

W. Rate Sheet Dated: 10/27/2020

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	100.271	100.271	99.818	2.500	99.699	99.699	99.246	2.250	98.654	98.654	98.354	3.125	95.793	95.793	95.493
2.625	100.275	100.275	99.821	2.625	99.702	99.702	99.249	2.500	98.660	98.660	98.360	3.250	97.294	97.294	96.994
2.750	100.873	100.873	100.467	2.750	99.802	99.802	99.396	2.625	98.662	98.662	98.362	3.375	97.290	97.290	96.990
2.875	100.876	100.876	100.470	2.875	99.805	99.805	99.399	2.750	98.907	98.907	98.607	3.500	97.291	97.291	96.991
3.000	100.880	100.880	100.473	3.000	99.808	99.808	99.401	2.875	98.910	98.910	98.610	3.625	97.293	97.293	96.993
3.125	100.883	100.883	100.477	3.125	99.810	99.810	99.404	3.000	98.912	98.912	98.612	Margin = 2.250		Index = 0.130	
3.250	101.200	101.200	100.900	3.250	99.879	99.879	99.579	3.125	98.915	98.915	98.615	30 Year OTC			
3.375	101.204	101.204	100.904	3.375	99.882	99.882	99.582	3.250	101.156	101.156	100.856	Rate	30 Day	45 Day	60 Day
3.500	101.207	101.207	100.907	3.500	99.896	99.896	99.596	3.375	101.159	101.159	100.859	4.000	101.540	101.540	101.040
3.625	101.209	101.209	100.909	3.625	99.899	99.899	99.599	3.500	101.216	101.216	100.916	4.125	101.551	101.551	101.051
3.750	102.519	102.519	102.219	3.750	101.891	101.891	101.591	3.625	101.218	101.218	100.918	4.375	102.533	102.533	102.033
3.875	102.412	102.412	102.112	3.875	101.893	101.893	101.593	3.750	102.238	102.238	101.938	4.500	102.536	102.536	102.036
4.000	102.415	102.415	102.115	4.000	101.882	101.882	101.582	3.875	102.240	102.240	101.940	4.625	102.537	102.537	102.037
4.125	102.426	102.426	102.126	4.125	101.884	101.884	101.584	4.000	102.229	102.229	101.929	4.875	103.457	103.457	102.957
4.250	103.520	103.520	103.320	4.250	102.877	102.877	102.677	4.125	102.230	102.230	101.930	5.000	103.459	103.459	102.959
4.375	103.408	103.408	103.208	4.375	102.879	102.879	102.679	4.250	102.615	102.615	102.315	5.125	103.461	103.461	102.961
4.500	103.411	103.411	103.211	4.500	102.868	102.868	102.668	4.375	102.617	102.617	102.317	5.500	103.914	103.914	103.414
4.625	103.412	103.412	103.212	4.625	102.870	102.870	102.670	4.500	102.605	102.605	102.305	5.625	103.916	103.916	103.416
6.250	105.983	105.983	105.783	6.250	105.134	105.134	104.934	4.625	102.607	102.607	102.307	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	101.991	101.891	101.891	101.437	2.500	101.891	101.791	101.791	101.337	2.250	101.237	101.137	101.137	100.837
2.625	101.991	101.891	101.891	101.437	2.625	101.891	101.791	101.791	101.337	2.375	101.240	101.140	101.140	100.840
2.750	102.850	102.750	102.750	102.344	2.750	102.750	102.650	102.650	102.244	2.500	101.239	101.139	101.139	100.839
2.875	102.853	102.753	102.753	102.347	2.875	102.753	102.653	102.653	102.247	2.625	101.239	101.139	101.139	100.839
3.000	102.853	102.753	102.753	102.347	3.000	102.753	102.653	102.653	102.246	2.750	101.482	101.382	101.382	101.082
3.125	102.853	102.753	102.753	102.347	3.125	102.753	102.653	102.653	102.246	2.875	101.493	101.393	101.393	101.093
3.250	102.917	102.817	102.817	102.517	3.250	102.819	102.719	102.719	102.419	3.000	101.493	101.393	101.393	101.093
3.375	102.931	102.831	102.831	102.531	3.375	102.831	102.731	102.731	102.431	3.125	101.493	101.393	101.393	101.093
3.500	102.931	102.831	102.831	102.531	3.500	102.842	102.742	102.742	102.442	3.250	103.732	103.632	103.632	103.332
3.625	102.930	102.830	102.830	102.530	3.625	102.830	102.730	102.730	102.430	3.375	103.743	103.643	103.643	103.343
3.750	104.137	104.037	104.037	103.737	3.750	104.070	103.970	103.970	103.670	3.500	103.798	103.698	103.698	103.398
3.875	104.141	104.041	104.041	103.741	3.875	104.049	103.949	103.949	103.649	3.625	103.743	103.643	103.643	103.343
4.000	104.149	104.049	104.049	103.749	4.000	104.035	103.935	103.935	103.635	3.750	104.761	104.661	104.661	104.361

