

W. Rate Sheet Dated: 10/28/2020

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	100.412	100.412	99.959	2.500	99.840	99.840	99.387	2.250	98.747	98.747	98.447	3.125	95.793	95.793	95.493
2.625	100.415	100.415	99.962	2.625	99.843	99.843	99.390	2.500	98.753	98.753	98.453	3.250	97.294	97.294	96.994
2.750	101.013	101.013	100.560	2.750	99.943	99.943	99.489	2.625	98.756	98.756	98.456	3.375	97.290	97.290	96.990
2.875	101.017	101.017	100.564	2.875	99.945	99.945	99.492	2.750	98.950	98.950	98.650	3.500	97.291	97.291	96.991
3.000	101.020	101.020	100.567	3.000	99.948	99.948	99.495	2.875	98.953	98.953	98.653	3.625	97.293	97.293	96.993
3.125	101.024	101.024	100.570	3.125	99.951	99.951	99.498	3.000	98.955	98.955	98.655	Margin = 2.250		Index = 0.130	
3.250	101.279	101.279	100.979	3.250	99.957	99.957	99.657	3.125	98.958	98.958	98.658	30 Year OTC			
3.375	101.282	101.282	100.982	3.375	99.960	99.960	99.660	3.250	101.016	101.016	100.716	Rate	30 Day	45 Day	60 Day
3.500	101.285	101.285	100.985	3.500	99.975	99.975	99.675	3.375	101.018	101.018	100.718	4.000	101.540	101.540	101.040
3.625	101.288	101.288	100.988	3.625	99.977	99.977	99.677	3.500	101.075	101.075	100.775	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	101.077	101.077	100.777	4.375	102.565	102.565	102.065
3.875	102.412	102.412	102.112	3.875	101.893	101.893	101.593	3.750	102.176	102.176	101.876	4.500	102.567	102.567	102.067
4.000	102.415	102.415	102.115	4.000	101.882	101.882	101.582	3.875	102.178	102.178	101.878	4.625	102.569	102.569	102.069
4.125	102.426	102.426	102.126	4.125	101.884	101.884	101.584	4.000	102.166	102.166	101.866	4.875	102.847	102.847	102.347
4.250	103.551	103.551	103.351	4.250	102.909	102.909	102.709	4.125	102.168	102.168	101.868	5.000	102.850	102.850	102.350
4.375	103.440	103.440	103.240	4.375	102.910	102.910	102.710	4.250	102.615	102.615	102.315	5.125	102.851	102.851	102.351
4.500	103.442	103.442	103.242	4.500	102.899	102.899	102.699	4.375	102.617	102.617	102.317	5.500	103.976	103.976	103.476
4.625	103.444	103.444	103.244	4.625	102.901	102.901	102.701	4.500	102.605	102.605	102.305	5.625	103.978	103.978	103.478
6.250	106.000	106.000	105.800	6.250	105.165	105.165	104.965	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	101.990	101.890	101.890	101.437	2.500	101.890	101.790	101.790	101.337	2.250	101.189	101.089	101.089	100.789
2.625	101.990	101.890	101.890	101.437	2.625	101.890	101.790	101.790	101.337	2.375	101.192	101.092	101.092	100.792
2.750	102.850	102.750	102.750	102.296	2.750	102.750	102.650	102.650	102.196	2.500	101.192	101.092	101.092	100.792
2.875	102.853	102.753	102.753	102.300	2.875	102.752	102.652	102.652	102.199	2.625	101.192	101.092	101.092	100.792
3.000	102.853	102.753	102.753	102.300	3.000	102.752	102.652	102.652	102.199	2.750	101.384	101.284	101.284	100.984
3.125	102.853	102.753	102.753	102.300	3.125	102.752	102.652	102.652	102.199	2.875	101.395	101.295	101.295	100.995
3.250	102.854	102.754	102.754	102.454	3.250	102.756	102.656	102.656	102.356	3.000	101.395	101.295	101.295	100.995
3.375	102.868	102.768	102.768	102.468	3.375	102.768	102.668	102.668	102.368	3.125	101.395	101.295	101.295	100.995
3.500	102.868	102.768	102.768	102.468	3.500	102.780	102.680	102.680	102.380	3.250	103.450	103.350	103.350	103.050
3.625	102.868	102.768	102.768	102.468	3.625	102.768	102.668	102.668	102.368	3.375	103.461	103.361	103.361	103.061
3.750	103.996	103.896	103.896	103.596	3.750	103.929	103.829	103.829	103.529	3.500	103.516	103.416	103.416	103.116
3.875	104.000	103.900	103.900	103.600	3.875	103.908	103.808	103.808	103.508	3.625	103.461	103.361	103.361	103.061
4.000	104.008	103.908	103.908	103.608	4.000	103.894	103.794	103.794	103.494	3.750	104.557	104.457	104.457	104.157

