

W. Rate Sheet Dated: 11/9/2020

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	100.459	100.459	99.974	2.500	99.887	99.887	99.402	2.250	98.823	98.823	98.523	3.125	96.248	96.248	95.948
2.625	100.462	100.462	99.978	2.625	99.890	99.890	99.405	2.500	98.829	98.829	98.529	3.250	97.749	97.749	97.449
2.750	101.201	101.201	100.717	2.750	100.130	100.130	99.646	2.625	98.832	98.832	98.532	3.375	97.745	97.745	97.445
2.875	101.204	101.204	100.720	2.875	100.133	100.133	99.649	2.750	98.959	98.959	98.659	3.500	97.746	97.746	97.446
3.000	101.208	101.208	100.723	3.000	100.136	100.136	99.651	2.875	98.962	98.962	98.662	3.625	97.748	97.748	97.448
3.125	101.211	101.211	100.727	3.125	100.139	100.139	99.654	3.000	98.965	98.965	98.665	Margin = 2.250		Index = 0.120	
3.250	101.200	100.1200	100.900	3.250	99.879	99.879	99.579	3.125	98.967	98.967	98.667	30 Year OTC			
3.375	101.204	101.204	100.904	3.375	99.882	99.882	99.582	3.250	101.224	101.224	100.924	Rate	30 Day	45 Day	60 Day
3.500	101.207	101.207	100.907	3.500	99.896	99.896	99.596	3.375	101.227	101.227	100.927	4.000	101.290	101.290	100.790
3.625	101.209	101.209	100.909	3.625	99.899	99.899	99.599	3.500	101.261	101.261	100.961	4.125	101.301	101.301	100.801
3.750	102.269	102.269	101.969	3.750	101.641	101.641	101.341	3.625	101.264	101.264	100.964	4.375	102.315	102.315	101.815
3.875	102.162	102.162	101.862	3.875	101.643	101.643	101.343	3.750	102.468	102.468	102.168	4.500	102.317	102.317	101.817
4.000	102.165	102.165	101.865	4.000	101.632	101.632	101.332	3.875	102.470	102.470	102.170	4.625	102.319	102.319	101.819
4.125	102.176	102.176	101.876	4.125	101.634	101.634	101.334	4.000	102.459	102.459	102.159	4.875	103.269	103.269	102.769
4.250	103.301	103.301	103.101	4.250	102.659	102.659	102.459	4.125	102.460	102.460	102.160	5.000	103.272	103.272	102.772
4.375	103.190	103.190	102.990	4.375	102.660	102.660	102.460	4.250	102.798	102.798	102.498	5.125	103.273	103.273	102.773
4.500	103.192	103.192	102.992	4.500	102.649	102.649	102.449	4.375	102.800	102.800	102.500	5.500	104.476	104.476	103.976
4.625	103.194	103.194	102.994	4.625	102.651	102.651	102.451	4.500	102.788	102.788	102.488	5.625	104.478	104.478	103.978
6.250	105.983	105.983	105.783	6.250	105.134	105.134	104.934	4.625	102.790	102.790	102.490	6.250	103.500	103.500	103.000

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.500	101.975	101.875	101.875	101.391	2.500	101.875	101.775	101.775	101.291	2.250	101.053	100.953	100.953	100.653
2.625	101.975	101.875	101.875	101.391	2.625	101.875	101.775	101.775	101.291	2.375	101.056	100.956	100.956	100.656
2.750	102.975	102.875	102.875	102.391	2.750	102.875	102.775	102.775	102.291	2.500	101.056	100.956	100.956	100.656
2.875	102.979	102.879	102.879	102.394	2.875	102.878	102.778	102.778	102.294	2.625	101.056	100.956	100.956	100.656
3.000	102.978	102.878	102.878	102.394	3.000	102.878	102.778	102.778	102.293	2.750	101.181	101.081	101.081	100.781
3.125	102.978	102.878	102.878	102.394	3.125	102.878	102.778	102.778	102.293	2.875	101.193	101.093	101.093	100.793
3.250	102.714	102.614	102.614	102.314	3.250	102.616	102.516	102.516	102.216	3.000	101.192	101.092	101.092	100.792
3.375	102.728	102.628	102.628	102.328	3.375	102.628	102.528	102.528	102.228	3.125	101.192	101.092	101.092	100.792
3.500	102.728	102.628	102.628	102.328	3.500	102.639	102.539	102.539	102.239	3.250	103.447	103.347	103.347	103.047
3.625	102.727	102.627	102.627	102.327	3.625	102.627	102.527	102.527	102.227	3.375	103.458	103.358	103.358	103.058
3.750	103.684	103.584	103.584	103.284	3.750	103.617	103.517	103.517	103.217	3.500	103.490	103.390	103.390	103.090
3.875	103.688	103.588	103.588	103.288	3.875	103.596	103.496	103.496	103.196	3.625	103.458	103.358	103.358	103.058
4.000	103.696	103.596	103.596	103.296	4.000	103.582	103.482	103.482	103.182	3.750	104.660	104.560	104.560	104.262

