



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.: 12/7/2020

45 Day Lock Exp.: 12/21/2020

60 Day Lock Exp.: 1/5/2021

W. Rate Sheet Dated: 11/6/2020

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	100.740	100.740	100.240	2.500	100.168	100.168	99.668	2.250	98.814	98.814	98.514	3.125	96.041	96.041	95.741
2.625	100.743	100.743	100.243	2.625	100.171	100.171	99.671	2.500	98.820	98.820	98.520	3.250	97.543	97.543	97.243
2.750	101.310	101.310	100.810	2.750	100.239	100.239	99.739	2.625	98.822	98.822	98.522	3.375	97.539	97.539	97.239
2.875	101.314	101.314	100.814	2.875	100.242	100.242	99.742	2.750	98.829	98.829	98.529	3.500	97.540	97.540	97.240
3.000	101.317	101.317	100.817	3.000	100.245	100.245	99.745	2.875	98.832	98.832	98.532	3.625	97.541	97.541	97.241
3.125	101.320	101.320	100.820	3.125	100.248	100.248	99.748	3.000	98.834	98.834	98.534	Margin = 2.250		Index = 0.120	
3.250	101.466	101.466	101.166	3.250	100.145	100.145	99.845	3.125	98.837	98.837	98.537	30 Year OTC			
3.375	101.469	101.469	101.169	3.375	100.148	100.148	99.848	3.250	101.121	101.121	100.821	Rate	30 Day	45 Day	60 Day
3.500	101.473	101.473	101.173	3.500	100.162	100.162	99.862	3.375	101.124	101.124	100.824	4.000	101.478	101.478	100.978
3.625	101.475	101.475	101.175	3.625	100.164	100.164	99.864	3.500	101.181	101.181	100.881	4.125	101.489	101.489	100.989
3.750	102.456	102.456	102.156	3.750	101.829	101.829	101.529	3.625	101.183	101.183	100.883	4.375	102.580	102.580	102.080
3.875	102.350	102.350	102.050	3.875	101.831	101.831	101.531	3.750	102.442	102.442	102.142	4.500	102.582	102.582	102.082
4.000	102.353	102.353	102.053	4.000	101.819	101.819	101.519	3.875	102.443	102.443	102.143	4.625	102.584	102.584	102.084
4.125	102.364	102.364	102.064	4.125	101.821	101.821	101.521	4.000	102.432	102.432	102.132	4.875	103.301	103.301	102.801
4.250	103.567	103.567	103.267	4.250	102.924	102.924	102.724	4.125	102.433	102.433	102.133	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	102.740	102.740	102.440	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	102.742	102.742	102.442	5.500	103.976	103.976	103.476
4.625	103.459	103.459	103.259	4.625	102.917	102.917	102.717	4.500	102.730	102.730	102.430	5.625	103.978	103.978	103.478
6.250	106.000	106.000	105.800	6.250	105.228	105.228	105.028	4.625	102.732	102.732	102.432	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	102.256	102.156	102.156	101.656	2.500	102.156	102.056	102.056	101.556	2.250	101.194	101.094	101.094	100.794	
2.625	102.256	102.156	102.156	101.656	2.625	102.156	102.056	102.056	101.556	2.375	101.197	101.097	101.097	100.797	
2.750	103.084	102.984	102.984	102.484	2.750	102.984	102.884	102.884	102.384	2.500	101.197	101.097	101.097	100.797	
2.875	103.088	102.988	102.988	102.488	2.875	102.987	102.887	102.887	102.387	2.625	101.196	101.096	101.096	100.796	
3.000	103.088	102.988	102.988	102.488	3.000	102.987	102.887	102.887	102.387	2.750	101.200	101.100	101.100	100.800	
3.125	103.088	102.988	102.988	102.488	3.125	102.987	102.887	102.887	102.387	2.875	101.212	101.112	101.112	100.812	
3.250	102.980	102.880	102.880	102.580	3.250	102.881	102.781	102.781	102.481	3.000	101.212	101.112	101.112	100.812	
3.375	102.994	102.894	102.894	102.594	3.375	102.893	102.793	102.793	102.493	3.125	101.212	101.112	101.112	100.812	
3.500	102.994	102.894	102.894	102.594	3.500	102.905	102.805	102.805	102.505	3.250	103.494	103.394	103.394	103.094	
3.625	102.993	102.893	102.893	102.593	3.625	102.893	102.793	102.793	102.493	3.375	103.505	103.405	103.405	103.105	
3.750	103.872	103.772	103.772	103.472	3.750	103.805	103.705	103.705	103.405	3.500	103.559	103.459	103.459	103.159	
3.875	103.875	103.775	103.775	103.475	3.875	103.783	103.683	103.683	103.383	3.625	103.505	103.405	103.405	103.105	
4.000	103.884	103.784	103.784	103.484	4.000	103.770	103.670	103.670	103.370	3.750	104.761	104.661	104.661	104.361	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%			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	98.728	98.728	98.228	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.739	98.739	98.239	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.363	100.363	99.863	6.250	103.750	103.750	103.500	4.375	99.830	99.830	99.330				
4.000	100.360	100.360	99.860					4.500	99.832	99.832	99.332	Rate	30 Day	45 Day	60 Day
4.125	100.349	100.349	99.849					4.625	99.834	99.834	99.334	6.250	102.750	102.750	102.250
4.250	101.465	101.465	100.965					4.875	100.551	100.551	100.051	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only -1.000			
4.375	101.476	101.476	100.976					5.000	100.553	100.553	100.053				
4.500	101.474	101.474	100.974					5.125	100.555	100.555	100.055				
4.625	101.472	101.472	100.972					5.500	101.226	101.226	100.726				
4.750	102.213	102.213	101.713					5.625	101.228	101.228	100.728				
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.:

