



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.: 11/25/2020

45 Day Lock Exp.: 12/10/2020

60 Day Lock Exp.: 12/25/2020

W. Rate Sheet Dated: 10/26/2020

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	100.209	100.209	99.771	2.500	99.637	99.637	99.199	2.250	98.591	98.591	98.291	3.125	95.793	95.793	95.493
2.625	100.212	100.212	99.775	2.625	99.640	99.640	99.202	2.500	98.597	98.597	98.297	3.250	97.294	97.294	96.994
2.750	100.763	100.763	100.342	2.750	99.693	99.693	99.271	2.625	98.600	98.600	98.300	3.375	97.290	97.290	96.990
2.875	100.767	100.767	100.345	2.875	99.695	99.695	99.274	2.750	98.837	98.837	98.537	3.500	97.291	97.291	96.991
3.000	100.770	100.770	100.348	3.000	99.698	99.698	99.276	2.875	98.839	98.839	98.539	3.625	97.293	97.293	96.993
3.125	100.774	100.774	100.352	3.125	99.701	99.701	99.279	3.000	98.842	98.842	98.542	Margin = 2.250		Index = 0.130	
3.250	101.247	101.247	100.947	3.250	99.926	99.926	99.626	3.125	98.845	98.845	98.545	30 Year OTC			
3.375	101.251	101.251	100.951	3.375	99.929	99.929	99.629	3.250	101.141	101.141	100.841	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	101.143	101.143	100.843	4.000	101.509	101.509	101.009
3.625	101.256	101.256	100.956	3.625	99.946	99.946	99.646	3.500	101.200	101.200	100.900	4.125	101.520	101.520	101.020
3.750	102.487	102.487	102.187	3.750	101.860	101.860	101.560	3.625	101.202	101.202	100.902	4.375	102.549	102.549	102.049
3.875	102.381	102.381	102.081	3.875	101.862	101.862	101.562	3.750	102.363	102.363	102.063	4.500	102.551	102.551	102.051
4.000	102.384	102.384	102.084	4.000	101.851	101.851	101.551	3.875	102.365	102.365	102.065	4.625	102.553	102.553	102.053
4.125	102.395	102.395	102.095	4.125	101.853	101.853	101.553	4.000	102.354	102.354	102.054	4.875	103.472	103.472	102.972
4.250	103.535	103.535	103.335	4.250	102.893	102.893	102.693	4.125	102.355	102.355	102.055	5.000	103.475	103.475	102.975
4.375	103.424	103.424	103.224	4.375	102.895	102.895	102.695	4.250	102.709	102.709	102.409	5.125	103.476	103.476	102.976
4.500	103.426	103.426	103.226	4.500	102.883	102.883	102.683	4.375	102.710	102.710	102.410	5.500	103.789	103.789	103.289
4.625	103.428	103.428	103.228	4.625	102.885	102.885	102.685	4.500	102.699	102.699	102.399	5.625	103.791	103.791	103.291
6.250	105.920	105.920	105.720	6.250	105.071	105.071	104.871	4.625	102.701	102.701	102.401	6.250	103.500	103.500	103.000

