



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.: 12/3/2020

45 Day Lock Exp.: 12/18/2020

60 Day Lock Exp.: 1/4/2021

W. Rate Sheet Dated: 11/3/2020

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	100.302	100.302	99.834	2.500	99.731	99.731	99.262	2.250	98.603	98.603	98.303	3.125	96.041	96.041	95.741
2.625	100.306	100.306	99.837	2.625	99.733	99.733	99.265	2.500	98.609	98.609	98.309	3.250	97.543	97.543	97.243
2.750	101.107	101.107	100.638	2.750	100.036	100.036	99.568	2.625	98.611	98.611	98.311	3.375	97.539	97.539	97.239
2.875	101.111	101.111	100.642	2.875	100.039	100.039	99.570	2.750	98.763	98.763	98.463	3.500	97.540	97.540	97.240
3.000	101.114	101.114	100.645	3.000	100.042	100.042	99.573	2.875	98.765	98.765	98.465	3.625	97.541	97.541	97.241
3.125	101.117	101.117	100.649	3.125	100.045	100.045	99.576	3.000	98.768	98.768	98.468	Margin = 2.250		Index = 0.120	
3.250	101.388	101.388	101.088	3.250	100.067	100.067	99.767	3.125	98.770	98.770	98.470	30 Year OTC			
3.375	101.391	101.391	101.091	3.375	100.070	100.070	99.770	3.250	101.067	101.067	100.767	Rate	30 Day	45 Day	60 Day
3.500	101.394	101.394	101.094	3.500	100.084	100.084	99.784	3.375	101.069	101.069	100.769	4.000	101.493	101.493	100.993
3.625	101.397	101.397	101.097	3.625	100.086	100.086	99.786	3.500	101.126	101.126	100.826	4.125	101.504	101.504	101.004
3.750	102.472	102.472	102.172	3.750	101.844	101.844	101.544	3.625	101.128	101.128	100.828	4.375	102.440	102.440	101.940
3.875	102.366	102.366	102.066	3.875	101.846	101.846	101.546	3.750	102.426	102.426	102.126	4.500	102.442	102.442	101.942
4.000	102.368	102.368	102.068	4.000	101.835	101.835	101.535	3.875	102.428	102.428	102.128	4.625	102.444	102.444	101.944
4.125	102.379	102.379	102.079	4.125	101.837	101.837	101.537	4.000	102.416	102.416	102.116	4.875	103.316	103.316	102.816
4.250	103.426	103.426	103.226	4.250	102.784	102.784	102.584	4.125	102.418	102.418	102.118	5.000	103.318	103.318	102.818
4.375	103.315	103.315	103.115	4.375	102.785	102.785	102.585	4.250	102.678	102.678	102.378	5.125	103.320	103.320	102.820
4.500	103.317	103.317	103.117	4.500	102.774	102.774	102.574	4.375	102.679	102.679	102.379	5.500	103.851	103.851	103.351
4.625	103.319	103.319	103.119	4.625	102.776	102.776	102.576	4.500	102.668	102.668	102.368	5.625	103.853	103.853	103.353
6.250	106.000	106.000	105.800	6.250	105.353	105.353	105.153	4.625	102.669	102.669	102.369	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	101.819	101.719	101.719	101.250	2.500	101.719	101.619	101.619	101.150	2.250	100.983	100.883	100.883	100.583	
2.625	101.819	101.719	101.719	101.250	2.625	101.719	101.619	101.619	101.150	2.375	100.986	100.886	100.886	100.586	