1/5/2021

W. Rate Sheet Dated: 11/6/2020

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	98.140	98.140	97.840	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	98.143	98.143	97.843	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	98.146	98.146	97.846	Margin = 2.250		Index = .120	
3.250	100.847	100.847	100.547	3.250	99.956	99.956	99.656	3.125	98.148	98.148	97.848	30 Year OTC			
3.375	100.851	100.851	100.551	3.375	99.959	99.959	99.659	3.250	100.933	100.933	100.633	Rate	30 Day	45 Day	60 Day
3.500	100.854	100.854	100.554	3.500	99.973	99.973	99.673	3.375	100.935	100.935	100.635	3.250	98.972	98.972	98.472
3.625	100.856	100.856	100.556	3.625	99.976	99.976	99.676	3.500	100.992	100.992	100.692	3.375	98.976	98.976	98.476
3.750	100.369	100.369	100.069	3.750	100.171	100.171	99.871	3.625	100.994	100.994	100.694	3.500	98.979	98.979	98.479
3.875	100.262	100.262	99.962	3.875	100.173	100.173	99.873	3.750	100.784	100.784	100.484	3.625	98.981	98.981	98.481
4.000	100.265	100.265	99.965	4.000	100.162	100.162	99.862	3.875	N/A	N/A	N/A	3.750	99.394	99.394	98.894
4.125	100.276	100.276	99.976	4.125	100.164	100.164	99.864	4.000	N/A	N/A	N/A	3.875	99.387	99.387	98.887
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	99.390	99.390	98.890
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	99.401	99.401	98.901
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	102.011	101.911	101.911	101.611	3.250	101.913	101.813	101.813	101.513	2.750	98.419	98.319	98.319	98.019
3.375	102.025	101.925	101.925	101.625	3.375	101.925	101.825	101.825	101.525	2.875	98.431	98.331	98.331	98.031
3.500	102.025	101.925	101.925	101.625	3.500	101.936	101.836	101.836	101.536	3.000	98.431	98.331	98.331	98.031
3.625	102.024	101.924	101.924	101.624	3.625	101.924	101.824	101.824	101.524	3.125	98.431	98.331	98.331	98.031
3.750	101.434	101.334	101.334	101.034	3.750	101.367	101.267	101.267	100.967	3.250	100.369	100.269	100.269	99.969
3.875	101.438	101.338	101.338	101.038	3.875	101.346	101.246	101.246	100.946	3.375	100.380	100.280	100.280	99.980
4.000	101.446	101.346	101.346	101.046	4.000	101.332	101.232	101.232	100.932	3.500	100.434	100.334	100.334	100.034
4.125	101.455	101.355	101.355	101.055	4.125	101.346	101.246	101.246	100.946	3.625	100.380	100.280	100.280	99.980
4.250	102.234	102.134	102.134	101.934	4.250	102.134	102.034	102.034	101.834	3.750	101.636	101.536	101.536	101.236

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.750		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	
		N/A	

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A					3.375	N/A	N/A	N/A				
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only								30 yr DPA "3.5% DPA ; Lender Paid Only"			
												Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

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



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30 Day Lock Exp.:

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60 Day Lock Exp.:

1/5/2021

W. Rate Sheet Dated: 11/6/2020

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.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.:

1/5/2021

W. Rate Sheet Dated: 11/6/2020

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.774	100.774	100.550	3.375	101.463	101.463	101.263	3.375	101.463	101.463	101.263	2.500	100.129	100.129	99.872	3.375	101.050	101.050	100.850	2.500	100.129	100.129	99.872	3.375	101.050	101.050	100.850	2.500	100.129	100.129	99.872
2.875	101.443	101.443	101.235	3.500	101.872	101.872	101.672	3.500	101.872	101.872	101.672	2.625	100.632	100.632	100.383	3.500	101.459	101.459	101.259	2.625	100.632	100.632	100.383	3.500	101.459	101.459	101.259	2.625	100.632	100.632	100.383
2.990	101.915	101.915	101.715	3.625	102.085	102.085	101.885	3.625	102.085	102.085	101.885	2.750	100.150	100.150	99.926	3.625	101.672	101.672	101.472	2.750	100.150	100.150	99.926	3.625	101.672	101.672	101.472	2.750	100.150	100.150	99.926
3.000	102.015	102.015	101.815	3.750	101.397	101.397	101.197	3.750	101.397	101.397	101.197	2.875	100.819	100.819	100.611	3.750	100.517	100.517	100.317	2.875	100.819	100.819	100.611	3.750	100.517	100.517	100.317	2.875	100.819	100.819	100.611
3.125	102.329	102.329	102.129	3.875	101.723	101.723	101.523	3.875	101.723	101.723	101.523	2.990	101.291	101.291	101.091	3.875	100.843	100.843	100.643	2.990	101.291	101.291	101.091	3.875	100.843	100.843	100.643	2.990	101.291	101.291	101.091
3.250	101.694	101.694	101.494	3.990	101.998	101.998	101.798	3.990	101.998	101.998	101.798	3.000	101.391	101.391	101.191	3.990	101.118	101.118	100.918	3.000	101.391	101.391	101.191	3.990	101.118	101.118	100.918	3.000	101.391	101.391	101.191
3.375	102.213	102.213	102.013	4.000	102.098	102.098	101.898	4.000	102.098	102.098	101.898	3.125	101.705	101.705	101.505	4.000	101.218	101.218	101.018	3.125	101.705	101.705	101.505	4.000	101.218	101.218	101.018	3.125	101.705	101.705	101.505
3.500	102.622	102.622	102.422	4.125	102.306	102.306	102.106	4.125	102.306	102.306	102.106	3.250	101.281	101.281	101.081	4.125	101.426	101.426	101.226	3.250	101.281	101.281	101.081	4.125	101.426	101.426	101.226	3.250	101.281	101.281	101.081
3.625	102.835	102.835	102.635	4.250	102.452	102.452	102.252	4.250	102.452	102.452	102.252	3.375	101.800	101.800	101.600	4.250	100.789	100.789	100.589	3.375	101.800	101.800	101.600	4.250	100.789	100.789	100.589	3.375	101.800	101.800	101.600
3.750	102.147	102.147	101.947	4.375	102.705	102.705	102.505	4.375	102.705	102.705	102.505	3.500	102.209	102.209	102.009	4.375	101.042	101.042	100.842	3.500	102.209	102.209	102.009	4.375	101.042	101.042	100.842	3.500	102.209	102.209	102.009
3.875	102.473	102.473	102.273	4.500	102.931	102.931	102.731	4.500	102.931	102.931	102.731	3.625	102.422	102.422	102.222	4.500	101.268	101.268	101.068	3.625	102.422	102.422	102.222	4.500	101.268	101.268	101.068	3.625	102.422	102.422	102.222
3.990	102.623	102.623	102.423	4.625	103.040	103.040	102.840	4.625	103.040	103.040	102.840	3.750	101.267	101.267	101.067	4.625	101.377	101.377	101.177	3.750	101.267	101.267	101.067	4.625	101.377	101.377	101.177	3.750	101.267	101.267	101.067
4.000	102.723	102.723	102.523	4.750	103.448	103.448	103.248	4.750	103.448	103.448	103.248	3.875	101.593	101.593	101.393	4.750	100.598	100.598	100.398	3.875	101.593	101.593	101.393	4.750	100.598	100.598	100.398	3.875	101.593	101.593	101.393
4.125	102.931	102.931	102.731	4.875	103.682	103.682	103.482	4.875	103.682	103.682	103.482	3.990	101.743	101.743	101.543	4.875	100.832	100.832	100.632	3.990	101.743	101.743	101.543	4.875	100.832	100.832	100.632	3.990	101.743	101.743	101.543
4.250	103.077	103.077	102.877	4.990	103.925	103.925	103.725	4.990	103.925	103.925	103.725	4.000	101.843	101.843	101.643	4.990	101.075	101.075	100.875	4.000	101.843	101.843	101.643	4.990	101.075	101.075	100.875	4.000	101.843	101.843	101.643