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	98.790	98.790	98.290	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.801	98.801	98.301				
3.875	100.425	100.425	99.925	6.250	103.750	103.750	103.500	4.375	99.783	99.783	99.283	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.422	100.422	99.922					4.500	99.786	99.786	99.286	Rate	30 Day	45 Day	60 Day
4.125	100.411	100.411	99.911					4.625	99.787	99.787	99.287	6.250	102.750	102.750	102.250
4.250	101.418	101.418	100.918					4.875	100.707	100.707	100.207	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.429	101.429	100.929					5.000	100.709	100.709	100.209				
4.500	101.427	101.427	100.927					5.125	100.711	100.711	100.211				
4.625	101.425	101.425	100.925					5.500	101.164	101.164	100.664				
4.750	102.369	102.369	101.869					5.625	101.166	101.166	100.666				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.250				

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

Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
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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.:

11/26/2020

45 Day Lock Exp.:

12/11/2020

60 Day Lock Exp.:

12/28/2020

W. Rate Sheet Dated: 10/27/2020

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	95.590	95.590	95.290
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	98.125	98.125	97.825	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	98.127	98.127	97.827	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	98.130	98.130	97.830	Margin = 2.250		Index = .130	
3.250	100.613	100.613	100.313	3.250	99.722	99.722	99.422	3.125	98.132	98.132	97.832	30 Year OTC			
3.375	100.616	100.616	100.316	3.375	99.725	99.725	99.425	3.250	100.999	100.999	100.699	Rate	30 Day	45 Day	60 Day
3.500	100.619	100.619	100.319	3.500	99.739	99.739	99.439	3.375	101.001	101.001	100.701	3.250	98.738	98.738	98.238
3.625	100.622	100.622	100.322	3.625	99.741	99.741	99.441	3.500	101.058	101.058	100.758	3.375	98.741	98.741	98.241
3.750	100.494	100.494	100.194	3.750	100.296	100.296	99.996	3.625	101.061	101.061	100.761	3.500	98.744	98.744	98.244
3.875	100.387	100.387	100.087	3.875	100.298	100.298	99.998	3.750	100.643	100.643	100.343	3.625	98.747	98.747	98.247
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	101.120	101.120	100.920	4.250	100.907	100.907	100.707	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	100.145	100.145	99.645
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	98.700	98.600	98.600	98.300
3.375	101.994	101.894	101.894	101.594	3.375	101.893	101.793	101.793	101.493	2.875	98.712	98.612	98.612	98.312
3.500	101.994	101.894	101.894	101.594	3.500	101.905	101.805	101.805	101.505	3.000	98.712	98.612	98.612	98.312
3.625	101.993	101.893	101.893	101.593	3.625	101.893	101.793	101.793	101.493	3.125	98.712	98.612	98.612	98.312
3.750	101.762	101.662	101.662	101.362	3.750	101.695	101.595	101.595	101.295	3.250	100.607	100.507	100.507	100.207
3.875	101.766	101.666	101.666	101.366	3.875	101.674	101.574	101.574	101.274	3.375	100.618	100.518	100.518	100.218
4.000	101.774	101.674	101.674	101.374	4.000	101.660	101.560	101.560	101.260	3.500	100.673	100.573	100.573	100.273
4.125	101.783	101.683	101.683	101.383	4.125	101.674	101.574	101.574	101.274	3.625	100.618	100.518	100.518	100.218
4.250	102.390	102.290	102.290	102.090	4.250	102.290	102.190	102.190	101.990	3.750	101.636	101.536	101.536	101.236

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				
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								4.500	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/26/2020

45 Day Lock Exp.:

12/11/2020

60 Day Lock Exp.:

12/28/2020

W. Rate Sheet Dated: 10/27/2020

Release Time: 10:00 am ET

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FNMA - OTC

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

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

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

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

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

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

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

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

^Does not apply to MH Advantage products

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 11/26/2020
45 Day Lock Exp.: 12/11/2020
60 Day Lock Exp.: 12/28/2020