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	99.815	99.815	99.315	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.422	100.422	99.922					4.500	99.817	99.817	99.317	Rate	30 Day	45 Day	60 Day
4.125	100.411	100.411	99.911					4.625	99.819	99.819	99.319	6.250	102.750	102.750	102.250
4.250	101.449	101.449	100.949					4.875	100.097	100.097	99.597	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.460	101.460	100.960					5.000	100.100	100.100	99.600				
4.500	101.458	101.458	100.958					5.125	100.101	100.101	99.601				
4.625	101.456	101.456	100.956					5.500	101.226	101.226	100.726				
4.750	101.760	101.760	101.260					5.625	101.228	101.228	100.728				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.250				

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/27/2020

45 Day Lock Exp.:

12/14/2020

60 Day Lock Exp.:

12/28/2020

W. Rate Sheet Dated: 10/28/2020

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	95.590	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	98.168	98.168	97.868	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	98.170	98.170	97.870	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	98.173	98.173	97.873	Margin = 2.250		Index = .130	
3.250	100.691	100.691	100.391	3.250	99.800	99.800	99.500	3.125	98.175	98.175	97.875	30 Year OTC			
3.375	100.694	100.694	100.394	3.375	99.803	99.803	99.503	3.250	100.858	100.858	100.558	Rate	30 Day	45 Day	60 Day
3.500	100.698	100.698	100.398	3.500	99.817	99.817	99.517	3.375	100.861	100.861	100.561	3.250	98.816	98.816	98.316
3.625	100.700	100.700	100.400	3.625	99.819	99.819	99.519	3.500	100.918	100.918	100.618	3.375	98.819	98.819	98.319
3.750	100.494	100.494	100.194	3.750	100.296	100.296	99.996	3.625	100.920	100.920	100.620	3.500	98.823	98.823	98.323
3.875	100.387	100.387	100.087	3.875	100.298	100.298	99.998	3.750	100.581	100.581	100.281	3.625	98.825	98.825	98.325
4.000	100.390	100.390	100.090	4.000	100.287	100.287	99.987	3.875	N/A	N/A	N/A	3.750	99.519	99.519	99.019
4.125	100.401	100.401	100.101	4.125	100.289	100.289	99.989	4.000	N/A	N/A	N/A	3.875	99.512	99.512	99.012
4.250	101.151	101.151	100.951	4.250	100.939	100.939	100.739	4.125	N/A	N/A	N/A	4.000	99.515	99.515	99.015
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.526	99.526	99.026
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.176	100.176	99.676
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

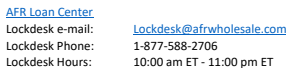
FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.250	101.917	101.817	101.817	101.517	3.250	101.818	101.718	101.718	101.418	2.750	98.602	98.502	98.502	98.202
3.375	101.931	101.831	101.831	101.531	3.375	101.830	101.730	101.730	101.430	2.875	98.614	98.514	98.514	98.214
3.500	101.931	101.831	101.831	101.531	3.500	101.842	101.742	101.742	101.442	3.000	98.614	98.514	98.514	98.214
3.625	101.930	101.830	101.830	101.530	3.625	101.830	101.730	101.730	101.430	3.125	98.614	98.514	98.514	98.214
3.750	101.621	101.521	101.521	101.221	3.750	101.554	101.454	101.454	101.154	3.250	100.325	100.225	100.225	99.925
3.875	101.625	101.525	101.525	101.225	3.875	101.533	101.433	101.433	101.133	3.375	100.336	100.236	100.236	99.936
4.000	101.633	101.533	101.533	101.233	4.000	101.519	101.419	101.419	101.119	3.500	100.391	100.291	100.291	99.991
4.125	101.642	101.542	101.542	101.242	4.125	101.533	101.433	101.433	101.133	3.625	100.336	100.236	100.236	99.936
4.250	102.280	102.180	102.180	101.980	4.250	102.181	102.081	102.081	101.881	3.750	101.432	101.332	101.332	101.032

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

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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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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.			