4.375	103.330	103.330	103.130	5.000	104.025	104.025	103.825	5.000	104.025	104.025	103.825	4.125	102.051	102.051	101.851	5.000	101.175	101.175	100.975	4.125	102.051	102.051	101.851	5.000	101.175	101.175	100.975	4.125	102.051	102.051	101.851
4.500	103.556	103.556	103.356	5.125	104.276	104.276	104.076	5.125	104.276	104.276	104.076	4.250	101.414	101.414	101.214	5.125	101.276	101.276	101.076	4.250	101.414	101.414	101.214	5.125	101.276	101.276	101.076	4.250	101.414	101.414	101.214
4.625	103.665	103.665	103.465	5.250	104.230	104.230	104.030	5.250	104.230	104.230	104.030	4.375	101.667	101.667	101.467	5.250	101.080	101.080	100.880	4.375	101.667	101.667	101.467	5.250	101.080	101.080	100.880	4.375	101.667	101.667	101.467
4.750	104.073	104.073	103.873	5.375	104.832	104.832	104.632	5.375	104.832	104.832	104.632	4.500	101.893	101.893	101.693	5.375	101.532	101.532	101.332	4.500	101.893	101.893	101.693	5.375	101.532	101.532	101.332	4.500	101.893	101.893	101.693
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.050	101.050	100.850	2.750	100.916	100.916	100.714	3.375	102.757	102.757	102.557	3.375	102.757	102.757	102.557	2.750	101.568	101.568	101.368	3.375	102.757	102.757	102.557	2.750	101.568	101.568	101.368	3.375	102.757	102.757	102.557
3.500	101.459	101.459	101.259	2.875	101.454	101.454	101.254	3.500	103.119	103.119	102.919	3.500	103.119	103.119	102.919	2.875	101.870	101.870	101.670	3.500	103.119	103.119	102.919	2.875	101.870	101.870	101.670	3.500	103.119	103.119	102.919
3.625	101.672	101.672	101.472	2.990	101.848	101.848	101.648	3.625	103.393	103.393	103.193	3.625	103.393	103.393	103.193	2.990	102.079	102.079	101.879	3.625	103.393	103.393	103.193	2.990	102.079	102.079	101.879	3.625	103.393	103.393	103.193
3.750	100.517	100.517	100.317	3.000	101.948	101.948	101.748	3.750	103.341	103.341	103.141	3.750	103.341	103.341	103.141	3.000	102.179	102.179	101.979	3.750	103.341	103.341	103.141	3.000	102.179	102.179	101.979	3.750	103.341	103.341	103.141
3.875	100.843	100.843	100.643	3.125	102.778	102.778	102.578	3.875	103.749	103.749	103.549	3.875	103.749	103.749	103.549	3.125	101.454	101.454	101.254	3.875	103.749	103.749	103.549	3.125	101.454	101.454	101.254	3.875	103.749	103.749	103.549
3.990	101.118	101.118	100.918	3.250	101.749	101.749	101.549	3.990	103.988	103.988	103.788	3.990	103.988	103.988	103.788	3.250	101.686	101.686	101.486	3.990	103.988	103.988	103.788	3.250	101.686	101.686	101.486	3.990	103.988	103.988	103.788
4.000	101.218	101.218	101.018	3.375	102.257	102.257	102.057	4.000	104.088	104.088	103.888	4.000	104.088	104.088	103.888	3.375	101.970	101.970	101.770	4.000	104.088	104.088	103.888	3.375	101.970	101.970	101.770	4.000	104.088	104.088	103.888
4.125	101.426	101.426	101.226	3.500	102.619	102.619	102.419	4.125	104.280	104.280	104.080	4.125	104.280	104.280	104.080	3.500	102.156	102.156	101.956	4.125	104.280	104.280	104.080	3.500	102.156	102.156	101.956	4.125	104.280	104.280	104.080
4.250	100.789	100.789	100.589	3.625	102.893	102.893	102.693	4.250	104.269	104.269	104.069	4.250	104.269	104.269	104.069	3.625	102.176	102.176	101.976	4.250	104.269	104.269	104.069	3.625	102.176	102.176	101.976	4.250	104.269	104.269	104.069
4.375	101.042	101.042	100.842	3.750	102.841	102.841	102.641	4.375	104.464	104.464	104.264	4.375	104.464	104.464	104.264	3.750	102.474	102.474	102.274	4.375	104.464	104.464	104.264	3.750	102.474	102.474	102.274	4.375	104.464	104.464	104.264
4.500	101.268	101.268	101.068	3.875	103.249	103.249	103.049	4.500	105.005	105.005	104.805	4.500	105.005	105.005	104.805	3.875	102.620	102.620	102.420	4.500	105.005	105.005	104.805	3.875	102.620	102.620	102.420	4.500	105.005	105.005	104.805
4.625	101.377	101.377	101.177	3.990	103.488	103.488	103.288	4.625	105.134	105.134	104.934	4.625	105.134	105.134	104.934	3.990	102.832	102.832	102.632	4.625	105.134	105.134	104.934	3.990	102.832	102.832	102.632</				