FHA Streamline															
30/25 Year					20 Year					15/10 Year					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.500	102.037	101.937	101.937	101.500	2.500	101.937	101.837	101.837	101.400	2.250	101.283	101.183	101.183	100.883	
2.625	102.037	101.937	101.937	101.500	2.625	101.937	101.837	101.837	101.400	2.375	101.286	101.186	101.186	100.886	
2.750	102.850	102.750	102.750	102.328	2.750	102.750	102.650	102.650	102.228	2.500	101.286	101.186	101.186	100.886	
2.875	102.853	102.753	102.753	102.331	2.875	102.752	102.652	102.652	102.231	2.625	101.286	101.186	101.186	100.886	
3.000	102.853	102.753	102.753	102.331	3.000	102.752	102.652	102.652	102.230	2.750	101.520	101.420	101.420	101.120	
3.125	102.853	102.753	102.753	102.331	3.125	102.752	102.652	102.652	102.230	2.875	101.532	101.432	101.432	101.132	
3.250	103.073	102.973	102.973	102.673	3.250	102.975	102.875	102.875	102.575	3.000	101.532	101.432	101.432	101.132	
3.375	103.087	102.987	102.987	102.687	3.375	102.987	102.887	102.887	102.587	3.125	101.532	101.432	101.432	101.132	
3.500	103.087	102.987	102.987	102.687	3.500	102.998	102.898	102.898	102.598	3.250	103.825	103.725	103.725	103.425	
3.625	103.086	102.986	102.986	102.686	3.625	102.986	102.886	102.886	102.586	3.375	103.836	103.736	103.736	103.436	
3.750	104.215	104.115	104.115	103.815	3.750	104.148	104.048	104.048	103.748	3.500	103.891	103.791	103.791	103.491	
3.875	104.218	104.118	104.118	103.818	3.875	104.126	104.026	104.026	103.726	3.625	103.836	103.736	103.736	103.436	
4.000	104.227	104.127	104.127	103.827	4.000	104.113	104.013	104.013	103.713	3.750	104.995	104.895	104.895	104.595	

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"			
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	4.000	98.759	98.759	98.259	4.750	101.000	101.000	100.500
3.875	100.394	100.394	99.894	6.250	103.750	103.750	103.500	4.125	98.770	98.770	98.270				
4.000	100.391	100.391	99.891					4.375	99.799	99.799	99.299				
4.125	100.380	100.380	99.880					4.500	99.801	99.801	99.301				
4.250	101.433	101.433	100.933					4.625	99.803	99.803	99.303				
4.375	101.445	101.445	100.945					4.875	100.722	100.722	100.222				
4.500	101.443	101.443	100.943					5.000	100.725	100.725	100.225				
4.625	101.441	101.441	100.941					5.125	100.726	100.726	100.226				
4.750	102.385	102.385	101.885					5.500	101.039	101.039	100.539				
								5.625	101.041	101.041	100.541				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.250				

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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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45 Day Lock Exp.:

12/10/2020

60 Day Lock Exp.:

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W. Rate Sheet Dated: 10/26/2020

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	95.403	95.403	95.103
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	97.044	97.044	96.744
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	97.040	97.040	96.740
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	97.867	97.867	97.567	3.500	97.041	97.041	96.741
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.869	97.869	97.569	3.625	97.043	97.043	96.743
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.872	97.872	97.572	Margin = 2.250		Index = .130	
3.250	100.410	100.410	100.110	3.250	99.519	99.519	99.219	3.125	97.875	97.875	97.575	30 Year OTC			
3.375	100.413	100.413	100.113	3.375	99.521	99.521	99.221	3.250	100.733	100.733	100.433	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	100.736	100.736	100.436	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	100.793	100.793	100.493	3.375	98.538	98.538	98.038
3.750	100.525	100.525	100.225	3.750	100.328	100.328	100.028	3.625	100.795	100.795	100.495	3.500	98.541	98.541	98.041
3.875	100.419	100.419	100.119	3.875	100.329	100.329	100.029	3.750	100.831	100.831	100.531	3.625	98.544	98.544	98.044
4.000	100.421	100.421	100.121	4.000	100.318	100.318	100.018	3.875	N/A	N/A	N/A	3.750	99.550	99.550	99.050
4.125	100.433	100.433	100.133	4.125	100.320	100.320	100.020	4.000	N/A	N/A	N/A	3.875	99.544	99.544	99.044
4.250	101.260	101.260	101.060	4.250	101.048	101.048	100.848	4.125	N/A	N/A	N/A	4.000	99.546	99.546	99.046
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	99.558	99.558	99.058
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	100.285	100.285	99.785
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	101.886	101.786	101.786	101.486	3.250	101.787	101.687	101.687	101.387	2.750	98.739	98.639	98.639	98.339
3.375	101.900	101.800	101.800	101.500	3.375	101.799	101.699	101.699	101.399	2.875	98.751	98.651	98.651	98.351
3.500	101.900	101.800	101.800	101.500	3.500	101.811	101.711	101.711	101.411	3.000	98.751	98.651	98.651	98.351
3.625	101.899	101.799	101.799	101.499	3.625	101.799	101.699	101.699	101.399	3.125	98.750	98.650	98.650	98.350
3.750	101.902	101.802	101.802	101.502	3.750	101.836	101.736	101.736	101.436	3.250	100.700	100.600	100.600	100.300
3.875	101.906	101.806	101.806	101.506	3.875	101.814	101.714	101.714	101.414	3.375	100.711	100.611	100.611	100.311
4.000	101.915	101.815	101.815	101.515	4.000	101.801	101.701	101.701	101.401	3.500	100.766	100.666	100.666	100.366
4.125	101.923	101.823	101.823	101.523	4.125	101.814	101.714	101.714	101.414	3.625	100.711	100.611	100.611	100.311
4.250	102.640	102.540	102.540	102.340	4.250	102.540	102.440	102.440	102.240	3.750	101.870	101.770	101.770	101.470