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.:

11/27/2020

45 Day Lock Exp.:

12/14/2020

60 Day Lock Exp.:

12/28/2020

W. Rate Sheet Dated: 10/28/2020

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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 11/27/2020
45 Day Lock Exp.: 12/14/2020
60 Day Lock Exp.: 12/28/2020

W. Rate Sheet Dated: 10/28/2020

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	100.473	100.473	100.233	3.375	101.407	101.407	101.207	3.375	101.407	101.407	101.207	2.500	99.797	99.797	99.538	3.375	100.888	100.888	100.688
2.875	101.138	101.138	100.913	3.500	101.818	101.818	101.618	3.500	101.818	101.818	101.618	2.625	100.292	100.292	100.044	3.500	101.299	101.299	101.099
2.990	101.612	101.612	101.404	3.625	102.039	102.039	101.839	3.625	102.039	102.039	101.839	2.750	99.994	99.994	99.754	3.625	101.520	101.520	101.320
3.000	101.712	101.712	101.504	3.750	101.413	101.413	101.213	3.750	101.413	101.413	101.213	2.875	100.659	100.659	100.434	3.750	100.533	100.533	100.333
3.125	102.025	102.025	101.825	3.875	101.743	101.743	101.543	3.875	101.743	101.743	101.543	2.990	101.133	101.133	100.925	3.875	100.863	100.863	100.663
3.250	101.640	101.640	101.440	3.990	102.020	102.020	101.820	3.990	102.020	102.020	101.820	3.000	101.233	101.233	101.025	3.990	101.140	101.140	100.940
3.375	102.157	102.157	101.957	4.000	102.120	102.120	101.920	4.000	102.120	102.120	101.920	3.125	101.546	101.546	101.346	4.000	101.240	101.240	101.040
3.500	102.568	102.568	102.368	4.125	102.325	102.325	102.125	4.125	102.325	102.325	102.125	3.250	101.121	101.121	100.921	4.125	101.445	101.445	101.245
3.625	102.789	102.789	102.589	4.250	102.536	102.536	102.336	4.250	102.536	102.536	102.336	3.375	101.638	101.638	101.438	4.250	100.875	100.875	100.675
3.750	102.163	102.163	101.963	4.375	102.790	102.790	102.590	4.375	102.790	102.790	102.590	3.500	102.049	102.049	101.849	4.375	101.129	101.129	100.929
3.875	102.493	102.493	102.293	4.500	103.019	103.019	102.819	4.500	103.019	103.019	102.819	3.625	102.270	102.270	102.070	4.500	101.358	101.358	101.158
3.990	102.645	102.645	102.445	4.625	103.129	103.129	102.929	4.625	103.129	103.129	102.929	3.750	101.283	101.283	101.083	4.625	101.468	101.468	101.268
4.000	102.745	102.745	102.545	4.750	103.511	103.511	103.311	4.750	103.511	103.511	103.311	3.875	101.613	101.613	101.413	4.750	100.850	100.850	100.650
4.125	102.950	102.950	102.750	4.875	103.747	103.747	103.547	4.875	103.747	103.747	103.547	3.990	101.765	101.765	101.565	4.875	101.086	101.086	100.886
4.250	103.161	103.161	102.961	4.990	103.991	103.991	103.791	4.990	103.991	103.991	103.791	4.000	101.865	101.865	101.665	4.990	101.330	101.330	101.130
4.375	103.415	103.415	103.215	5.000	104.091	104.091	103.891	5.000	104.091	104.091	103.891	4.125	102.070	102.070	101.870	5.000	101.430	101.430	101.230
4.500	103.644	103.644	103.444	5.125	104.337	104.337	104.137	5.125	104.337	104.337	104.137	4.250	101.500	101.500	101.300	5.125	101.526	101.526	101.326
4.625	103.754	103.754	103.554	5.250	104.374	104.374	104.174	5.250	104.374	104.374	104.174	4.375	101.754	101.754	101.554	5.250	101.413	101.413	101.213
4.750	104.136	104.136	103.936	5.375	104.992	104.992	104.792	5.375	104.992	104.992	104.792	4.500	101.983	101.983	101.783	5.375	101.881	101.881	101.681
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	100.888	100.888	100.688	2.750	100.650	100.650	100.439	3.375	102.738	102.738	102.538	3.375	102.738	102.738	102.538	2.750	101.571	101.571	101.371
3.500	101.299	101.299	101.099	2.875	101.181	101.181	100.977	3.500	103.097	103.097	102.897	3.500	103.097	103.097	102.897	2.875	101.869	101.869	101.669
3.625	101.520	101.520	101.320	2.990	101.568	101.568	101.368	3.625	103.367	103.367	103.167	3.625	103.367	103.367	103.167	2.990	102.076	102.076	101.876
