

W. Rate Sheet Dated: 10/23/2020

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	100.084	100.084	99.646	2.500	99.512	99.512	99.074	2.250	98.512	98.512	98.212	3.125	96.248	96.248	95.948
2.625	100.087	100.087	99.650	2.625	99.515	99.515	99.077	2.500	98.518	98.518	98.218	3.250	97.749	97.749	97.449
2.750	100.732	100.732	100.348	2.750	99.661	99.661	99.277	2.625	98.520	98.520	98.220	3.375	97.745	97.745	97.445
2.875	100.736	100.736	100.351	2.875	99.664	99.664	99.280	2.750	98.863	98.863	98.563	3.500	97.746	97.746	97.446
3.000	100.739	100.739	100.355	3.000	99.667	99.667	99.283	2.875	98.866	98.866	98.566	3.625	97.748	97.748	97.448
3.125	100.742	100.742	100.358	3.125	99.670	99.670	99.285	3.000	98.868	98.868	98.568	Margin = 2.250		Index = 0.130	
3.250	101.247	101.247	100.947	3.250	99.926	99.926	99.626	3.125	98.871	98.871	98.571	30 Year OTC			
3.375	101.251	101.251	100.951	3.375	99.929	99.929	99.629	3.250	101.140	101.140	100.840	Rate	30 Day	45 Day	60 Day
3.500	101.254	101.254	100.954	3.500	99.943	99.943	99.643	3.375	101.142	101.142	100.842	4.000	101.431	101.431	100.931
3.625	101.256	101.256	100.956	3.625	99.946	99.946	99.646	3.500	101.195	101.195	100.895	4.125	101.442	101.442	100.942
3.750	102.409	102.409	102.072	3.750	101.782	101.782	101.444	3.625	101.197	101.197	100.897	4.375	102.471	102.471	101.971
3.875	102.303	102.303	101.966	3.875	101.784	101.784	101.446	3.750	102.228	102.228	101.928	4.500	102.473	102.473	101.973
4.000	102.306	102.306	101.968	4.000	101.772	101.772	101.435	3.875	102.230	102.230	101.930	4.625	102.475	102.475	101.975
4.125	102.317	102.317	101.979	4.125	101.774	101.774	101.437	4.000	102.218	102.218	101.918	4.875	103.535	103.535	103.035
4.250	103.457	103.457	103.257	4.250	102.815	102.815	102.615	4.125	102.220	102.220	101.920	5.000	103.537	103.537	103.037
4.375	103.346	103.346	103.146	4.375	102.817	102.817	102.617	4.250	102.730	102.730	102.430	5.125	103.539	103.539	103.039
4.500	103.348	103.348	103.148	4.500	102.805	102.805	102.605	4.375	102.731	102.731	102.431	5.500	103.726	103.726	103.226
4.625	103.350	103.350	103.150	4.625	102.807	102.807	102.607	4.500	102.720	102.720	102.420	5.625	103.728	103.728	103.228
6.250	105.983	105.983	105.783	6.250	105.134	105.134	104.934	4.625	102.722	102.722	102.422	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	101.944	101.844	101.844	101.407	2.500	101.844	101.744	101.744	101.307	2.250	101.206	101.106	101.106	100.806
2.625	101.944	101.844	101.844	101.407	2.625	101.844	101.744	101.744	101.307	2.375	101.209	101.109	101.109	100.809
2.750	102.850	102.750	102.750	102.366	2.750	102.750	102.650	102.650	102.266	2.500	101.209	101.109	101.109	100.809
2.875	102.854	102.754	102.754	102.369	2.875	102.753	102.653	102.653	102.269	2.625	101.208	101.108	101.108	100.808
3.000	102.854	102.754	102.754	102.369	3.000	102.753	102.653	102.653	102.269	2.750	101.548	101.448	101.448	101.148
3.125	102.854	102.754	102.754	102.369	3.125	102.753	102.653	102.653	102.269	2.875	101.560	101.460	101.460	101.160
3.250	103.105	103.005	103.005	102.705	3.250	103.007	102.907	102.907	102.607	3.000	101.560	101.460	101.460	101.160
3.375	103.119	103.019	103.019	102.719	3.375	103.019	102.919	102.919	102.619	3.125	101.560	101.460	101.460	101.160
3.500	103.119	103.019	103.019	102.719	3.500	103.030	102.930	102.930	102.630	3.250	103.826	103.726	103.726	103.426
3.625	103.118	103.018	103.018	102.718	3.625	103.018	102.918	102.918	102.618	3.375	103.837	103.737	103.737	103.437
3.750	104.169	104.069	104.069	103.731	3.750	104.102	104.002	104.002	103.665	3.500	103.887	103.787	103.787	103.487
3.875	104.172	104.072	104.072	103.735	3.875	104.080	103.980	103.980	103.643	3.625	103.837	103.737	103.737	103.437
4.000	104.181	104.081	104.081	103.744	4.000	104.067	103.967	103.967	103.630	3.750	104.866	104.766	104.766	104.466