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.:

1/5/2021

W. Rate Sheet Dated: 11/6/2020

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	100.774	100.774	100.550	2.750	100.916	100.916	100.714	2.750	101.568	101.568	101.368	2.500	98.779	98.779	98.522	2.750	100.555	100.555	100.355
2.875	101.443	101.443	101.235	2.875	101.454	101.454	101.254	2.875	101.870	101.870	101.670	2.625	99.282	99.282	99.033	2.875	100.857	100.857	100.657
2.990	101.915	101.915	101.715	2.990	101.848	101.848	101.648	2.990	102.079	102.079	101.879	2.750	98.800	98.800	98.576	2.990	101.066	101.066	100.866
3.000	102.015	102.015	101.815	3.000	101.948	101.948	101.748	3.000	102.179	102.179	101.979	2.875	99.469	99.469	99.261	3.000	101.166	101.166	100.966
3.125	102.329	102.329	102.129	3.125	102.278	102.278	102.078	3.125	101.454	101.454	101.254	2.990	99.941	99.941	99.741	3.125	100.191	100.191	99.991
3.250	101.694	101.694	101.494	3.250	101.749	101.749	101.549	3.250	101.686	101.686	101.486	3.000	100.041	100.041	99.841	3.250	100.423	100.423	100.223
3.375	102.213	102.213	102.013	3.375	102.257	102.257	102.057	3.375	101.970	101.970	101.770	3.125	100.355	100.355	100.155	3.375	100.707	100.707	100.507
3.500	102.622	102.622	102.422	3.500	102.619	102.619	102.419	3.500	102.156	102.156	101.956	3.250	99.931	99.931	99.731	3.500	100.893	100.893	100.693
3.625	102.835	102.835	102.635	3.625	102.893	102.893	102.693	3.625	102.176	102.176	101.976	3.375	100.450	100.450	100.250	3.625	100.413	100.413	100.213
3.750	102.147	102.147	101.947	3.750	102.841	102.841	102.641	3.750	102.474	102.474	102.274	3.500	100.859	100.859	100.659	3.750	100.711	100.711	100.511
3.875	102.473	102.473	102.273	3.875	103.249	103.249	103.049	3.875	102.620	102.620	102.420	3.625	101.072	101.072	100.872	3.875	100.857	100.857	100.657
3.990	102.623	102.623	102.423	3.990	103.488	103.488	103.288	3.990	102.832	102.832	102.632	3.750	99.917	99.917	99.717	3.990	101.069	101.069	100.869
4.000	102.723	102.723	102.523	4.000	103.588	103.588	103.388	4.000	102.932	102.932	102.732	3.875	100.243	100.243	100.043	4.000	101.169	101.169	100.969
4.125	102.931	102.931	102.731	4.125	103.780	103.780	103.580	4.125	103.171	103.171	102.971	3.990	100.393	100.393	100.193	4.125	100.908	100.908	100.708
4.250	103.077	103.077	102.877	4.250	103.769	103.769	103.569	4.250	103.368	103.368	103.168	4.000	100.493	100.493	100.293	4.250	101.105	101.105	100.905
4.375	103.330	103.330	103.130	4.375	103.964	103.964	103.764	4.375	103.580	103.580	103.380	4.125	100.701	100.701	100.501	4.375	101.317	101.317	101.117
4.500	103.556	103.556	103.356	4.500	104.130	104.130	103.930	4.500	103.720	103.720	103.520	4.250	100.064	100.064	99.864	4.500	101.457	101.457	101.257
4.625	103.665	103.665	103.465	4.625	104.259	104.259	104.059	4.625	103.112	103.112	102.912	4.375	100.317	100.317	100.117	4.625	98.880	98.880	98.680
4.750	104.073	104.073	103.873	4.750	104.783	104.783	104.583	4.750	103.210	103.210	103.010	4.500	100.543	100.543	100.343	4.750	100.089	100.089	99.889

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.:

12/7/2020

45 Day Lock Exp.:

12/21/2020

60 Day Lock Exp.:

1/5/2021

W. Rate Sheet Dated: 11/6/2020

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)