2.750	102.881	102.781	102.781	102.313	2.750	102.781	102.681	102.681	102.213	2.500	100.986	100.886	100.886	100.586	
2.875	102.885	102.785	102.785	102.316	2.875	102.784	102.684	102.684	102.215	2.625	100.985	100.885	100.885	100.585	
3.000	102.885	102.785	102.785	102.316	3.000	102.784	102.684	102.684	102.215	2.750	101.134	101.034	101.034	100.734	
3.125	102.885	102.785	102.785	102.316	3.125	102.784	102.684	102.684	102.215	2.875	101.146	101.046	101.046	100.746	
3.250	102.902	102.802	102.802	102.502	3.250	102.803	102.703	102.703	102.403	3.000	101.146	101.046	101.046	100.746	
3.375	102.916	102.816	102.816	102.516	3.375	102.815	102.715	102.715	102.415	3.125	101.146	101.046	101.046	100.746	
3.500	102.916	102.816	102.816	102.516	3.500	102.827	102.727	102.727	102.427	3.250	103.439	103.339	103.339	103.039	
3.625	102.915	102.815	102.815	102.515	3.625	102.815	102.715	102.715	102.415	3.375	103.450	103.350	103.350	103.050	
3.750	103.887	103.787	103.787	103.487	3.750	103.821	103.721	103.721	103.421	3.500	103.505	103.405	103.405	103.105	
3.875	103.891	103.791	103.791	103.491	3.875	103.799	103.699	103.699	103.399	3.625	103.450	103.350	103.350	103.050	
4.000	103.900	103.800	103.800	103.500	4.000	103.786	103.686	103.686	103.386	3.750	104.745	104.645	104.645	104.345	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%			Max Note Rate = 4.750
			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.100	0.100	0.100	0.100	0.100	0.100	0.000	0.000
3.25-3.625	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
3.75-4.125	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
4.25-4.625	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
4.75-5.125	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.743	98.743	98.243	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.754	98.754	98.254	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.378	100.378	99.878	6.250	103.750	103.750	103.500	4.375	99.690	99.690	99.190				
4.000	100.375	100.375	99.875					4.500	99.692	99.692	99.192	Rate	30 Day	45 Day	60 Day
4.125	100.364	100.364	99.864					4.625	99.694	99.694	99.194	6.250	102.750	102.750	102.250
4.250	101.324	101.324	100.824					4.875	100.566	100.566	100.066	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only -1.000			
4.375	101.335	101.335	100.835					5.000	100.568	100.568	100.068				
4.500	101.333	101.333	100.833					5.125	100.570	100.570	100.070				
4.625	101.331	101.331	100.831					5.500	101.101	101.101	100.601				
4.750	102.229	102.229	101.729					5.625	101.103	101.103	100.603				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.250				

