



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.: 12/4/2020

45 Day Lock Exp.: 12/21/2020

60 Day Lock Exp.: 1/4/2021

W. Rate Sheet Dated: 11/4/2020

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	100.677	100.677	100.209	2.500	100.106	100.106	99.637	2.250	98.743	98.743	98.443	3.125	96.041	96.041	95.741
2.625	100.681	100.681	100.212	2.625	100.108	100.108	99.640	2.500	98.749	98.749	98.449	3.250	97.543	97.543	97.243
2.750	101.248	101.248	100.763	2.750	100.177	100.177	99.693	2.625	98.752	98.752	98.452	3.375	97.539	97.539	97.239
2.875	101.251	101.251	100.767	2.875	100.180	100.180	99.695	2.750	98.911	98.911	98.611	3.500	97.540	97.540	97.240
3.000	101.255	101.255	100.770	3.000	100.183	100.183	99.698	2.875	98.914	98.914	98.614	3.625	97.541	97.541	97.241
3.125	101.258	101.258	100.774	3.125	100.185	100.185	99.701	3.000	98.916	98.916	98.616	Margin = 2.250		Index = 0.120	
3.250	101.435	101.435	101.135	3.250	100.114	100.114	99.814	3.125	98.919	98.919	98.619	30 Year OTC			
3.375	101.438	101.438	101.138	3.375	100.116	100.116	99.816	3.250	101.098	101.098	100.798	Rate	30 Day	45 Day	60 Day
3.500	101.441	101.441	101.141	3.500	100.131	100.131	99.831	3.375	101.100	101.100	100.800	4.000	101.384	101.384	100.884
3.625	101.444	101.444	101.144	3.625	100.133	100.133	99.833	3.500	101.157	101.157	100.857	4.125	101.395	101.395	100.895
3.750	102.362	102.362	102.062	3.750	101.735	101.735	101.435	3.625	101.159	101.159	100.859	4.375	102.565	102.565	102.065
3.875	102.256	102.256	101.956	3.875	101.737	101.737	101.437	3.750	102.262	102.262	101.962	4.500	102.567	102.567	102.067
4.000	102.259	102.259	101.959	4.000	101.726	101.726	101.426	3.875	102.264	102.264	101.964	4.625	102.569	102.569	102.069
4.125	102.270	102.270	101.970	4.125	101.728	101.728	101.428	4.000	102.252	102.252	101.952	4.875	103.363	103.363	102.863
4.250	103.551	103.551	103.351	4.250	102.909	102.909	102.709	4.125	102.254	102.254	101.954	5.000	103.365	103.365	102.865
4.375	103.440	103.440	103.240	4.375	102.910	102.910	102.710	4.250	102.678	102.678	102.378	5.125	103.367	103.367	102.867
4.500	103.442	103.442	103.242	4.500	102.899	102.899	102.699	4.375	102.679	102.679	102.379	5.500	103.914	103.914	103.414
4.625	103.444	103.444	103.244	4.625	102.901	102.901	102.701	4.500	102.668	102.668	102.368	5.625	103.916	103.916	103.416
6.250	106.000	106.000	105.800	6.250	105.415	105.415	105.215	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	102.194	102.094	102.094	101.625	2.500	102.094	101.994	101.994	101.525	2.250	101.123	101.023	101.023	100.723
2.625	102.194	102.094	102.094	101.625	2.625	102.094	101.994	101.994	101.525	2.375	101.126	101.026	101.026	100.726
2.750	103.022	102.922	102.922	102.438	2.750	102.922	102.822	102.822	102.338	2.500	101.126	101.026	101.026	100.726
2.875	103.025	102.925	102.925	102.441	2.875	102.925	102.825	102.825	102.340	2.625	101.126	101.026	101.026	100.726
3.000	103.025	102.925	102.925	102.441	3.000	102.925	102.825	102.825	102.340	2.750	101.283	101.183	101.183	100.883
3.125	103.025	102.925	102.925	102.441	3.125	102.925	102.825	102.825	102.340	2.875	101.294	101.194	101.194	100.894
3.250	102.949	102.849	102.849	102.549	3.250	102.850	102.750	102.750	102.450	3.000	101.294	101.194	101.194	100.894
3.375	102.963	102.863	102.863	102.563	3.375	102.862	102.762	102.762	102.462	3.125	101.294	101.194	101.194	100.894
3.500	102.963	102.863	102.863	102.563	3.500	102.874	102.774	102.774	102.474	3.250	103.470	103.370	103.370	103.070
3.625	102.962	102.862	102.862	102.562	3.625	102.862	102.762	102.762	102.462	3.375	103.481	103.381	103.381	103.081
3.750	103.778	103.678	103.678	103.378	3.750	103.711	103.611	103.611	103.311	3.500	103.536	103.436	103.436	103.136
3.875	103.781	103.681	103.681	103.381	3.875	103.689	103.589	103.589	103.289	3.625	103.481	103.381	103.381	103.081
4.000	103.790	103.690	103.690	103.390	4.000	103.676	103.576	103.576	103.276	3.750	104.581	104.481	104.481	104.181