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	98.681	98.681	98.181	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.692	98.692	98.192	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.316	100.316	99.816	6.250	103.750	103.750	103.500	4.375	99.721	99.721	99.221				
4.000	100.313	100.313	99.813					4.500	99.723	99.723	99.223	Rate	30 Day	45 Day	60 Day
4.125	100.302	100.302	99.802					4.625	99.725	99.725	99.225	6.250	102.750	102.750	102.250
4.250	101.355	101.355	100.855					4.875	100.785	100.785	100.285	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.367	101.367	100.867					5.000	100.787	100.787	100.287				
4.500	101.364	101.364	100.864					5.125	100.789	100.789	100.289				
4.625	101.363	101.363	100.863					5.500	100.976	100.976	100.476				
4.750	102.447	102.447	101.947					5.625	100.978	100.978	100.478				
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 ATM will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/23/2020

45 Day Lock Exp.:

12/7/2020

60 Day Lock Exp.:

12/22/2020

W. Rate Sheet Dated: 10/23/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.858	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	97.893	97.893	97.593	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	97.896	97.896	97.596	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	97.898	97.898	97.598	Margin = 2.250		Index = .130	
3.250	100.410	100.410	100.110	3.250	99.519	99.519	99.219	3.125	97.901	97.901	97.601	30 Year OTC			
3.375	100.413	100.413	100.113	3.375	99.521	99.521	99.221	3.250	100.732	100.732	100.432	Rate	30 Day	45 Day	60 Day
3.500	100.416	100.416	100.116	3.500	99.536	99.536	99.236	3.375	100.735	100.735	100.435	3.250	98.535	98.535	98.035
3.625	100.419	100.419	100.119	3.625	99.538	99.538	99.238	3.500	100.787	100.787	100.487	3.375	98.538	98.538	98.038
3.750	100.447	100.447	100.109	3.750	100.249	100.249	99.912	3.625	100.789	100.789	100.489	3.500	98.541	98.541	98.041
3.875	100.341	100.341	100.003	3.875	100.251	100.251	99.914	3.750	100.696	100.696	100.396	3.625	98.544	98.544	98.044
4.000	100.343	100.343	100.006	4.000	100.240	100.240	99.902	3.875	N/A	N/A	N/A	3.750	99.472	99.472	98.972
4.125	100.354	100.354	100.017	4.125	100.242	100.242	99.904	4.000	N/A	N/A	N/A	3.875	99.466	99.466	98.966
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	99.468	99.468	98.968
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	99.479	99.479	98.979
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	101.918	101.818	101.818	101.518	3.250	101.819	101.719	101.719	101.419	2.750	98.767	98.667	98.667	98.367
3.375	101.932	101.832	101.832	101.532	3.375	101.831	101.731	101.731	101.431	2.875	98.779	98.679	98.679	98.379
3.500	101.932	101.832	101.832	101.532	3.500	101.843	101.743	101.743	101.443	3.000	98.779	98.679	98.679	98.379
3.625	101.931	101.831	101.831	101.531	3.625	101.831	101.731	101.731	101.431	3.125	98.779	98.679	98.679	98.379
3.750	101.856	101.756	101.756	101.419	3.750	101.790	101.690	101.690	101.352	3.250	100.701	100.601	100.601	100.301
3.875	101.860	101.760	101.760	101.422	3.875	101.768	101.668	101.668	101.330	3.375	100.712	100.612	100.612	100.312
4.000	101.869	101.769	101.769	101.431	4.000	101.755	101.655	101.655	101.317	3.500	100.762	100.662	100.662	100.362
4.125	101.877	101.777	101.777	101.440	4.125	101.768	101.668	101.668	101.330	3.625	100.712	100.612	100.612	100.312
4.250	102.594	102.494	102.494	102.294	4.250	102.494	102.394	102.394	102.194	3.750	101.741	101.641	101.641	101.341

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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

11/23/2020

12/7/2020

12/22/2020

W. Rate Sheet Dated: 10/23/2020

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.:

12/22/2020

W. Rate Sheet Dated: 10/23/2020

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	100.120	100.120	99.858	3.375	101.289	101.289	101.089	3.375	101.289	101.289	101.089	2.500	99.527	99.527	99.268	3.375	100.392	100.392	100.192
2.875	100.814	100.814	100.566	3.500	101.721	101.721	101.521	3.500	101.721	101.721	101.521	2.625	99.577	99.577	99.332	3.500	100.824	100.824	100.624
2.990	101.371	101.371	101.143	3.625	101.956	101.956	101.756	3.625	101.956	101.956	101.756	2.750	99.627	99.627	99.365	3.625	101.059	101.059	100.859
3.000	101.471	101.471	101.243	3.750	101.379	101.379	101.179	3.750	101.379	101.379	101.179	2.875	100.276	100.276	100.028	3.750	100.371	100.371	100.171
3.125	101.778	101.778	101.574	3.875	101.727	101.727	101.527	3.875	101.727	101.727	101.527	2.990	100.833	100.833	100.605	3.875	101.719	101.719	100.519
3.250	101.492	101.492	101.292	3.990	102.017	102.017	101.817	3.990	102.017	102.017	101.817	3.000	100.933	100.933	100.705	3.990	101.009	101.009	100.809
3.375	102.039	102.039	101.839	4.000	102.117	102.117	101.917	4.000	102.117	102.117	101.917	3.125	101.240	101.240	101.036	4.000	101.109	101.109	100.909
3.500	102.471	102.471	102.271	4.125	102.327	102.327	102.127	4.125	102.327	102.327	102.127	3.250	100.955	100.955	100.755	4.125	101.319	101.319	101.119
3.625	102.706	102.706	102.506	4.250	102.468	102.468	102.268	4.250	102.468	102.468	102.268	3.375	101.142	101.142	100.942	4.250	100.710	100.710	100.510
3.750	102.129	102.129	101.929	4.375	102.733	102.733	102.533	4.375	102.733	102.733	102.533	3.500	101.574	101.574	101.374	4.375	100.975	100.975	100.775
3.875	102.477	102.477	102.277	4.500	102.969	102.969	102.769	4.500	102.969	102.969	102.769	3.625	101.809	101.809	101.609	4.500	101.211	101.211	101.011
3.990	102.642	102.642	102.442	4.625	103.082	103.082	102.882	4.625	103.082	103.082	102.882	3.750	101.121	101.121	100.921	4.625	101.324	101.324	101.124
4.000	102.742	102.742	102.542	4.750	103.456	103.456	103.256	4.750	103.456	103.456	103.256	3.875	101.469	101.469	101.269	4.750	100.666	100.666	100.466
4.125	102.952	102.952	102.752	4.875	103.699	103.699	103.499	4.875	103.699	103.699	103.499	3.990	101.634	101.634	101.434	4.875	100.909	100.909	100.709
4.250	103.093	103.093	102.893	4.990	103.948	103.948	103.748	4.990	103.948	103.948	103.748	4.000	101.734	101.734	101.534	4.990	101.158	101.158	100.958
4.375	103.358	103.358	103.158	5.000	104.048	104.048	103.848	5.000	104.048	104.048	103.848	4.125	101.944	101.944	101.744	5.000	101.258	101.258	101.058
4.500	103.594	103.594	103.394	5.125	104.298	104.298	104.098	5.125	104.298	104.298	104.098	4.250	101.335	101.335	101.135	5.125	101.358	101.358	101.158
4.625	103.707	103.707	103.507	5.250	104.342	104.342	104.142	5.250	104.342	104.342	104.142	4.375	101.600	101.600	101.400	5.250	101.252	101.252	101.052
4.750	104.081	104.081	103.881	5.375	104.962	104.962	104.762	5.375	104.962	104.962	104.762	4.500	101.836	101.836	101.636	5.375	101.722	101.722	101.522
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	100.392	100.392	100.192	2.750	100.284	100.284	100.078	3.375	102.603	102.603	102.403	3.375	102.603	102.603	102.403	2.750	101.345	101.345	101.145
3.500	100.824	100.824	100.624	2.875	100.847	100.847	100.647	3.500	102.975	102.975	102.775	3.500	102.975	102.975	102.775	2.875	101.650	101.650	101.450
3.625	101.059	101.059	100.859	2.990	101.264	101.264	101.064	3.625	103.256	103.256	103.056	3.625	103.256	103.256	103.056	2.990	101.865	101.865	101.665
3.750	101.371	101.371	101.171	3.000	101.364	101.364	101.164	3.750	103.235	103.235	103.035	3.750	103.235	103.235	103.035	3.000	101.965	101.965	101.765
3.875	101.719	101.719	101.519	3.125	101.706	101.706	101.506	3.875	103.657	103.657	103.457	3.875	103.657	103.657	103.457	3.125	101.474	101.474	101.274