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



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30 Day Lock Exp.:

12/3/2020

45 Day Lock Exp.:

12/18/2020

60 Day Lock Exp.:

1/4/2021

W. Rate Sheet Dated: 11/3/2020

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	95.933	95.933	95.633
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	97.293	97.293	96.993
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	97.289	97.289	96.989
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	98.074	98.074	97.774	3.500	97.290	97.290	96.990
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.077	98.077	97.777	3.625	97.291	97.291	96.991
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	98.079	98.079	97.779	Margin = 2.250		Index = .120	
3.250	100.769	100.769	100.469	3.250	99.878	99.878	99.578	3.125	98.082	98.082	97.782	30 Year OTC			
3.375	100.772	100.772	100.472	3.375	99.881	99.881	99.581	3.250	100.878	100.878	100.578	Rate	30 Day	45 Day	60 Day
3.500	100.776	100.776	100.476	3.500	99.895	99.895	99.595	3.375	100.880	100.880	100.580	3.250	98.894	98.894	98.394
3.625	100.778	100.778	100.478	3.625	99.898	99.898	99.598	3.500	100.937	100.937	100.637	3.375	98.897	98.897	98.397
3.750	100.384	100.384	100.084	3.750	100.187	100.187	99.887	3.625	100.939	100.939	100.639	3.500	98.901	98.901	98.401
3.875	100.278	100.278	99.978	3.875	100.189	100.189	99.889	3.750	100.768	100.768	100.468	3.625	98.903	98.903	98.403
4.000	100.281	100.281	99.981	4.000	100.177	100.177	99.877	3.875	N/A	N/A	N/A	3.750	99.409	99.409	98.909
4.125	100.292	100.292	99.992	4.125	100.179	100.179	99.879	4.000	N/A	N/A	N/A	3.875	99.403	99.403	98.903
4.250	101.026	101.026	100.826	4.250	100.814	100.814	100.614	4.125	N/A	N/A	N/A	4.000	99.406	99.406	98.906
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	99.417	99.417	98.917
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	100.051	100.051	99.551
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	101.933	101.833	101.833	101.533	3.250	101.835	101.735	101.735	101.435	2.750	98.353	98.253	98.253	97.953
3.375	101.947	101.847	101.847	101.547	3.375	101.846	101.746	101.746	101.446	2.875	98.364	98.264	98.264	97.964
3.500	101.947	101.847	101.847	101.547	3.500	101.858	101.758	101.758	101.458	3.000	98.364	98.264	98.264	97.964
3.625	101.946	101.846	101.846	101.546	3.625	101.846	101.746	101.746	101.446	3.125	98.364	98.264	98.264	97.964
3.750	101.450	101.350	101.350	101.050	3.750	101.383	101.283	101.283	100.983	3.250	100.314	100.214	100.214	99.914
3.875	101.453	101.353	101.353	101.053	3.875	101.361	101.261	101.261	100.961	3.375	100.325	100.225	100.225	99.925
4.000	101.462	101.362	101.362	101.062	4.000	101.348	101.248	101.248	100.948	3.500	100.380	100.280	100.280	99.980
4.125	101.471	101.371	101.371	101.071	4.125	101.361	101.261	101.261	100.961	3.625	100.325	100.225	100.225	99.925
4.250	102.093	101.993	101.993	101.793	4.250	101.994	101.894	101.894	101.694	3.750	101.620	101.520	101.520	101.220

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 AVIM	-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	Rate	30 Day	45 Day	60 Day
								6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
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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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Lockdesk Phone:

Lockdesk Hours:

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/3/2020

45 Day Lock Exp.:

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60 Day Lock Exp.:

1/4/2021

W. Rate Sheet Dated: 11/3/2020

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

30 Day Lock Exp.: 12/3/2020
45 Day Lock Exp.: 12/18/2020
60 Day Lock Exp.: 1/4/2021

W. Rate Sheet Dated: 11/3/2020

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	100.237	100.237	99.984	3.375	101.304	101.304	101.104	3.375	101.304	101.304	101.104	2.500	99.363	99.363	99.111	3.375	100.891	100.891	100.691
2.875	100.926	100.926	100.689	3.500	101.738	101.738	101.538	3.500	101.738	101.738	101.538	2.625	99.881	99.881	99.639	3.500	101.325	101.325	101.125
2.990	101.427	101.427	101.210	3.625	101.963	101.963	101.763	3.625	101.963	101.963	101.763	2.750	99.613	99.613	99.360	3.625	101.550	101.550	101.350
3.000	101.527	101.527	101.310	3.750	101.394	101.394	101.194	3.750	101.394	101.394	101.194	2.875	100.302	100.302	100.065	3.750	100.514	100.514	100.314
3.125	101.862	101.862	101.662	3.875	101.737	101.737	101.537	3.875	101.737	101.737	101.537	2.990	100.803	100.803	100.586	3.875	100.857	100.857	100.657
3.250	101.514	101.514	101.314	3.990	102.025	102.025	101.825	3.990	102.025	102.025	101.825	3.000	100.903	100.903	100.686	3.990	101.145	101.145	100.945
3.375	102.054	102.054	101.854	4.000	102.125	102.125	101.925	4.000	102.125	102.125	101.925	3.125	101.238	101.238	101.038	4.000	101.245	101.245	101.045
3.500	102.488	102.488	102.288	4.125	102.336	102.336	102.136	4.125	102.336	102.336	102.136	3.250	101.101	101.101	100.901	4.125	101.456	101.456	101.256
3.625	102.713	102.713	102.513	4.250	102.575	102.575	102.375	4.250	102.575	102.575	102.375	3.375	101.641	101.641	101.441	4.250	100.912	100.912	100.712
3.750	102.144	102.144	101.944	4.375	102.838	102.838	102.638	4.375	102.838	102.838	102.638	3.500	102.075	102.075	101.875	4.375	101.175	101.175	100.975
3.875	102.487	102.487	102.287	4.500	103.073	103.073	102.873	4.500	103.073	103.073	102.873	3.625	102.300	102.300	102.100	4.500	101.410	101.410	101.210
3.990	102.650	102.650	102.450	4.625	103.185	103.185	102.985	4.625	103.185	103.185	102.985	3.750	101.264	101.264	101.064	4.625	101.522	101.522	101.322
4.000	102.750	102.750	102.550	4.750	103.479	103.479	103.279	4.750	103.479	103.479	103.279	3.875	101.607	101.607	101.407	4.750	100.629	100.629	100.429
4.125	102.961	102.961	102.761	4.875	103.721	103.721	103.521	4.875	103.721	103.721	103.521	3.990	101.770	101.770	101.570	4.875	100.871	100.871	100.671
4.250	103.200	103.200	103.000	4.990	103.969	103.969	103.769	4.990	103.969	103.969	103.769	4.000	101.870	101.870	101.670	4.990	101.119	101.119	100.919
4.375	103.463	103.463	103.263	5.000	104.069	104.069	103.869	5.000	104.069	104.069	103.869	4.125	102.081	102.081	101.881	5.000	101.219	101.219	101.019
4.500	103.698	103.698	103.498	5.125	104.318	104.318	104.118	5.125	104.318	104.318	104.118	4.250	101.537	101.537	101.337	5.125	101.318	101.318	101.118
4.625	103.810	103.810	103.610	5.250	104.372	104.372	104.170	5.250	104.372	104.372	104.170	4.375	101.800	101.800	101.600	5.250	101.222	101.222	101.020
4.750	104.104	104.104	103.904	5.375	104.975	104.975	104.774	5.375	104.975	104.975	104.774	4.500	102.035	102.035	101.835	5.375	101.675	101.675	101.474
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	100.891	100.891	100.691	2.750	100.364	100.364	100.133	3.375	102.593	102.593	102.393	3.375	102.593	102.593	102.393	2.750	101.380	101.380	101.180
3.500	101.325	101.325	101.125	2.875	100.915	100.915	100.690	3.500	102.964	102.964	102.764	3.500	102.964	102.964	102.764	2.875	101.685	101.685	101.485
3.625	101.550	101.550	101.350	2.990	101.326	101.326	101.114	3.625	103.245	103.245	103.045	3.625	103.245	103.245	103.045	2.990	101.899	101.899	101.699
3.750	100.514	100.514	100.314	3.000	101.426	101.426	101.214	3.750	103.426	103.426	103.226	3.750	103.426	103.426	103.226	3.000	101.999	101.999	101.799
