



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.: 12/7/2020

45 Day Lock Exp.: 12/21/2020

60 Day Lock Exp.: 1/4/2021

W. Rate Sheet Dated: 11/5/2020

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	100.818	100.818	100.349	2.500	100.246	100.246	99.777	2.250	98.884	98.884	98.584	3.125	96.041	96.041	95.741
2.625	100.821	100.821	100.353	2.625	100.249	100.249	99.780	2.500	98.890	98.890	98.590	3.250	97.543	97.543	97.243
2.750	101.295	101.295	100.826	2.750	100.224	100.224	99.755	2.625	98.893	98.893	98.593	3.375	97.539	97.539	97.239
2.875	101.298	101.298	100.829	2.875	100.227	100.227	99.758	2.750	98.895	98.895	98.595	3.500	97.540	97.540	97.240
3.000	101.302	101.302	100.833	3.000	100.230	100.230	99.761	2.875	98.898	98.898	98.598	3.625	97.541	97.541	97.241
3.125	101.305	101.305	100.836	3.125	100.232	100.232	99.764	3.000	98.901	98.901	98.601	Margin = 2.250		Index = 0.120	
3.250	101.372	101.372	101.072	3.250	100.051	100.051	99.751	3.125	98.903	98.903	98.603	30 Year OTC			
3.375	101.376	101.376	101.076	3.375	100.054	100.054	99.754	3.250	101.180	101.180	100.880	Rate	30 Day	45 Day	60 Day
3.500	101.379	101.379	101.079	3.500	100.068	100.068	99.768	3.375	101.182	101.182	100.882	4.000	101.540	101.540	101.040
3.625	101.381	101.381	101.081	3.625	100.071	100.071	99.771	3.500	101.239	101.239	100.939	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	101.242	101.242	100.942	4.375	102.580	102.580	102.080
3.875	102.412	102.412	102.112	3.875	101.893	101.893	101.593	3.750	102.457	102.457	102.157	4.500	102.582	102.582	102.082
4.000	102.415	102.415	102.115	4.000	101.882	101.882	101.582	3.875	102.459	102.459	102.159	4.625	102.584	102.584	102.084
4.125	102.426	102.426	102.126	4.125	101.884	101.884	101.584	4.000	102.447	102.447	102.147	4.875	103.301	103.301	102.801
4.250	103.567	103.567	103.367	4.250	102.924	102.924	102.724	4.125	102.449	102.449	102.149	5.000	103.303	103.303	102.803
4.375	103.455	103.455	103.255	4.375	102.926	102.926	102.726	4.250	102.771	102.771	102.471	5.125	103.305	103.305	102.805
4.500	103.457	103.457	103.257	4.500	102.915	102.915	102.715	4.375	102.773	102.773	102.473	5.500	103.883	103.883	103.383
4.625	103.459	103.459	103.259	4.625	102.917	102.917	102.717	4.500	102.761	102.761	102.461	5.625	103.884	103.884	103.384
6.250	106.000	106.000	105.800	6.250	105.353	105.353	105.153	4.625	102.763	102.763	102.463	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	102.334	102.234	102.234	101.766	2.500	102.234	102.134	102.134	101.666	2.250	101.264	101.164	101.164	100.864	
2.625	102.334	102.234	102.234	101.766	2.625	102.234	102.134	102.134	101.666	2.375	101.267	101.167	101.167	100.867	
2.750	103.069	102.969	102.969	102.500	2.750	102.969	102.869	102.869	102.400	2.500	101.267	101.167	101.167	100.867	
2.875	103.072	102.972	102.972	102.504	2.875	102.972	102.872	102.872	102.403	2.625	101.267	101.167	101.167	100.867	
3.000	103.072	102.972	102.972	102.503	3.000	102.972	102.872	102.872	102.403	2.750	101.267	101.167	101.167	100.867	
3.125	103.072	102.972	102.972	102.503	3.125	102.972	102.872	102.872	102.403	2.875	101.278	101.178	101.178	100.878	
3.250	102.886	102.786	102.786	102.486	3.250	102.788	102.688	102.688	102.388	3.000	101.278	101.178	101.178	100.878	
3.375	102.900	102.800	102.800	102.500	3.375	102.800	102.700	102.700	102.400	3.125	101.278	101.178	101.178	100.878	
3.500	102.900	102.800	102.800	102.500	3.500	102.811	102.711	102.711	102.411	3.250	103.552	103.452	103.452	103.152	
3.625	102.899	102.799	102.799	102.499	3.625	102.799	102.699	102.699	102.399	3.375	103.563	103.463	103.463	103.163	
3.750	103.934	103.834	103.834	103.534	3.750	103.867	103.767	103.767	103.467	3.500	103.618	103.518	103.518	103.218	
3.875	103.938	103.838	103.838	103.538	3.875	103.846	103.746	103.746	103.446	3.625	103.563	103.463	103.463	103.163	
4.000	103.946	103.846	103.846	103.546	4.000	103.832	103.732	103.732	103.432	3.750	104.777	104.677	104.677	104.377	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%			Max Note Rate = 4.750
			N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL ≤ 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	98.790	98.790	98.290	4.750	101.000	101.000	100.500
3.875	100.425	100.425	99.925	6.250	103.750	103.750	103.500	4.125	98.801	98.801	98.301	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.422	100.422	99.922					4.375	99.830	99.830	99.330				
4.125	100.411	100.411	99.911					4.500	99.832	99.832	99.332	Rate	30 Day	45 Day	60 Day
4.250	101.465	101.465	100.965					4.625	99.834	99.834	99.334	6.250	102.750	102.750	102.250
4.375	101.476	101.476	100.976					4.875	100.551	100.551	100.051	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	101.474	101.474	100.974					5.000	100.553	100.553	100.053				
4.625	101.472	101.472	100.972					5.125	100.555	100.555	100.055				
4.750	102.213	102.213	101.713					5.250	101.133	101.133	100.633				
								5.625	101.134	101.134	100.634				
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.:

12/7/2020

45 Day Lock Exp.:

12/21/2020

60 Day Lock Exp.:

1/4/2021

W. Rate Sheet Dated: 11/5/2020

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	98.207	98.207	97.907	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	98.209	98.209	97.909	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	98.212	98.212	97.912	Margin = 2.250		Index = .120	
3.250	100.754	100.754	100.454	3.250	99.862	99.862	99.562	3.125	98.214	98.214	97.914	30 Year OTC			
3.375	100.757	100.757	100.457	3.375	99.865	99.865	99.565	3.250	100.991	100.991	100.691	Rate	30 Day	45 Day	60 Day
3.500	100.760	100.760	100.460	3.500	99.880	99.880	99.580	3.375	100.994	100.994	100.694	3.250	98.879	98.879	98.379
3.625	100.763	100.763	100.463	3.625	99.882	99.882	99.582	3.500	101.051	101.051	100.751	3.375	98.882	98.882	98.382
3.750	100.431	100.431	100.131	3.750	100.234	100.234	99.934	3.625	101.053	101.053	100.753	3.500	98.885	98.885	98.385
3.875	100.325	100.325	100.025	3.875	100.236	100.236	99.936	3.750	100.800	100.800	100.500	3.625	98.888	98.888	98.388
4.000	100.328	100.328	100.028	4.000	100.224	100.224	99.924	3.875	N/A	N/A	N/A	3.750	99.456	99.456	98.956
4.125	100.339	100.339	100.039	4.125	100.226	100.226	99.926	4.000	N/A	N/A	N/A	3.875	99.450	99.450	98.950
4.250	101.167	101.167	100.967	4.250	100.954	100.954	100.754	4.125	N/A	N/A	N/A	4.000	99.453	99.453	98.953
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	99.464	99.464	98.964
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	100.192	100.192	99.692
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	101.819	101.719	101.719	101.419	2.750	98.486	98.386	98.386	98.086
3.375	101.931	101.831	101.831	101.531	3.375	101.831	101.731	101.731	101.431	2.875	98.497	98.397	98.397	98.097
3.500	101.931	101.831	101.831	101.531	3.500	101.843	101.743	101.743	101.443	3.000	98.497	98.397	98.397	98.097
3.625	101.931	101.831	101.831	101.531	3.625	101.831	101.731	101.731	101.431	3.125	98.497	98.397	98.397	98.097
3.750	101.497	101.397	101.397	101.097	3.750	101.430	101.330	101.330	101.030	3.250	100.427	100.327	100.327	100.027
3.875	101.500	101.400	101.400	101.100	3.875	101.408	101.308	101.308	101.008	3.375	100.438	100.338	100.338	100.038
4.000	101.509	101.409	101.409	101.109	4.000	101.395	101.295	101.295	100.995	3.500	100.493	100.393	100.393	100.093
4.125	101.517	101.417	101.417	101.117	4.125	101.408	101.308	101.308	101.008	3.625	100.438	100.338	100.338	100.038
4.250	102.234	102.134	102.134	101.934	4.250	102.134	102.034	102.034	101.834	3.750	101.652	101.552	101.552	101.252