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	98.634	98.634	98.134	4.750	101.000	101.000	100.500				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.645	98.645	98.145	30 yr DPA "3.5% DPA ; Lender Paid Only"							
3.875	100.269	100.269	99.769	6.250	103.750	103.750	103.500	4.375	99.815	99.815	99.315								
4.000	100.266	100.266	99.766					4.500	99.817	99.817	99.317					Rate	30 Day	45 Day	60 Day
4.125	100.255	100.255	99.755					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	100.613	100.613	100.113					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	100.615	100.615	100.115								
4.500	101.458	101.458	100.958					5.125	100.617	100.617	100.117								
4.625	101.456	101.456	100.956					5.500	101.164	101.164	100.664								
4.750	102.276	102.276	101.776					5.625	101.166	101.166	100.666								
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.250								



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60 Day Lock Exp.:

1/4/2021

W. Rate Sheet Dated: 11/4/2020

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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	98.222	98.222	97.922	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	98.225	98.225	97.925	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	98.228	98.228	97.928	Margin = 2.250		Index = .120	
3.250	100.816	100.816	100.516	3.250	99.925	99.925	99.625	3.125	98.230	98.230	97.930	30 Year OTC			
3.375	100.819	100.819	100.519	3.375	99.928	99.928	99.628	3.250	100.909	100.909	100.609	Rate	30 Day	45 Day	60 Day
3.500	100.823	100.823	100.523	3.500	99.942	99.942	99.642	3.375	100.912	100.912	100.612	3.250	98.941	98.941	98.441
3.625	100.825	100.825	100.525	3.625	99.944	99.944	99.644	3.500	100.969	100.969	100.669	3.375	98.944	98.944	98.444
3.750	100.275	100.275	99.975	3.750	100.078	100.078	99.778	3.625	100.971	100.971	100.671	3.500	98.948	98.948	98.448
3.875	100.169	100.169	99.869	3.875	100.079	100.079	99.779	3.750	100.604	100.604	100.304	3.625	98.950	98.950	98.450
4.000	100.171	100.171	99.871	4.000	100.068	100.068	99.768	3.875	N/A	N/A	N/A	3.750	99.300	99.300	98.800
4.125	100.183	100.183	99.883	4.125	100.070	100.070	99.770	4.000	N/A	N/A	N/A	3.875	99.294	99.294	98.794
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	99.296	99.296	98.796
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	99.308	99.308	98.808
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

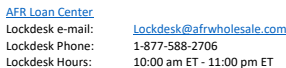
FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	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	101.980	101.880	101.880	101.580	3.250	101.881	101.781	101.781	101.481	2.750	98.501	98.401	98.401	98.101
3.375	101.994	101.894	101.894	101.594	3.375	101.893	101.793	101.793	101.493	2.875	98.513	98.413	98.413	98.113
3.500	101.994	101.894	101.894	101.594	3.500	101.905	101.805	101.805	101.505	3.000	98.513	98.413	98.413	98.113
3.625	101.993	101.893	101.893	101.593	3.625	101.893	101.793	101.793	101.493	3.125	98.513	98.413	98.413	98.113
3.750	101.340	101.240	101.240	100.940	3.750	101.274	101.174	101.174	100.874	3.250	100.345	100.245	100.245	99.945
3.875	101.344	101.244	101.244	100.944	3.875	101.252	101.152	101.152	100.852	3.375	100.356	100.256	100.256	99.956
4.000	101.353	101.253	101.253	100.953	4.000	101.239	101.139	101.139	100.839	3.500	100.411	100.311	100.311	100.011
4.125	101.361	101.261	101.261	100.961	4.125	101.252	101.152	101.152	100.852	3.625	100.356	100.256	100.256	99.956
4.250	102.218	102.118	102.118	101.918	4.250	102.119	102.019	102.019	101.819	3.750	101.456	101.356	101.356	101.056

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
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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Mortgages with Subordinate Financing *			
LTV Range	LTV Range	Credit Score < 720	Credit Score > 720
< 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LTPAs do not apply and the lender must use SFC 118.

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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.			