3.875	100.857	100.857	100.657	3.125	101.766	101.766	101.566	3.875	103.848	103.848	103.648	3.875	103.848	103.848	103.648	3.125	101.389	101.389	101.189
3.990	101.145	101.145	100.945	3.250	101.565	101.565	101.365	3.990	104.100	104.100	103.900	3.990	104.100	104.100	103.900	3.250	101.626	101.626	101.426
4.000	101.245	101.245	101.045	3.375	102.093	102.093	101.893	4.000	104.200	104.200	104.000	4.000	104.200	104.200	104.000	3.375	101.916	101.916	101.716
4.125	101.456	101.456	101.256	3.500	102.464	102.464	102.264	4.125	104.400	104.400	104.200	4.125	104.400	104.400	104.200	3.500	102.107	102.107	101.907
4.250	100.912	100.912	100.712	3.625	102.745	102.745	102.545	4.250	104.476	104.476	104.276	4.250	104.476	104.476	104.276	3.625	102.247	102.247	102.047
4.375	101.175	101.175	100.975	3.750	102.926	102.926	102.726	4.375	104.679	104.679	104.479	4.375	104.679	104.679	104.479	3.750	102.552	102.552	102.352
4.500	101.410	101.410	101.210	3.875	103.348	103.348	103.148	4.500	105.226	105.226	105.026	4.500	105.226	105.226	105.026	3.875	102.700	102.700	102.500
4.625	101.522	101.522	101.322	3.990	103.600	103.600	103.400	4.625	105.357	105.357	105.157	4.625	105.357	105.357	105.157	3.990	102.922	102.922	102.722
4.750	100.629	100.629	100.429	4.000	103.700	103.700	103.500	4.750	105.674	105.674	105.474	4.750	105.674	105.674	105.474	4.000	103.022	103.022	102.822
4.875	100.871	100.871	100.671	4.125	103.900	103.900	103.700	4.875	105.935	105.935	105.735	4.875	105.935	105.935	105.735	4.125	103.188	103.188	102.988
4.990	101.119	101.119	100.919	4.250	103.976	103.976	103.776	4.990	106.136	106.136	105.936	4.990	106.136	106.136	105.936	4.250	103.392	103.392	103.192
5.000	101.219	101.219	101.019	4.375	104.179	104.179	103.979	5.000	106.236	106.236	106.036	5.000	106.236	106.236	106.036	4.375	103.611	103.611	103.411
5.125	101.318	101.318	101.118	4.500	104.351	104.351	104.151	5.125	106.528	106.528	106.328	5.125	106.528	106.528	106.328	4.500	103.759	103.759	103.559
5.250	101.222	101.222	101.020	4.625	104.482	104.482	104.282	5.250	106.123	106.123	105.889	5.250	106.123	106.123	105.889	4.625	103.078	103.078	102.878
5.375	101.675	101.675	101.474	4.750	104.799	104.799	104.599	5.375	105.378	105.378	105.145	5.375	105.378	105.378	105.145	4.750	103.177	103.177	102.977
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	103.380	103.380	103.180	2.750	103.630	103.630	103.430	2.750	101.667	101.667	101.467	2.750	103.667	103.667	103.467	2.750	103.917	103.917	103.717
2.875	101.810	101.810	101.610	2.875	101.810	101.810	101.610	2.875	101.972	101.972	101.772	2.875	102.097	102.097	101.897	2.875	102.097	102.097	101.897
2.990	102.024	102.024	101.824	2.990	102.024	102.024	101.824	2.990	102.186	102.186	101.986	2.990	102.311	102.311	102.111	2.990	102.311	102.311	102.111
3.000	102.124	102.124	101.924	3.000	102.124	102.124	101.924	3.000	102.286	102.286	102.086	3.000	102.411	102.411	102.211	3.000	102.411	102.411	102.211
3.125	101.514	101.514	101.314	3.125	101.514	101.514	101.314	3.125	101.426	101.426	101.226	3.125	101.551	101.551	101.351	3.125	101.551	101.551	101.351
3.250	101.751	101.751	101.551	3.250	101.751	101.751	101.551	3.250	101.663	101.663	101.463	3.250	101.788	101.788	101.588	3.250	101.788	101.788	101.588
3.375	102.041	102.041	101.841	3.375	102.041	102.041	101.841	3.375	101.953	101.953	101.753	3.375	102.078	102.078	101.878	3.375	102.078	102.078	101.878
3.500	102.232	102.232	102.032	3.500	102.232	102.232	102.032	3.500	102.144	102.144	101.944	3.500	102.269	102.269	102.069	3.500	102.269	102.269	102.069
3.625	102.372	102.372	102.172	3.625	102.372	102.372	102.172	3.625	101.784	101.784	101.584	3.625	101.909	101.909	101.709	3.625	101.909	101.909	101.709
3.750	102.677	102.677	102.477	3.750	102.677	102.677													