W. Rate Sheet Dated: 10/27/2020

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	100.336	100.336	100.097	3.375	101.303	101.303	101.103	3.375	101.303	101.303	101.103	2.500	99.652	99.652	99.391	3.375	100.784	100.784	100.584
2.875	101.010	101.010	100.786	3.500	101.721	101.721	101.521	3.500	101.721	101.721	101.521	2.625	100.161	100.161	99.906	3.500	101.202	101.202	101.002
2.990	101.496	101.496	101.290	3.625	101.944	101.944	101.744	3.625	101.944	101.944	101.744	2.750	99.857	99.857	99.618	3.625	101.425	101.425	101.225
3.000	101.596	101.596	101.390	3.750	101.317	101.317	101.117	3.750	101.317	101.317	101.117	2.875	100.531	100.531	100.307	3.750	100.437	100.437	100.237
3.125	101.917	101.917	101.717	3.875	101.652	101.652	101.452	3.875	101.652	101.652	101.452	2.990	101.017	101.017	100.811	3.875	100.772	100.772	100.572
3.250	101.526	101.526	101.326	3.990	101.932	101.932	101.732	3.990	101.932	101.932	101.732	3.000	101.117	101.117	100.911	3.990	101.052	101.052	100.852
3.375	102.053	102.053	101.853	4.000	102.032	102.032	101.832	4.000	102.032	102.032	101.832	3.125	101.438	101.438	101.238	4.000	101.152	101.152	100.952
3.500	102.471	102.471	102.271	4.125	102.240	102.240	102.040	4.125	102.240	102.240	102.040	3.250	101.007	101.007	100.807	4.125	101.360	101.360	101.160
3.625	102.694	102.694	102.494	4.250	102.482	102.482	102.282	4.250	102.482	102.482	102.282	3.375	101.534	101.534	101.334	4.250	100.821	100.821	100.621
3.750	102.067	102.067	101.867	4.375	102.739	102.739	102.539	4.375	102.739	102.739	102.539	3.500	101.952	101.952	101.752	4.375	101.078	101.078	100.878
3.875	102.402	102.402	102.202	4.500	102.970	102.970	102.770	4.500	102.970	102.970	102.770	3.625	102.175	102.175	101.975	4.500	101.309	101.309	101.109
3.990	102.557	102.557	102.357	4.625	103.082	103.082	102.882	4.625	103.082	103.082	102.882	3.750	101.187	101.187	100.987	4.625	101.421	101.421	101.221
4.000	102.657	102.657	102.457	4.750	103.479	103.479	103.279	4.750	103.479	103.479	103.279	3.875	101.522	101.522	101.322	4.750	100.818	100.818	100.618
4.125	102.865	102.865	102.665	4.875	103.717	103.717	103.517	4.875	103.717	103.717	103.517	3.990	101.677	101.677	101.477	4.875	101.056	101.056	100.856
4.250	103.107	103.107	102.907	4.990	103.961	103.961	103.761	4.990	103.961	103.961	103.761	4.000	101.777	101.777	101.577	4.990	101.300	101.300	101.100
4.375	103.364	103.364	103.164	5.000	104.061	104.061	103.861	5.000	104.061	104.061	103.861	4.125	101.985	101.985	101.785	5.000	101.400	101.400	101.200
4.500	103.595	103.595	103.395	5.125	104.308	104.308	104.108	5.125	104.308	104.308	104.108	4.250	101.446	101.446	101.246	5.125	101.497	101.497	101.297
4.625	103.707	103.707	103.507	5.250	104.343	104.343	104.143	5.250	104.343	104.343	104.143	4.375	101.703	101.703	101.503	5.250	101.382	101.382	101.182
4.750	104.104	104.104	103.904	5.375	104.961	104.961	104.761	5.375	104.961	104.961	104.761	4.500	101.934	101.934	101.734	5.375	101.850	101.850	101.650
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	100.784	100.784	100.584	2.750	100.490	100.490	100.290	3.375	102.627	102.627	102.427	3.375	102.627	102.627	102.427	2.750	101.484	101.484	101.284
3.500	101.202	101.202	101.002	2.875	101.040	101.040	100.840	3.500	102.991	102.991	102.791	3.500	102.991	102.991	102.791	2.875	101.784	101.784	101.584
3.625	101.425	101.425	101.225	2.990	101.438	101.438	101.238	3.625	103.267	103.267	103.067	3.625	103.267	103.267	103.067	2.990	101.994	101.994	101.794
3.750	100.437	100.437	100.237	3.000	101.538	101.538	101.338	3.750	103.406	103.406	103.206	3.750	103.406	103.406	103.206	3.000	102.094	102.094	101.894