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					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

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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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W. Rate Sheet Dated: 10/26/2020

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.:

11/25/2020

45 Day Lock Exp.:

12/10/2020

60 Day Lock Exp.:

12/25/2020

W. Rate Sheet Dated: 10/26/2020

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	100.276	100.276	100.017	3.375	101.307	101.307	101.107	3.375	101.307	101.307	101.107	2.500	99.678	99.678	99.422	3.375	100.788	100.788	100.588
2.875	100.957	100.957	100.713	3.500	101.727	101.727	101.527	3.500	101.727	101.727	101.527	2.625	100.191	100.191	99.941	3.500	101.208	101.208	101.008
2.990	101.498	101.498	101.272	3.625	101.953	101.953	101.753	3.625	101.953	101.953	101.753	2.750	99.797	99.797	99.538	3.625	101.434	101.434	101.234
3.000	101.598	101.598	101.372	3.750	101.336	101.336	101.136	3.750	101.336	101.336	101.136	2.875	100.478	100.478	100.234	3.750	100.456	100.456	100.256
3.125	101.893	101.893	101.693	3.875	101.674	101.674	101.474	3.875	101.674	101.674	101.474	2.990	101.019	101.019	100.793	3.875	100.794	100.794	100.594
3.250	101.524	101.524	101.324	3.990	101.958	101.958	101.758	3.990	101.958	101.958	101.758	3.000	101.119	101.119	100.893	3.990	101.078	101.078	100.878
3.375	102.057	102.057	101.857	4.000	102.058	102.058	101.858	4.000	102.058	102.058	101.858	3.125	101.414	101.414	101.214	4.000	101.178	101.178	100.978
3.500	102.477	102.477	102.277	4.125	102.265	102.265	102.065	4.125	102.265	102.265	102.065	3.250	101.005	101.005	100.805	4.125	101.385	101.385	101.185
3.625	102.703	102.703	102.503	4.250	102.438	102.438	102.238	4.250	102.438	102.438	102.238	3.375	101.538	101.538	101.338	4.250	100.777	100.777	100.577
3.750	102.086	102.086	101.886	4.375	102.698	102.698	102.498	4.375	102.698	102.698	102.498	3.500	101.958	101.958	101.758	4.375	101.037	101.037	100.837
3.875	102.424	102.424	102.224	4.500	102.931	102.931	102.731	4.500	102.931	102.931	102.731	3.625	102.184	102.184	101.984	4.500	101.270	101.270	101.070
3.990	102.583	102.583	102.383	4.625	103.042	103.042	102.842	4.625	103.042	103.042	102.842	3.750	101.206	101.206	101.006	4.625	101.381	101.381	101.181
4.000	102.683	102.683	102.483	4.750	103.442	103.442	103.242	4.750	103.442	103.442	103.242	3.875	101.544	101.544	101.344	4.750	100.781	100.781	100.581
4.125	102.890	102.890	102.690	4.875	103.682	103.682	103.482	4.875	103.682	103.682	103.482	3.990	101.703	101.703	101.503	4.875	101.021	101.021	100.821