3.990	101.009	101.009	100.809	3.250	101.573	101.573	101.373	3.990	103.909	103.909	103.709	3.990	103.909	103.909	103.709	3.250	101.713	101.713	101.513
4.000	101.109	101.109	100.909	3.375	102.103	102.103	101.903	4.000	104.009	104.009	103.809	4.000	104.009	104.009	103.809	3.375	102.004	102.004	101.804
4.125	101.319	101.319	101.119	3.500	102.475	102.475	102.275	4.125	104.211	104.211	104.011	4.125	104.211	104.211	104.011	3.500	102.196	102.196	101.996
4.250	101.710	101.710	101.510	3.625	102.756	102.756	102.556	4.250	104.370	104.370	104.170	4.250	104.370	104.370	104.170	3.625	102.320	102.320	102.120
4.375	101.975	101.975	101.775	3.750	102.735	102.735	102.535	4.375	104.573	104.573	104.373	4.375	104.573	104.573	104.373	3.750	102.626	102.626	102.426
4.500	101.211	101.211	101.011	3.875	103.157	103.157	102.957	4.500	105.120	105.120	104.920	4.500	105.120	105.120	104.920	3.875	102.774	102.774	102.574
4.625	101.324	101.324	101.124	3.990	103.409	103.409	103.209	4.625	105.251	105.251	105.051	4.625	105.251	105.251	105.051	3.990	102.998	102.998	102.798
4.750	101.666	101.666	101.466	4.000	103.509	103.509	103.309	4.750	105.683	105.683	105.483	4.750	105.683	105.683	105.483	4.000	103.098	103.098	102.898
4.875	101.909	101.909	101.709	4.125	103.711	103.711	103.511	4.875	105.943	105.943	105.743	4.875	105.943	105.943	105.743	4.125	102.993	102.993	102.793
4.990	101.158	101.158	100.958	4.250	103.870	103.870	103.670	4.990	106.145	106.145	105.945	4.990	106.145	106.145	105.945	4.250	103.200	103.200	103.000
5.000	101.258	101.258	101.058	4.375	104.073	104.073	103.873	5.000	106.245	106.245	106.045	5.000	106.245	106.245	106.045	4.375	103.423	103.423	103.223
5.125	101.358	101.358	101.158	4.500	104.245	104.245	104.045	5.125	106.534	106.534	106.334	5.125	106.534	106.534	106.334	4.500	103.566	103.566	103.366
5.250	101.252	101.252	101.052	4.625	104.376	104.376	104.176	5.250	106.143	106.143	105.943	5.250	106.143	106.143	105.943	4.625	103.080	103.080	102.880
5.375	101.722	101.722	101.522	4.750	104.808	104.808	104.608	5.375	105.397	105.397	105.197	5.375	105.397	105.397	105.197	4.750	103.180	103.180	102.980
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	103.345	103.345	103.145	2.750	103.595	103.595	103.395	2.750	101.632	101.632	101.432	2.750	103.632	103.632	103.432	2.750	103.882	103.882	103.682
2.875	101.775	101.775	101.575	2.875	101.775	101.775	101.575	2.875	101.937	101.937	101.737	2.875	102.062	102.062	101.862	2.875	102.062	102.062	101.862
2.990	101.990	101.990	101.790	2.990	101.990	101.990	101.790	2.990	102.152	102.152	101.952	2.990	102.277	102.277	102.077	2.990	102.277	102.277	102.077
3.000	102.090	102.090	101.890	3.000	102.090	102.090	101.890	3.000	102.252	102.252	102.052	3.000	102.377	102.377	102.177	3.000	102.377	102.377	102.177
3.125	101.599	101.599	101.399	3.125	101.599	101.599	101.399	3.125	101.511	101.511	101.311	3.125	101.636	101.636	101.436	3.125	101.636	101.636	101.436
3.250	101.838	101.838	101.638	3.250	101.838	101.838	101.638	3.250	101.750	101.750	101.550	3.250	101.875	101.875	101.675	3.250	101.875	101.875	101.675
3.375	102.129	102.129	101.929	3.375	102.129	102.129	101.929	3.375	102.041	102.041	101.841	3.375	102.166	102.166	101.966	3.375	102.166	102.166	101.966
3.500	102.321	102.321	102.121	3.500	102.321	102.321	102.121	3.500	102.233	102.233	102.033	3.500	102.358	102.358	102.158	3.500	102.358	102.358	102.158
3.625	102.445	102.445	102.245	3.625	102.445	102.445	102.245	3.625	101.857	101.857	101.657	3.625	101.982	101.982	101.782	3.625	101.982	101.982	101.782
3.750	102.751	102.751	102.551	3.750	102.751	102.751	102.551	3.750	102.163	102.163	101.963	3.750	102.288	102.288	102.088	3.750	102.288	102.288	102.088
3.875	102.899	102.899	102.699	3.875	102.899	102.899	102.699												