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	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only								30 yr DPA "3.5% DPA ; Lender Paid Only"			
												Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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1/4/2021

W. Rate Sheet Dated: 11/5/2020

Release Time: 10:00 am ET

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FNMA - OTC

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

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

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

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

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

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

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

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

^Does not apply to MH Advantage products

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

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

Lock Desk Policy

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

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

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

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

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



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

30 Day Lock Exp.: 12/7/2020
45 Day Lock Exp.: 12/21/2020
60 Day Lock Exp.: 1/4/2021

W. Rate Sheet Dated: 11/5/2020

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	100.883	100.883	100.642	3.375	101.554	101.554	101.354	3.375	101.554	101.554	101.354	2.500	100.296	100.296	100.042	3.375	101.141	101.141	100.941
2.875	101.538	101.538	101.316	3.500	101.957	101.957	101.757	3.500	101.957	101.957	101.757	2.625	100.788	100.788	100.546	3.500	101.544	101.544	101.344
2.990	101.997	101.997	101.797	3.625	102.168	102.168	101.968	3.625	102.168	102.168	101.968	2.750	100.259	100.259	100.018	3.625	101.755	101.755	101.555
3.000	102.097	102.097	101.897	3.750	101.395	101.395	101.195	3.750	101.395	101.395	101.195	2.875	100.914	100.914	100.692	3.750	100.515	100.515	100.315
3.125	102.401	102.401	102.201	3.875	101.716	101.716	101.516	3.875	101.716	101.716	101.516	2.990	101.373	101.373	101.173	3.875	100.836	100.836	100.636
3.250	101.797	101.797	101.597	3.990	101.990	101.990	101.790	3.990	101.990	101.990	101.790	3.000	101.473	101.473	101.273	3.990	101.110	101.110	100.910
3.375	102.304	102.304	102.104	4.000	102.090	102.090	101.890	4.000	102.090	102.090	101.890	3.125	101.777	101.777	101.577	4.000	101.210	101.210	101.010
3.500	102.707	102.707	102.507	4.125	102.298	102.298	102.098	4.125	102.298	102.298	102.098	3.250	101.384	101.384	101.184	4.125	101.418	101.418	101.218
3.625	102.918	102.918	102.718	4.250	102.451	102.451	102.251	4.250	102.451	102.451	102.251	3.375	101.891	101.891	101.691	4.250	100.788	100.788	100.588