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

30 Day Lock Exp.: 12/4/2020
45 Day Lock Exp.: 12/21/2020
60 Day Lock Exp.: 1/4/2021

W. Rate Sheet Dated: 11/4/2020

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	100.684	100.684	100.452	3.375	101.531	101.531	101.331	3.375	101.531	101.531	101.331	2.500	100.127	100.127	99.866	3.375	101.118	101.118	100.918
2.875	101.355	101.355	101.136	3.500	101.947	101.947	101.747	3.500	101.947	101.947	101.747	2.625	100.627	100.627	100.376	3.500	101.534	101.534	101.334
2.990	101.832	101.832	101.632	3.625	102.163	102.163	101.963	3.625	102.163	102.163	101.963	2.750	100.060	100.060	99.828	3.625	101.750	101.750	101.550
3.000	101.932	101.932	101.732	3.750	101.465	101.465	101.265	3.750	101.465	101.465	101.265	2.875	100.731	100.731	100.512	3.750	100.585	100.585	100.385
3.125	102.248	102.248	102.048	3.875	101.795	101.795	101.595	3.875	101.795	101.795	101.595	2.990	101.208	101.208	101.008	3.875	100.915	100.915	100.715
3.250	101.760	101.760	101.560	3.990	102.074	102.074	101.874	3.990	102.074	102.074	101.874	3.000	101.308	101.308	101.108	3.990	101.194	101.194	100.994
3.375	102.281	102.281	102.081	4.000	102.174	102.174	101.974	4.000	102.174	102.174	101.974	3.125	101.624	101.624	101.424	4.000	101.294	101.294	101.094
3.500	102.697	102.697	102.497	4.125	102.384	102.384	102.184	4.125	102.384	102.384	102.184	3.250	101.347	101.347	101.147	4.125	101.504	101.504	101.304
3.625	102.913	102.913	102.713	4.250	102.571	102.571	102.371	4.250	102.571	102.571	102.371	3.375	101.868	101.868	101.668	4.250	100.908	100.908	100.708
3.750	102.215	102.215	102.015	4.375	102.826	102.826	102.626	4.375	102.826	102.826	102.626	3.500	102.284	102.284	102.084	4.375	101.163	101.163	100.963
3.875	102.545	102.545	102.345	4.500	103.055	103.055	102.855	4.500	103.055	103.055	102.855	3.625	102.500	102.500	102.300	4.500	101.392	101.392	101.192
3.990	102.699	102.699	102.499	4.625	103.166	103.166	102.966	4.625	103.166	103.166	102.966	3.750	101.335	101.335	101.135	4.625	101.503	101.503	101.303
4.000	102.799	102.799	102.599	4.750	103.484	103.484	103.284	4.750	103.484	103.484	103.284	3.875	101.665	101.665	101.465	4.750	100.634	100.634	100.434
4.125	103.009	103.009	102.809	4.875	103.721	103.721	103.521	4.875	103.721	103.721	103.521	3.990	101.819	101.819	101.619	4.875	100.871	100.871	100.671
4.250	103.196	103.196	102.996	4.990	103.967	103.967	103.767	4.990	103.967	103.967	103.767	4.000	101.919	101.919	101.719	4.990	101.117	101.117	100.917
4.375	103.451	103.451	103.251	5.000	104.067	104.067	103.867	5.000	104.067	104.067	103.867	4.125	102.129	102.129	101.929	5.000	101.217	101.217	101.017
4.500	103.680	103.680	103.480	5.125	104.318	104.318	104.118	5.125	104.318	104.318	104.118	4.250	101.533	101.533	101.333	5.125	101.318	101.318	101.118
4.625	103.791	103.791	103.591	5.250	104.240	104.240	104.040	5.250	104.240	104.240	104.040	4.375	101.788	101.788	101.588	5.250	101.090	101.090	100.890
4.750	104.109	104.109	103.909	5.375	104.843	104.843	104.643	5.375	104.843	104.843	104.643	4.500	102.017	102.017	101.817	5.375	101.543	101.543	101.343
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	101.118	101.118	100.918	2.750	100.817	100.817	100.606	3.375	102.822	102.822	102.622	3.375	102.822	102.822	102.622	2.750	101.564	101.564	101.364
3.500	101.534	101.534	101.334	2.875	101.354	101.354	101.151	3.500	103.185	103.185	102.985	3.500	103.185	103.185	102.985	2.875	101.863	101.863	101.663
3.625	101.750	101.750	101.550	2.990	101.747	101.747	101.547	3.625	103.455	103.455	103.255	3.625	103.455	103.455	103.255	2.990	102.068	102.068	101.868
3.750	100.585	100.585	100.385	3.000	101.847	101.847	101.647	3.750	103.445	103.445	103.245	3.750	103.445	103.445	103.245	3.000	102.168	102.168	101.968