4.250	103.063	103.063	102.863	4.990	103.928	103.928	103.728	4.990	103.928	103.928	103.728	4.000	101.803	101.803	101.603	4.990	101.267	101.267	101.067
4.375	103.323	103.323	103.123	5.000	104.028	104.028	103.828	5.000	104.028	104.028	103.828	4.125	102.010	102.010	101.810	5.000	101.367	101.367	101.167
4.500	103.556	103.556	103.356	5.125	104.277	104.277	104.077	5.125	104.277	104.277	104.077	4.250	101.402	101.402	101.202	5.125	101.466	101.466	101.266
4.625	103.667	103.667	103.467	5.250	104.350	104.350	104.150	5.250	104.350	104.350	104.150	4.375	101.662	101.662	101.462	5.250	101.389	101.389	101.189
4.750	104.067	104.067	103.867	5.375	104.969	104.969	104.769	5.375	104.969	104.969	104.769	4.500	101.895	101.895	101.695	5.375	101.858	101.858	101.658
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	100.788	100.788	100.588	2.750	100.451	100.451	100.235	3.375	102.628	102.628	102.428	3.375	102.628	102.628	102.428	2.750	101.463	101.463	101.263
3.500	101.208	101.208	101.008	2.875	101.006	101.006	100.796	3.500	102.995	102.995	102.795	3.500	102.995	102.995	102.795	2.875	101.762	101.762	101.562
3.625	101.434	101.434	101.234	2.990	101.409	101.409	101.209	3.625	103.269	103.269	103.069	3.625	103.269	103.269	103.069	2.990	101.974	101.974	101.774
3.750	100.456	100.456	100.256	3.000	101.509	101.509	101.309	3.750	103.189	103.189	102.989	3.750	103.189	103.189	102.989	3.000	100.274	100.274	100.074
3.875	100.794	100.794	100.594	3.125	101.843	101.843	101.643	3.875	103.603	103.603	103.403	3.875	103.603	103.603	103.403	3.125	101.427	101.427	101.227
3.990	101.078	101.078	100.878	3.250	101.610	101.610	101.410	3.990	103.847	103.847	103.647	3.990	103.847	103.847	103.647	3.250	101.660	101.660	101.460
4.000	101.178	101.178	100.978	3.375	102.128	102.128	101.928	4.000	103.947	103.947	103.747	4.000	103.947	103.947	103.747	3.375	101.950	101.950	101.750
4.125	101.385	101.385	101.185	3.500	102.495	102.495	102.295	4.125	104.143	104.143	103.943	4.125	104.143	104.143	103.943	3.500	102.135	102.135	101.935
4.250	100.777	100.777	100.577	3.625	102.769	102.769	102.569	4.250	104.336	104.336	104.136	4.250	104.336	104.336	104.136	3.625	102.215	102.215	102.015
4.375	101.037	101.037	100.837	3.750	102.689	102.689	102.489	4.375	104.535	104.535	104.335	4.375	104.535	104.535	104.335	3.750	102.517	102.517	102.317
4.500	101.270	101.270	101.070	3.875	103.103	103.103	102.903	4.500	105.079	105.079	104.879	4.500	105.079	105.079	104.879	3.875	102.664	102.664	102.464
4.625	101.381	101.381	101.181	3.990	103.347	103.347	103.147	4.625	105.209	105.209	105.009	4.625	105.209	105.209	105.009	3.990	102.879	102.879	102.679