3.750	102.145	102.145	101.945	4.375	102.702	102.702	102.502	4.375	102.702	102.702	102.502	3.500	102.294	102.294	102.094	4.375	101.039	101.039	100.839
3.875	102.466	102.466	102.266	4.500	102.927	102.927	102.727	4.500	102.927	102.927	102.727	3.625	102.505	102.505	102.305	4.500	101.264	101.264	101.064
3.990	102.615	102.615	102.415	4.625	103.035	103.035	102.835	4.625	103.035	103.035	102.835	3.750	101.265	101.265	101.065	4.625	101.372	101.372	101.172
4.000	102.715	102.715	102.515	4.750	103.486	103.486	103.286	4.750	103.486	103.486	103.286	3.875	101.586	101.586	101.386	4.750	100.636	100.636	100.436
4.125	102.923	102.923	102.723	4.875	103.719	103.719	103.519	4.875	103.719	103.719	103.519	3.990	101.735	101.735	101.535	4.875	100.869	100.869	100.669
4.250	103.076	103.076	102.876	4.990	103.963	103.963	103.763	4.990	103.963	103.963	103.763	4.000	101.835	101.835	101.635	4.990	101.113	101.113	100.913
4.375	103.327	103.327	103.127	5.000	104.063	104.063	103.863	5.000	104.063	104.063	103.863	4.125	102.043	102.043	101.843	5.000	101.213	101.213	101.013
4.500	103.552	103.552	103.352	5.125	104.311	104.311	104.111	5.125	104.311	104.311	104.111	4.250	101.413	101.413	101.213	5.125	101.311	101.311	101.111
4.625	103.660	103.660	103.460	5.250	104.283	104.283	104.083	5.250	104.283	104.283	104.083	4.375	101.664	101.664	101.464	5.250	101.133	101.133	100.933
4.750	104.111	104.111	103.911	5.375	104.885	104.885	104.685	5.375	104.885	104.885	104.685	4.500	101.889	101.889	101.689	5.375	101.585	101.585	101.385
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	101.141	101.141	100.941	2.750	101.014	101.014	100.803	3.375	102.848	102.848	102.648	3.375	102.848	102.848	102.648	2.750	101.635	101.635	101.435
3.500	101.544	101.544	101.344	2.875	101.541	101.541	101.338	3.500	103.202	103.202	103.002	3.500	103.202	103.202	103.002	2.875	101.931	101.931	101.731
3.625	101.755	101.755	101.555	2.990	101.924	101.924	101.724	3.625	103.473	103.473	103.273	3.625	103.473	103.473	103.273	2.990	102.134	102.134	101.934
3.750	100.515	100.515	100.315	3.000	102.024	102.024	101.824	3.750	103.436	103.436	103.236	3.750	103.436	103.436	103.236	3.000	102.234	102.234	102.034
3.875	100.836	100.836	100.636	3.125	102.336	102.336	102.136	3.875	103.836	103.836	103.636	3.875	103.836	103.836	103.636	3.125	101.511	101.511	101.311
3.990	101.110	101.110	100.910	3.250	101.848	101.848	101.648	3.990	104.070	104.070	103.870	3.990	104.070	104.070	103.870	3.250	101.740	101.740	101.540
4.000	101.210	101.210	101.010	3.375	102.348	102.348	102.148	4.000	104.170	104.170	103.970	4.000	104.170	104.170	103.970	3.375	102.019	102.019	101.819
4.125	101.418	101.418	101.218	3.500	102.702	102.702	102.502	4.125	104.358	104.358	104.158	4.125	104.358	104.358	104.158	3.500	102.205	102.205	102.005
4.250	100.788	100.788	100.588	3.625	102.973	102.973	102.773	4.250	104.364	104.364	104.164	4.250	104.364	104.364	104.164	3.625	102.318	102.318	102.118
4.375	101.039	101.039	100.839	3.750	102.936	102.936	102.736	4.375	104.556	104.556	104.356	4.375	104.556	104.556	104.356	3.750	102.613	102.613	102.413
