet Dated: 10/22/2020

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)