3.875	100.915	100.915	100.715	3.125	102.176	102.176	101.976	3.875	103.854	103.854	103.654	3.875	103.854	103.854	103.654	3.125	101.350	101.350	101.150
3.990	101.194	101.194	100.994	3.250	101.812	101.812	101.612	3.990	104.095	104.095	103.895	3.990	104.095	104.095	103.895	3.250	101.581	101.581	101.381
4.000	101.294	101.294	101.094	3.375	102.322	102.322	102.122	4.000	104.195	104.195	103.995	4.000	104.195	104.195	103.995	3.375	101.865	101.865	101.665
4.125	101.504	101.504	101.304	3.500	102.685	102.685	102.485	4.125	104.387	104.387	104.187	4.125	104.387	104.387	104.187	3.500	102.054	102.054	101.854
4.250	100.908	100.908	100.708	3.625	102.955	102.955	102.755	4.250	104.471	104.471	104.271	4.250	104.471	104.471	104.271	3.625	102.278	102.278	102.078
4.375	101.163	101.163	100.963	3.750	102.945	102.945	102.745	4.375	104.668	104.668	104.468	4.375	104.668	104.668	104.468	3.750	102.577	102.577	102.377
4.500	101.392	101.392	101.192	3.875	103.354	103.354	103.154	4.500	105.211	105.211	105.011	4.500	105.211	105.211	105.011	3.875	102.721	102.721	102.521
4.625	101.503	101.503	101.303	3.990	103.595	103.595	103.395	4.625	105.342	105.342	105.142	4.625	105.342	105.342	105.142	3.990	102.931	102.931	102.731
4.750	100.634	100.634	100.434	4.000	103.695	103.695	103.495	4.750	105.676	105.676	105.476	4.750	105.676	105.676	105.476	4.000	103.031	103.031	102.831
4.875	100.871	100.871	100.671	4.125	103.887	103.887	103.687	4.875	105.934	105.934	105.734	4.875	105.934	105.934	105.734	4.125	103.026	103.026	102.826
4.990	101.117	101.117	100.917	4.250	103.971	103.971	103.771	4.990	106.134	106.134	105.934	4.990	106.134	106.134	105.934	4.250	103.222	103.222	103.022
5.000	101.217	101.217	101.017	4.375	104.168	104.168	103.968	5.000	106.234	106.234	106.034	5.000	106.234	106.234	106.034	4.375	103.435	103.435	103.235
5.125	101.318	101.318	101.118	4.500	104.336	104.336	104.136	5.125	106.524	106.524	106.324	5.125	106.524	106.524	106.324	4.500	103.583	103.583	103.383
5.250	101.090	101.090	100.890	4.625	104.467	104.467	104.267	5.250	105.991	105.991	105.791	5.250	105.991	105.991	105.791	4.625	103.070	103.070	102.870
5.375	101.543	101.543	101.343	4.750	104.801	104.801	104.601	5.375	105.244	105.244	105.044	5.375	105.244	105.244	105.044	4.750	103.168	103.168	102.968
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	103.564	103.564	103.364	2.750	103.814	103.814	103.614	2.750	101.851	101.851	101.651	2.750	103.851	103.851	103.651	2.750	104.101	104.101	103.901
2.875	101.988	101.988	101.788	2.875	101.988	101.988	101.788	2.875	102.150	102.150	101.950	2.875	102.275	102.275	102.075	2.875	102.275	102.275	102.075
2.990	102.193	102.193	101.993	2.990	102.193	102.193	101.993	2.990	102.355	102.355	102.155	2.990	102.480	102.480	102.280	2.990	102.480	102.480	102.280
3.000	102.293	102.293	102.093	3.000	102.293	102.293	102.093	3.000	102.455	102.455	102.255	3.000	102.580	102.580	102.380	3.000	102.580	102.580	102.380
3.125	101.475	101.475	101.275	3.125	101.475	101.475	101.275	3.125	101.387	101.387	101.187	3.125	101.512	101.512	101.312	3.125	101.512	101.512	101.312
3.250	101.706	101.706	101.506	3.250	101.706	101.706	101.506	3.250	101.618	101.618	101.418	3.250	101.743	101.743	101.543	3.250	101.743	101.743	101.543
3.375	101.990	101.990	101.790	3.375	101.990	101.990	101.790	3.375	102.902	102.902	102.702	3.375	102.027	102.027	101.827	3.375	102.027	102.027	101.827
3.500	102.179	102.179	101.979	3.500	102.179	102.179	101.979	3.500	102.091	102.091	101.891	3.500	102.216	102.216	102.016	3.500	102.216	102.216	102.016
3.625	102.403	102.403	102.203	3.625	102.403	102.403	102.203	3.625	101.815	101.815	101.615	3.625	101.940	101.940	101.740	3.625	101.940	101.940	101.740
3.750	102.702	102.702	102.502	3.750	102.702	102.702													