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.:

11/23/2020

45 Day Lock Exp.:

12/7/2020

60 Day Lock Exp.:

12/22/2020

W. Rate Sheet Dated: 10/23/2020

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	100.120	100.120	99.858	2.750	100.284	100.284	100.078	2.750	101.345	101.345	101.145	2.500	98.177	98.177	97.918	2.750	100.332	100.332	100.132
2.875	100.814	100.814	100.566	2.875	100.847	100.847	100.647	2.875	101.650	101.650	101.450	2.625	98.695	98.695	98.450	2.875	100.637	100.637	100.437
2.990	101.371	101.371	101.143	2.990	101.264	101.264	101.064	2.990	101.865	101.865	101.665	2.750	98.232	98.232	97.970	2.990	100.852	100.852	100.652
3.000	101.471	101.471	101.243	3.000	101.364	101.364	101.164	3.000	101.965	101.965	101.765	2.875	98.926	98.926	98.678	3.000	100.952	100.952	100.752
3.125	101.778	101.778	101.574	3.125	101.706	101.706	101.506	3.125	101.474	101.474	101.274	2.990	99.483	99.483	99.255	3.125	100.211	100.211	100.011
3.250	101.492	101.492	101.292	3.250	101.573	101.573	101.373	3.250	101.713	101.713	101.513	3.000	99.583	99.583	99.355	3.250	100.450	100.450	100.250
3.375	102.039	102.039	101.839	3.375	102.103	102.103	101.903	3.375	102.004	102.004	101.804	3.125	99.890	99.890	99.686	3.375	100.741	100.741	100.541
3.500	102.471	102.471	102.271	3.500	102.475	102.475	102.275	3.500	102.196	102.196	101.996	3.250	99.245	99.245	99.045	3.500	100.933	100.933	100.733
3.625	102.706	102.706	102.506	3.625	102.756	102.756	102.556	3.625	102.320	102.320	102.120	3.375	99.792	99.792	99.592	3.625	100.557	100.557	100.357
3.750	102.129	102.129	101.929	3.750	102.735	102.735	102.535	3.750	102.626	102.626	102.426	3.500	100.224	100.224	100.024	3.750	100.863	100.863	100.663
3.875	102.477	102.477	102.277	3.875	103.157	103.157	102.957	3.875	102.774	102.774	102.574	3.625	100.459	100.459	100.259	3.875	101.011	101.011	100.811
3.990	102.642	102.642	102.442	3.990	103.409	103.409	103.209	3.990	102.998	102.998	102.798	3.750	99.771	99.771	99.571	3.990	101.235	101.235	101.035
4.000	102.742	102.742	102.542	4.000	103.509	103.509	103.309	4.000	103.098	103.098	102.898	3.875	100.119	100.119	99.919	4.000	101.335	101.335	101.135
4.125	102.952	102.952	102.752	4.125	103.711	103.711	103.511	4.125	102.993	102.993	102.793	3.990	100.284	100.284	100.084	4.125	100.730	100.730	100.530
4.250	103.093	103.093	102.893	4.250	103.870	103.870	103.670	4.250	103.200	103.200	103.000	4.000	100.384	100.384	100.184	4.250	100.937	100.937	100.737
4.375	103.358	103.358	103.158	4.375	104.073	104.073	103.873	4.375	103.423	103.423	103.223	4.125	100.594	100.594	100.394	4.375	101.160	101.160	100.960
4.500	103.594	103.594	103.394	4.500	104.245	104.245	104.045	4.500	103.566	103.566	103.366	4.250	99.985	99.985	99.785	4.500	101.303	101.303	101.103
4.625	103.707	103.707	103.507	4.625	104.376	104.376	104.176	4.625	103.080	103.080	102.880	4.375	100.250	100.250	100.050	4.625	98.848	98.848	98.648
4.750	104.081	104.081	103.881	4.750	104.808	104.808	104.608	4.750	103.180	103.180	102.980	4.500	100.486	100.486	100.286	4.750	100.078	100.078	99.878

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.:

11/23/2020

45 Day Lock Exp.:

12/7/2020

60 Day Lock Exp.:

12/22/2020

W. Rate Sheet Dated: 10/23/2020

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)