3.875	100.772	100.772	100.572	3.125	101.865	101.865	101.665	3.875	103.816	103.816	103.616	3.875	103.816	103.816	103.616	3.125	101.423	101.423	101.223
3.990	101.052	101.052	100.852	3.250	101.616	101.616	101.416	3.990	104.057	104.057	103.857	3.990	104.057	104.057	103.857	3.250	101.655	101.655	101.455
4.000	101.152	101.152	100.952	3.375	102.127	102.127	101.927	4.000	104.157	104.157	103.957	4.000	104.157	104.157	103.957	3.375	101.941	101.941	101.741
4.125	101.360	101.360	101.160	3.500	102.491	102.491	102.291	4.125	104.351	104.351	104.151	4.125	104.351	104.351	104.151	3.500	102.127	102.127	101.927
4.250	100.821	100.821	100.621	3.625	102.767	102.767	102.567	4.250	104.447	104.447	104.247	4.250	104.447	104.447	104.247	3.625	102.348	102.348	102.148
4.375	101.078	101.078	100.878	3.750	102.906	102.906	102.706	4.375	104.644	104.644	104.444	4.375	104.644	104.644	104.444	3.750	102.647	102.647	102.447
4.500	101.309	101.309	101.109	3.875	103.316	103.316	103.116	4.500	105.186	105.186	104.986	4.500	105.186	105.186	104.986	3.875	102.793	102.793	102.593
4.625	101.421	101.421	101.221	3.990	103.557	103.557	103.357	4.625	105.316	105.316	105.116	4.625	105.316	105.316	105.116	3.990	103.006	103.006	102.806
4.750	100.818	100.818	100.618	4.000	103.657	103.657	103.457	4.750	105.699	105.699	105.499	4.750	105.699	105.699	105.499	4.000	103.106	103.106	102.906
4.875	101.056	101.056	100.856	4.125	103.851	103.851	103.651	4.875	105.954	105.954	105.754	4.875	105.954	105.954	105.754	4.125	102.989	102.989	102.789
4.990	101.300	101.300	101.100	4.250	103.947	103.947	103.747	4.990	106.153	106.153	105.953	4.990	106.153	106.153	105.953	4.250	103.189	103.189	102.989
5.000	101.400	101.400	101.200	4.375	104.144	104.144	103.944	5.000	106.253	106.253	106.053	5.000	106.253	106.253	106.053	4.375	103.405	103.405	103.205
5.125	101.497	101.497	101.297	4.500	104.311	104.311	104.111	5.125	106.543	106.543	106.343	5.125	106.543	106.543	106.343	4.500	103.548	103.548	103.348
5.250	101.382	101.382	101.182	4.625	104.441	104.441	104.241	5.250	106.140	106.140	105.940	5.250	106.140	106.140	105.940	4.625	103.051	103.051	102.851
5.375	101.850	101.850	101.650	4.750	104.824	104.824	104.624	5.375	105.392	105.392	105.192	5.375	105.392	105.392	105.192	4.750	103.149	103.149	102.949
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	103.484	103.484	103.284	2.750	103.734	103.734	103.534	2.750	101.771	101.771	101.571	2.750	103.771	103.771	103.571	2.750	104.021	104.021	103.821
2.875	101.909	101.909	101.709	2.875	101.909	101.909	101.709	2.875	102.071	102.071	101.871	2.875	102.196	102.196	101.996	2.875	102.196	102.196	101.996
2.990	102.119	102.119	101.919	2.990	102.119	102.119	101.919	2.990	102.281	102.281	102.081	2.990	102.406	102.406	102.206	2.990	102.406	102.406	102.206
3.000	102.219	102.219	102.019	3.000	102.219	102.219	102.019	3.000	102.381	102.381	102.181	3.000	102.506	102.506	102.306	3.000	102.506	102.506	102.306
3.125	101.548	101.548	101.348	3.125	101.548	101.548	101.348	3.125	101.460	101.460	101.260	3.125	101.585	101.585	101.385	3.125	101.585	101.585	101.385
3.250	101.780	101.780	101.580	3.250	101.780	101.780	101.580	3.250	101.692	101.692	101.492	3.250	101.817	101.817	101.617	3.250	101.817	101.817	101.617
3.375	102.066	102.066	101.866	3.375	102.066	102.066	101.866	3.375	101.978	101.978	101.778	3.375	102.103	102.103	101.903	3.375	102.103	102.103	101.903
3.500	102.252	102.252	102.052	3.500	102.252	102.252	102.052	3.500	102.164	102.164	101.964	3.500	102.289	102.289	102.089	3.500	102.289	102.289	102.089
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	102.772	102.772	102.572	3.750	102.772	102.772													