4.750	100.781	100.781	100.581	4.000	103.447	103.447	103.247	4.750	105.666	105.666	105.466	4.750	105.666	105.666	105.466	4.000	102.979	102.979	102.779
4.875	101.021	101.021	100.821	4.125	103.643	103.643	103.443	4.875	105.923	105.923	105.723	4.875	105.923	105.923	105.723	4.125	103.140	103.140	102.940
4.990	101.267	101.267	101.067	4.250	103.836	103.836	103.636	4.990	106.123	106.123	105.923	4.990	106.123	106.123	105.923	4.250	103.342	103.342	103.142
5.000	101.367	101.367	101.167	4.375	104.035	104.035	103.835	5.000	106.223	106.223	106.023	5.000	106.223	106.223	106.023	4.375	103.560	103.560	103.360
5.125	101.466	101.466	101.266	4.500	104.204	104.204	104.004	5.125	106.513	106.513	106.313	5.125	106.513	106.513	106.313	4.500	103.704	103.704	103.504
5.250	101.389	101.389	101.189	4.625	104.334	104.334	104.134	5.250	106.149	106.149	105.930	5.250	106.149	106.149	105.930	4.625	103.121	103.121	102.921
5.375	101.858	101.858	101.658	4.750	104.791	104.791	104.591	5.375	105.401	105.401	105.185	5.375	105.401	105.401	105.185	4.750	103.220	103.220	103.020
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	103.463	103.463	103.263	2.750	103.713	103.713	103.513	2.750	101.750	101.750	101.550	2.750	103.750	103.750	103.550	2.750	104.000	104.000	103.800
2.875	101.887	101.887	101.687	2.875	101.887	101.887	101.687	2.875	102.049	102.049	101.849	2.875	102.174	102.174	101.974	2.875	102.174	102.174	101.974
2.990	102.099	102.099	101.899	2.990	102.099	102.099	101.899	2.990	102.261	102.261	102.061	2.990	102.386	102.386	102.186	2.990	102.386	102.386	102.186
3.000	102.199	102.199	101.999	3.000	102.199	102.199	101.999	3.000	102.361	102.361	102.161	3.000	102.486	102.486	102.286	3.000	102.486	102.486	102.286
3.125	101.552	101.552	101.352	3.125	101.552	101.552	101.352	3.125	101.464	101.464	101.264	3.125	101.589	101.589	101.389	3.125	101.589	101.589	101.389
3.250	101.785	101.785	101.585	3.250	101.785	101.785	101.585	3.250	101.697	101.697	101.497	3.250	101.822	101.822	101.622	3.250	101.822	101.822	101.622
3.375	102.075	102.075	101.875	3.375	102.075	102.075	101.875	3.375	101.987	101.987	101.787	3.375	102.112	102.112	101.912	3.375	102.112	102.112	101.912
3.500	102.260	102.260	102.060	3.500	102.260	102.260	102.060	3.500	102.172	102.172	101.972	3.500	102.297	102.297	102.097	3.500	102.297	102.297	102.097
3.625	102.340	102.340	102.140	3.625	102.340	102.340	102.140	3.625	101.752	101.752	101.552	3.625	101.877	101.877	101.677	3.625	101.877	101.877	101.677
3.750	102.642	102.642	102.442	3.750	102.642	102.642	102.442	3.750	102.054	102.054	101.854	3.750	102.179	102.179	101.979	3.750	102.179	102.179	101.979
3.875	102.789	102.789	102.589	3.875	102.789	102.789	102.58												