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.:

12/4/2020

45 Day Lock Exp.:

12/21/2020

60 Day Lock Exp.:

1/4/2021

W. Rate Sheet Dated: 11/4/2020

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	100.684	100.684	100.452	2.750	100.817	100.817	100.606	2.750	101.564	101.564	101.364	2.500	98.777	98.777	98.516	2.750	100.551	100.551	100.351
2.875	101.355	101.355	101.136	2.875	101.354	101.354	101.151	2.875	101.863	101.863	101.663	2.625	99.277	99.277	99.026	2.875	100.850	100.850	100.650
2.990	101.832	101.832	101.632	2.990	101.747	101.747	101.547	2.990	102.068	102.068	101.868	2.750	98.710	98.710	98.478	2.990	101.055	101.055	100.855
3.000	101.932	101.932	101.732	3.000	101.847	101.847	101.647	3.000	102.168	102.168	101.968	2.875	99.381	99.381	99.162	3.000	101.155	101.155	100.955
3.125	102.248	102.248	102.048	3.125	102.176	102.176	101.976	3.125	101.350	101.350	101.150	2.990	99.858	99.858	99.658	3.125	100.087	100.087	99.887
3.250	101.760	101.760	101.560	3.250	101.812	101.812	101.612	3.250	101.581	101.581	101.381	3.000	99.958	99.958	99.758	3.250	100.318	100.318	100.118
3.375	102.281	102.281	102.081	3.375	102.322	102.322	102.122	3.375	101.865	101.865	101.665	3.125	100.274	100.274	100.074	3.375	100.602	100.602	100.402
3.500	102.697	102.697	102.497	3.500	102.685	102.685	102.485	3.500	102.054	102.054	101.854	3.250	99.997	99.997	99.797	3.500	100.791	100.791	100.591
3.625	102.913	102.913	102.713	3.625	102.955	102.955	102.755	3.625	102.278	102.278	102.078	3.375	100.518	100.518	100.318	3.625	100.515	100.515	100.315
3.750	102.215	102.215	102.015	3.750	102.945	102.945	102.745	3.750	102.577	102.577	102.377	3.500	100.934	100.934	100.734	3.750	100.814	100.814	100.614
3.875	102.545	102.545	102.345	3.875	103.354	103.354	103.154	3.875	102.721	102.721	102.521	3.625	101.150	101.150	100.950	3.875	100.958	100.958	100.758
3.990	102.699	102.699	102.499	3.990	103.595	103.595	103.395	3.990	102.931	102.931	102.731	3.750	99.985	99.985	99.785	3.990	101.168	101.168	100.968
4.000	102.799	102.799	102.599	4.000	103.695	103.695	103.495	4.000	103.031	103.031	102.831	3.875	100.315	100.315	100.115	4.000	101.268	101.268	101.068
4.125	103.009	103.009	102.809	4.125	103.887	103.887	103.687	4.125	103.026	103.026	102.826	3.990	100.469	100.469	100.269	4.125	100.763	100.763	100.563
4.250	103.196	103.196	102.996	4.250	103.971	103.971	103.771	4.250	103.222	103.222	103.022	4.000	100.569	100.569	100.369	4.250	100.959	100.959	100.759
4.375	103.451	103.451	103.251	4.375	104.168	104.168	103.968	4.375	103.435	103.435	103.235	4.125	100.779	100.779	100.579	4.375	101.172	101.172	100.972
4.500	103.680	103.680	103.480	4.500	104.336	104.336	104.136	4.500	103.583	103.583	103.383	4.250	100.183	100.183	99.983	4.500	101.320	101.320	101.120
4.625	103.791	103.791	103.591	4.625	104.467	104.467	104.267	4.625	103.070	103.070	102.870	4.375	100.438	100.438	100.238	4.625	98.838	98.838	98.638
4.750	104.109	104.109	103.909	4.750	104.801	104.801	104.601	4.750	103.168	103.168	102.968	4.500	100.667	100.667	100.467	4.750	100.047	100.047	99.847

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.:

12/4/2020

45 Day Lock Exp.:

12/21/2020

60 Day Lock Exp.:

1/4/2021

W. Rate Sheet Dated: 11/4/2020

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)