3.750	100.533	100.533	100.333	3.000	101.668	101.668	101.468	3.750	103.504	103.504	103.304	3.750	103.504	103.504	103.304	3.000	102.176	102.176	101.976
3.875	100.863	100.863	100.663	3.125	101.991	101.991	101.791	3.875	103.908	103.908	103.708	3.875	103.908	103.908	103.708	3.125	101.623	101.623	101.423
3.990	101.140	101.140	100.940	3.250	101.734	101.734	101.534	3.990	104.145	104.145	103.945	3.990	104.145	104.145	103.945	3.250	101.854	101.854	101.654
4.000	101.240	101.240	101.040	3.375	102.238	102.238	102.038	4.000	104.245	104.245	104.045	4.000	104.245	104.245	104.045	3.375	102.137	102.137	101.937
4.125	101.445	101.445	101.245	3.500	102.597	102.597	102.397	4.125	104.437	104.437	104.237	4.125	104.437	104.437	104.237	3.500	102.322	102.322	102.122
4.250	100.875	100.875	100.675	3.625	102.867	102.867	102.667	4.250	104.498	104.498	104.298	4.250	104.498	104.498	104.298	3.625	102.189	102.189	101.989
4.375	101.129	101.129	100.929	3.750	103.004	103.004	102.804	4.375	104.693	104.693	104.493	4.375	104.693	104.693	104.493	3.750	102.486	102.486	102.286
4.500	101.358	101.358	101.158	3.875	103.408	103.408	103.208	4.500	105.233	105.233	105.033	4.500	105.233	105.233	105.033	3.875	102.630	102.630	102.430
4.625	101.468	101.468	101.268	3.990	103.645	103.645	103.445	4.625	105.363	105.363	105.163	4.625	105.363	105.363	105.163	3.990	102.839	102.839	102.639
4.750	100.850	100.850	100.650	4.000	103.745	103.745	103.545	4.750	105.726	105.726	105.526	4.750	105.726	105.726	105.526	4.000	102.939	102.939	102.739
4.875	101.086	101.086	100.886	4.125	103.937	103.937	103.737	4.875	105.979	105.979	105.779	4.875	105.979	105.979	105.779	4.125	102.949	102.949	102.749
4.990	101.330	101.330	101.130	4.250	103.998	103.998	103.798	4.990	106.178	106.178	105.978	4.990	106.178	106.178	105.978	4.250	103.146	103.146	102.946
5.000	101.430	101.430	101.230	4.375	104.193	104.193	103.993	5.000	106.278	106.278	106.078	5.000	106.278	106.278	106.078	4.375	103.359	103.359	103.159
5.125	101.526	101.526	101.326	4.500	104.358	104.358	104.158	5.125	106.564	106.564	106.364	5.125	106.564	106.564	106.364	4.500	103.502	103.502	103.302
5.250	101.413	101.413	101.213	4.625	104.488	104.488	104.288	5.250	106.173	106.173	105.955	5.250	106.173	106.173	105.955	4.625	103.051	103.051	102.851
5.375	101.881	101.881	101.681	4.750	104.851	104.851	104.651	5.375	105.423	105.423	105.207	5.375	105.423	105.423	105.207	4.750	103.148	103.148	102.948
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	103.571	103.571	103.371	2.750	103.821	103.821	103.621	2.750	101.858	101.858	101.658	2.750	103.858	103.858	103.658	2.750	104.108	104.108	103.908
2.875	101.994	101.994	101.794	2.875	101.994	101.994	101.794	2.875	102.156	102.156	101.956	2.875	102.281	102.281	102.081	2.875	102.281	102.281	102.081
2.990	102.201	102.201	102.001	2.990	102.201	102.201	102.001	2.990	102.363	102.363	102.163	2.990	102.488	102.488	102.288	2.990	102.488	102.488	102.288
3.000	102.301	102.301	102.101	3.000	102.301	102.301	102.101	3.000	102.463	102.463	102.263	3.000	102.588	102.588	102.388	3.000	102.588	102.588	102.388
3.125	101.748	101.748	101.548	3.125	101.748	101.748	101.548	3.125	101.660	101.660	101.460	3.125	101.785	101.785	101.585	3.125	101.785	101.785	101.585
3.250	101.979	101.979	101.779	3.250	101.979	101.979	101.779	3.250	101.891	101.891	101.691	3.250	102.016	102.016	101.816	3.250	102.016	102.016	101.816
3.375	102.262	102.262	102.062	3.375	102.262	102.262	102.062	3.375	102.174	102.174	101.974	3.375	102.299	102.299	102.099	3.375	102.299	102.299	102.099
3.500	102.447	102.447	102.247	3.500	102.447	102.447	102.247	3.500	102.359	102.359	102.159	3.500	102.484	102.484	102.284	3.500	102.484	102.484	102.284
3.625	102.314	102.314	102.114	3.625	102.314	102.314	102.114	3.625	101.726	101.726	101.526	3.625	101.851	101.851	101.651	3.625	101.851	101.851	101.651
3.750	102.611	102.611	102.411	3.750	102.611	102.611	102												