4.500	101.264	101.264	101.064	3.875	103.336	103.336	103.136	4.500	105.097	105.097	104.897	4.500	105.097	105.097	104.897	3.875	102.754	102.754	102.554
4.625	101.372	101.372	101.172	3.990	103.570	103.570	103.370	4.625	105.226	105.226	105.026	4.625	105.226	105.226	105.026	3.990	102.957	102.957	102.757
4.750	100.636	100.636	100.436	4.000	103.670	103.670	103.470	4.750	105.700	105.700	105.500	4.750	105.700	105.700	105.500	4.000	103.057	103.057	102.857
4.875	100.869	100.869	100.669	4.125	103.858	103.858	103.658	4.875	105.954	105.954	105.754	4.875	105.954	105.954	105.754	4.125	103.171	103.171	102.971
4.990	101.113	101.113	100.913	4.250	103.864	103.864	103.664	4.990	106.153	106.153	105.953	4.990	106.153	106.153	105.953	4.250	103.363	103.363	103.163
5.000	101.213	101.213	101.013	4.375	104.056	104.056	103.856	5.000	106.253	106.253	106.053	5.000	106.253	106.253	106.053	4.375	103.573	103.573	103.373
5.125	101.311	101.311	101.111	4.500	104.222	104.222	104.022	5.125	106.542	106.542	106.342	5.125	106.542	106.542	106.342	4.500	103.718	103.718	103.518
5.250	101.133	101.133	100.933	4.625	104.351	104.351	104.151	5.250	106.032	106.032	105.832	5.250	106.032	106.032	105.832	4.625	103.143	103.143	102.943
5.375	101.585	101.585	101.385	4.750	104.825	104.825	104.625	5.375	105.283	105.283	105.083	5.375	105.283	105.283	105.083	4.750	103.241	103.241	103.041
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	103.635	103.635	103.435	2.750	103.885	103.885	103.685	2.750	101.922	101.922	101.722	2.750	103.922	103.922	103.722	2.750	104.172	104.172	103.972
2.875	102.056	102.056	101.856	2.875	102.056	102.056	101.856	2.875	102.218	102.218	102.018	2.875	102.343	102.343	102.143	2.875	102.343	102.343	102.143
2.990	102.259	102.259	102.059	2.990	102.259	102.259	102.059	2.990	102.421	102.421	102.221	2.990	102.546	102.546	102.346	2.990	102.546	102.546	102.346
3.000	102.359	102.359	102.159	3.000	102.359	102.359	102.159	3.000	102.521	102.521	102.321	3.000	102.646	102.646	102.446	3.000	102.646	102.646	102.446
3.125	101.636	101.636	101.436	3.125	101.636	101.636	101.436	3.125	101.548	101.548	101.348	3.125	101.673	101.673	101.473	3.125	101.673	101.673	101.473
3.250	101.865	101.865	101.665	3.250	101.865	101.865	101.665	3.250	101.777	101.777	101.577	3.250	101.902	101.902	101.702	3.250	101.902	101.902	101.702
3.375	102.144	102.144	101.944	3.375	102.144	102.144	101.944	3.375	102.056	102.056	101.856	3.375	102.181	102.181	101.981	3.375	102.181	102.181	101.981
3.500	102.330	102.330	102.130	3.500	102.330	102.330	102.130	3.500	102.242	102.242	102.042	3.500	102.367	102.367	102.167	3.500	102.367	102.367	102.167
3.625	102.443	102.443	102.243	3.625	102.443	102.443	102.243	3.625	101.855	101.855	101.655	3.625	101.980	101.980	101.780	3.625	101.980	101.980	101.780
3.750	102.738	102.738	102.538	3.750	102.738	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.:

12/7/2020

45 Day Lock Exp.:

12/21/2020

60 Day Lock Exp.:

1/4/2021

W. Rate Sheet Dated: 11/5/2020

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	100.883	100.883	100.642	2.750	101.014	101.014	100.803	2.750	101.635	101.635	101.435	2.500	98.946	98.946	98.692	2.750	100.622	100.622	100.422
2.875	101.538	101.538	101.316	2.875	101.541	101.541	101.338	2.875	101.931	101.931	101.731	2.625	99.438	99.438	99.196	2.875	100.918	100.918	100.718
2.990	101.997	101.997	101.797	2.990	101.924	101.924	101.724	2.990	102.134	102.134	101.934	2.750	98.909	98.909	98.668	2.990	101.121	101.121	100.921
3.000	102.097	102.097	101.897	3.000	102.024	102.024	101.824	3.000	102.234	102.234	102.034	2.875	99.564	99.564	99.342	3.000	101.221	101.221	101.021
3.125	102.401	102.401	102.201	3.125	102.336	102.336	102.136	3.125	101.511	101.511	101.311	2.990	100.023	100.023	99.823	3.125	100.248	100.248	100.048
3.250	101.797	101.797	101.597	3.250	101.848	101.848	101.648	3.250	101.740	101.740	101.540	3.000	100.123	100.123	99.923	3.250	100.477	100.477	100.277
3.375	102.304	102.304	102.104	3.375	102.348	102.348	102.148	3.375	102.019	102.019	101.819	3.125	100.427	100.427	100.227	3.375	100.756	100.756	100.556
3.500	102.707	102.707	102.507	3.500	102.702	102.702	102.502	3.500	102.205	102.205	102.005	3.250	100.034	100.034	99.834	3.500	100.942	100.942	100.742
3.625	102.918	102.918	102.718	3.625	102.973	102.973	102.773	3.625	102.318	102.318	102.118	3.375	100.541	100.541	100.341	3.625	100.555	100.555	100.355
3.750	102.145	102.145	101.945	3.750	102.936	102.936	102.736	3.750	102.613	102.613	102.413	3.500	100.944	100.944	100.744	3.750	100.850	100.850	100.650
3.875	102.466	102.466	102.266	3.875	103.336	103.336	103.136	3.875	102.754	102.754	102.554	3.625	101.155	101.155	100.955	3.875	100.991	100.991	100.791
3.990	102.615	102.615	102.415	3.990	103.570	103.570	103.370	3.990	102.957	102.957	102.757	3.750	99.915	99.915	99.715	3.990	101.194	101.194	100.994
4.000	102.715	102.715	102.515	4.000	103.670	103.670	103.470	4.000	103.057	103.057	102.857	3.875	100.236	100.236	100.036	4.000	101.294	101.294	101.094
4.125	102.923	102.923	102.723	4.125	103.858	103.858	103.658	4.125	103.171	103.171	102.971	3.990	100.385	100.385	100.185	4.125	100.908	100.908	100.708
4.250	103.076	103.076	102.876	4.250	103.864	103.864	103.664	4.250	103.363	103.363	103.163	4.000	100.485	100.485	100.285	4.250	101.100	101.100	100.900
4.375	103.327	103.327	103.127	4.375	104.056	104.056	103.856	4.375	103.573	103.573	103.373	4.125	100.693	100.693	100.493	4.375	101.310	101.310	101.110
4.500	103.552	103.552	103.352	4.500	104.222	104.222	104.022	4.500	103.718	103.718	103.518	4.250	100.063	100.063	99.863	4.500	101.455	101.455	101.255
4.625	103.660	103.660	103.460	4.625	104.351	104.351	104.151	4.625	103.143	103.143	102.943	4.375	100.314	100.314	100.114	4.625	98.911	98.911	98.711
4.750	104.111	104.111	103.911	4.750	104.825	104.825	104.625	4.750	103.241	103.241	103.041	4.500	100.539	100.539	100.339	4.750	100.120	100.120	99.920

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)
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.:

12/7/2020

45 Day Lock Exp.:

12/21/2020

60 Day Lock Exp.:

1/4/2021

W. Rate Sheet Dated: 11/5/2020

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)