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.:

11/25/2020

45 Day Lock Exp.:

12/10/2020

60 Day Lock Exp.:

12/25/2020

W. Rate Sheet Dated: 10/26/2020

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	100.276	100.276	100.017	2.750	100.451	100.451	100.235	2.750	101.463	101.463	101.263	2.500	98.328	98.328	98.072	2.750	100.450	100.450	100.250
2.875	100.957	100.957	100.713	2.875	101.006	101.006	100.796	2.875	101.762	101.762	101.562	2.625	98.841	98.841	98.591	2.875	100.749	100.749	100.549
2.990	101.498	101.498	101.272	2.990	101.409	101.409	101.209	2.990	101.974	101.974	101.774	2.750	98.447	98.447	98.188	2.990	100.961	100.961	100.761
3.000	101.598	101.598	101.372	3.000	101.509	101.509	101.309	3.000	102.074	102.074	101.874	2.875	99.128	99.128	98.884	3.000	101.061	101.061	100.861
3.125	101.893	101.893	101.693	3.125	101.843	101.843	101.643	3.125	101.427	101.427	101.227	2.990	99.669	99.669	99.443	3.125	100.164	100.164	99.964
3.250	101.524	101.524	101.324	3.250	101.610	101.610	101.410	3.250	101.660	101.660	101.460	3.000	99.769	99.769	99.543	3.250	100.397	100.397	100.197
3.375	102.057	102.057	101.857	3.375	102.128	102.128	101.928	3.375	101.950	101.950	101.750	3.125	100.064	100.064	99.864	3.375	100.687	100.687	100.487
3.500	102.477	102.477	102.277	3.500	102.495	102.495	102.295	3.500	102.135	102.135	101.935	3.250	99.655	99.655	99.455	3.500	100.872	100.872	100.672
3.625	102.703	102.703	102.503	3.625	102.769	102.769	102.569	3.625	102.215	102.215	102.015	3.375	100.188	100.188	99.988	3.625	100.452	100.452	100.252
3.750	102.086	102.086	101.886	3.750	102.689	102.689	102.489	3.750	102.517	102.517	102.317	3.500	100.608	100.608	100.408	3.750	100.754	100.754	100.554
3.875	102.424	102.424	102.224	3.875	103.103	103.103	102.903	3.875	102.664	102.664	102.464	3.625	100.834	100.834	100.634	3.875	100.901	100.901	100.701
3.990	102.583	102.583	102.383	3.990	103.347	103.347	103.147	3.990	102.879	102.879	102.679	3.750	99.856	99.856	99.656	3.990	101.116	101.116	100.916
4.000	102.683	102.683	102.483	4.000	103.447	103.447	103.247	4.000	102.979	102.979	102.779	3.875	100.194	100.194	99.994	4.000	101.216	101.216	101.016
4.125	102.890	102.890	102.690	4.125	103.643	103.643	103.443	4.125	103.140	103.140	102.940	3.990	100.353	100.353	100.153	4.125	100.908	100.908	100.708
4.250	103.063	103.063	102.863	4.250	103.836	103.836	103.636	4.250	103.342	103.342	103.142	4.000	100.453	100.453	100.253	4.250	101.110	101.110	100.910
4.375	103.323	103.323	103.123	4.375	104.035	104.035	103.835	4.375	103.560	103.560	103.360	4.125	100.660	100.660	100.460	4.375	101.328	101.328	101.128
4.500	103.556	103.556	103.356	4.500	104.204	104.204	104.004	4.500	103.704	103.704	103.504	4.250	100.052	100.052	99.852	4.500	101.472	101.472	101.272
4.625	103.667	103.667	103.467	4.625	104.334	104.334	104.134	4.625	103.121	103.121	102.921	4.375	100.312	100.312	100.112	4.625	98.889	98.889	98.689
4.750	104.067	104.067	103.867	4.750	104.791	104.791	104.591	4.750	103.220	103.220	103.020	4.500	100.545	100.545	100.345	4.750	100.098	100.098	99.898

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.:

11/25/2020

45 Day Lock Exp.:

12/10/2020

60 Day Lock Exp.:

12/25/2020

W. Rate Sheet Dated: 10/26/2020

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)