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/27/2020

45 Day Lock Exp.:

12/14/2020

60 Day Lock Exp.:

12/28/2020

W. Rate Sheet Dated: 10/28/2020

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	100.473	100.473	100.233	2.750	100.650	100.650	100.439	2.750	101.571	101.571	101.371	2.500	98.447	98.447	98.188	2.750	100.558	100.558	100.358
2.875	101.138	101.138	100.913	2.875	101.181	101.181	100.977	2.875	101.869	101.869	101.669	2.625	98.942	98.942	98.694	2.875	100.856	100.856	100.656
2.990	101.612	101.612	101.404	2.990	101.568	101.568	101.368	2.990	102.076	102.076	101.876	2.750	98.644	98.644	98.404	2.990	101.063	101.063	100.863
3.000	101.712	101.712	101.504	3.000	101.668	101.668	101.468	3.000	102.176	102.176	101.976	2.875	99.309	99.309	99.084	3.000	101.163	101.163	100.963
3.125	102.025	102.025	101.825	3.125	101.991	101.991	101.791	3.125	101.623	101.623	101.423	2.990	99.783	99.783	99.575	3.125	100.360	100.360	100.160
3.250	101.640	101.640	101.440	3.250	101.734	101.734	101.534	3.250	101.854	101.854	101.654	3.000	99.883	99.883	99.675	3.250	100.591	100.591	100.391
3.375	102.157	102.157	101.957	3.375	102.238	102.238	102.038	3.375	102.137	102.137	101.937	3.125	100.196	100.196	99.996	3.375	100.874	100.874	100.674
3.500	102.568	102.568	102.368	3.500	102.597	102.597	102.397	3.500	102.322	102.322	102.122	3.250	99.771	99.771	99.571	3.500	101.059	101.059	100.859
3.625	102.789	102.789	102.589	3.625	102.867	102.867	102.667	3.625	102.189	102.189	101.989	3.375	100.288	100.288	100.088	3.625	100.426	100.426	100.226
3.750	102.163	102.163	101.963	3.750	103.004	103.004	102.804	3.750	102.486	102.486	102.286	3.500	100.699	100.699	100.499	3.750	100.723	100.723	100.523
3.875	102.493	102.493	102.293	3.875	103.408	103.408	103.208	3.875	102.630	102.630	102.430	3.625	100.920	100.920	100.720	3.875	100.867	100.867	100.667
3.990	102.645	102.645	102.445	3.990	103.645	103.645	103.445	3.990	102.839	102.839	102.639	3.750	99.933	99.933	99.733	3.990	101.076	101.076	100.876
4.000	102.745	102.745	102.545	4.000	103.745	103.745	103.545	4.000	102.939	102.939	102.739	3.875	100.263	100.263	100.063	4.000	101.176	101.176	100.976
4.125	102.950	102.950	102.750	4.125	103.937	103.937	103.737	4.125	102.949	102.949	102.749	3.990	100.415	100.415	100.215	4.125	100.717	100.717	100.517
4.250	103.161	103.161	102.961	4.250	103.998	103.998	103.798	4.250	103.146	103.146	102.946	4.000	100.515	100.515	100.315	4.250	100.914	100.914	100.714
4.375	103.415	103.415	103.215	4.375	104.193	104.193	103.993	4.375	103.359	103.359	103.159	4.125	100.720	100.720	100.520	4.375	101.127	101.127	100.927
4.500	103.644	103.644	103.444	4.500	104.358	104.358	104.158	4.500	103.502	103.502	103.302	4.250	100.150	100.150	99.950	4.500	101.270	101.270	101.070
4.625	103.754	103.754	103.554	4.625	104.488	104.488	104.288	4.625	103.051	103.051	102.851	4.375	100.404	100.404	100.204	4.625	98.819	98.819	98.619
4.750	104.136	104.136	103.936	4.750	104.851	104.851	104.651	4.750	103.148	103.148	102.948	4.500	100.633	100.633	100.433	4.750	100.026	100.026	99.826

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.:

11/27/2020

45 Day Lock Exp.:

12/14/2020

60 Day Lock Exp.:

12/28/2020

W. Rate Sheet Dated: 10/28/2020

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)