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.:

12/3/2020

45 Day Lock Exp.:

12/18/2020

60 Day Lock Exp.:

1/4/2021

W. Rate Sheet Dated: 11/3/2020

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	100.237	100.237	99.984	2.750	100.364	100.364	100.133	2.750	101.380	101.380	101.180	2.500	98.013	98.013	97.761	2.750	100.367	100.367	100.167
2.875	100.926	100.926	100.689	2.875	100.915	100.915	100.690	2.875	101.685	101.685	101.485	2.625	98.531	98.531	98.289	2.875	100.672	100.672	100.472
2.990	101.427	101.427	101.210	2.990	101.326	101.326	101.114	2.990	101.899	101.899	101.699	2.750	98.263	98.263	98.010	2.990	100.886	100.886	100.686
3.000	101.527	101.527	101.310	3.000	101.426	101.426	101.214	3.000	101.999	101.999	101.799	2.875	98.952	98.952	98.715	3.000	100.986	100.986	100.786
3.125	101.862	101.862	101.662	3.125	101.766	101.766	101.566	3.125	101.389	101.389	101.189	2.990	99.453	99.453	99.236	3.125	100.126	100.126	99.926
3.250	101.514	101.514	101.314	3.250	101.565	101.565	101.365	3.250	101.626	101.626	101.426	3.000	99.553	99.553	99.336	3.250	100.363	100.363	100.163
3.375	102.054	102.054	101.854	3.375	102.093	102.093	101.893	3.375	101.916	101.916	101.716	3.125	99.888	99.888	99.688	3.375	100.653	100.653	100.453
3.500	102.488	102.488	102.288	3.500	102.464	102.464	102.264	3.500	102.107	102.107	101.907	3.250	99.751	99.751	99.551	3.500	100.844	100.844	100.644
3.625	102.713	102.713	102.513	3.625	102.745	102.745	102.545	3.625	102.247	102.247	102.047	3.375	100.291	100.291	100.091	3.625	100.484	100.484	100.284
3.750	102.144	102.144	101.944	3.750	102.926	102.926	102.726	3.750	102.552	102.552	102.352	3.500	100.725	100.725	100.525	3.750	100.789	100.789	100.589
3.875	102.487	102.487	102.287	3.875	103.348	103.348	103.148	3.875	102.700	102.700	102.500	3.625	100.950	100.950	100.750	3.875	100.937	100.937	100.737
3.990	102.650	102.650	102.450	3.990	103.600	103.600	103.400	3.990	102.922	102.922	102.722	3.750	99.914	99.914	99.714	3.990	101.159	101.159	100.959
4.000	102.750	102.750	102.550	4.000	103.700	103.700	103.500	4.000	103.022	103.022	102.822	3.875	100.257	100.257	100.057	4.000	101.259	101.259	101.059
4.125	102.961	102.961	102.761	4.125	103.900	103.900	103.700	4.125	103.188	103.188	102.988	3.990	100.420	100.420	100.220	4.125	100.925	100.925	100.725
4.250	103.200	103.200	103.000	4.250	103.976	103.976	103.776	4.250	103.392	103.392	103.192	4.000	100.520	100.520	100.320	4.250	101.129	101.129	100.929
4.375	103.463	103.463	103.263	4.375	104.179	104.179	103.979	4.375	103.611	103.611	103.411	4.125	100.731	100.731	100.531	4.375	101.348	101.348	101.148
4.500	103.698	103.698	103.498	4.500	104.351	104.351	104.151	4.500	103.759	103.759	103.559	4.250	100.187	100.187	99.987	4.500	101.496	101.496	101.296
4.625	103.810	103.810	103.610	4.625	104.482	104.482	104.282	4.625	103.078	103.078	102.878	4.375	100.450	100.450	100.250	4.625	98.846	98.846	98.646
4.750	104.104	104.104	103.904	4.750	104.799	104.799	104.599	4.750	103.177	103.177	102.977	4.500	100.685	100.685	100.485	4.750	100.056	100.056	99.856

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤80%	>80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, LPMI, UW Fee Buyout			

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
All Refinances "R/T"	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/3/2020

45 Day Lock Exp.:

12/18/2020

60 Day Lock Exp.:

1/4/2021

W. Rate Sheet Dated: 11/3/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline ¹IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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