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.:

11/26/2020

45 Day Lock Exp.:

12/11/2020

60 Day Lock Exp.:

12/28/2020

W. Rate Sheet Dated: 10/27/2020

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	100.336	100.336	100.097	2.750	100.490	100.490	100.290	2.750	101.484	101.484	101.284	2.500	98.302	98.302	98.041	2.750	100.471	100.471	100.271
2.875	101.010	101.010	100.786	2.875	101.040	101.040	100.840	2.875	101.784	101.784	101.584	2.625	98.811	98.811	98.556	2.875	100.771	100.771	100.571
2.990	101.496	101.496	101.290	2.990	101.438	101.438	101.238	2.990	101.994	101.994	101.794	2.750	98.507	98.507	98.268	2.990	100.981	100.981	100.781
3.000	101.596	101.596	101.390	3.000	101.538	101.538	101.338	3.000	102.094	102.094	101.894	2.875	99.181	99.181	98.957	3.000	101.081	101.081	100.881
3.125	101.917	101.917	101.717	3.125	101.865	101.865	101.665	3.125	101.423	101.423	101.223	2.990	99.667	99.667	99.461	3.125	100.160	100.160	99.960
3.250	101.526	101.526	101.326	3.250	101.616	101.616	101.416	3.250	101.655	101.655	101.455	3.000	99.767	99.767	99.561	3.250	100.392	100.392	100.192
3.375	102.053	102.053	101.853	3.375	102.127	102.127	101.927	3.375	101.941	101.941	101.741	3.125	100.088	100.088	99.888	3.375	100.678	100.678	100.478
3.500	102.471	102.471	102.271	3.500	102.491	102.491	102.291	3.500	102.127	102.127	101.927	3.250	99.657	99.657	99.457	3.500	100.864	100.864	100.664
3.625	102.694	102.694	102.494	3.625	102.767	102.767	102.567	3.625	102.348	102.348	102.148	3.375	100.184	100.184	99.984	3.625	100.585	100.585	100.385
3.750	102.067	102.067	101.867	3.750	102.906	102.906	102.706	3.750	102.647	102.647	102.447	3.500	100.602	100.602	100.402	3.750	100.884	100.884	100.684
3.875	102.402	102.402	102.202	3.875	103.316	103.316	103.116	3.875	102.793	102.793	102.593	3.625	100.825	100.825	100.625	3.875	101.030	101.030	100.830
3.990	102.557	102.557	102.357	3.990	103.557	103.557	103.357	3.990	103.006	103.006	102.806	3.750	99.837	99.837	99.637	3.990	101.243	101.243	101.043
4.000	102.657	102.657	102.457	4.000	103.657	103.657	103.457	4.000	103.106	103.106	102.906	3.875	100.172	100.172	99.972	4.000	101.343	101.343	101.143
4.125	102.865	102.865	102.665	4.125	103.851	103.851	103.651	4.125	102.989	102.989	102.789	3.990	100.327	100.327	100.127	4.125	100.757	100.757	100.557
4.250	103.107	103.107	102.907	4.250	103.947	103.947	103.747	4.250	103.189	103.189	102.989	4.000	100.427	100.427	100.227	4.250	100.957	100.957	100.757
4.375	103.364	103.364	103.164	4.375	104.144	104.144	103.944	4.375	103.405	103.405	103.205	4.125	100.635	100.635	100.435	4.375	101.173	101.173	100.973
4.500	103.595	103.595	103.395	4.500	104.311	104.311	104.111	4.500	103.548	103.548	103.348	4.250	100.096	100.096	99.896	4.500	101.316	101.316	101.116
4.625	103.707	103.707	103.507	4.625	104.441	104.441	104.241	4.625	103.051	103.051	102.851	4.375	100.353	100.353	100.153	4.625	98.819	98.819	98.619
4.750	104.104	104.104	103.904	4.750	104.824	104.824	104.624	4.750	103.149	103.149	102.949	4.500	100.584	100.584	100.384	4.750	100.027	100.027	99.827

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.:

11/26/2020

45 Day Lock Exp.:

12/11/2020

60 Day Lock Exp.:

12/28/2020

W. Rate Sheet Dated: 10/27/2020

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	0.500	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)