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.540	98.540	98.040	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.551	98.551	98.051	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.175	100.175	99.675	6.250	103.750	103.750	103.500	4.375	99.565	99.565	99.065				
4.000	100.172	100.172	99.672					4.500	99.567	99.567	99.067	Rate	30 Day	45 Day	60 Day
4.125	100.161	100.161	99.661					4.625	99.569	99.569	99.069	6.250	102.750	102.750	102.250
4.250	101.199	101.199	100.699					4.875	100.519	100.519	100.019	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.210	101.210	100.710					5.000	100.522	100.522	100.022				
4.500	101.208	101.208	100.708					5.125	100.523	100.523	100.023				
4.625	101.206	101.206	100.706					5.500	101.726	101.726	101.226				
4.750	102.182	102.182	101.682					5.625	101.728	101.728	101.228				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.250				

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

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

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/9/2020

45 Day Lock Exp.:

12/24/2020

60 Day Lock Exp.:

1/8/2021

W. Rate Sheet Dated: 11/9/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

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	96.139	96.139	95.839
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	97.499	97.499	97.199
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	97.495	97.495	97.195
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	98.271	98.271	97.971	3.500	97.496	97.496	97.196
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.273	98.273	97.973	3.625	97.498	97.498	97.198
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	98.276	98.276	97.976	Margin = 2.250		Index = .120	
3.250	100.582	100.582	100.282	3.250	99.691	99.691	99.391	3.125	98.279	98.279	97.979	30 Year OTC			
3.375	100.585	100.585	100.285	3.375	99.693	99.693	99.393	3.250	101.036	101.036	100.736	Rate	30 Day	45 Day	60 Day
3.500	100.588	100.588	100.288	3.500	99.708	99.708	99.408	3.375	101.038	101.038	100.738	3.250	98.707	98.707	98.207
3.625	100.591	100.591	100.291	3.625	99.710	99.710	99.410	3.500	101.073	101.073	100.773	3.375	98.710	98.710	98.210
3.750	100.181	100.181	99.881	3.750	99.984	99.984	99.684	3.625	101.075	101.075	100.775	3.500	98.713	98.713	98.213
3.875	100.075	100.075	99.775	3.875	99.986	99.986	99.686	3.750	100.811	100.811	100.511	3.625	98.716	98.716	98.216
4.000	100.078	100.078	99.778	4.000	99.974	99.974	99.674	3.875	N/A	N/A	N/A	3.750	99.206	99.206	98.706
4.125	100.089	100.089	99.789	4.125	99.976	99.976	99.676	4.000	N/A	N/A	N/A	3.875	99.200	99.200	98.700
4.250	100.901	100.901	100.701	4.250	100.689	100.689	100.489	4.125	N/A	N/A	N/A	4.000	99.203	99.203	98.703
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	99.214	99.214	98.714
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	99.926	99.926	99.426
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	101.746	101.646	101.646	101.346	3.250	101.647	101.547	101.547	101.247	2.750	98.400	98.300	98.300	98.000
3.375	101.760	101.660	101.660	101.360	3.375	101.659	101.559	101.559	101.259	2.875	98.411	98.311	98.311	98.011
3.500	101.759	101.659	101.659	101.359	3.500	101.671	101.571	101.571	101.271	3.000	98.411	98.311	98.311	98.011
3.625	101.759	101.659	101.659	101.359	3.625	101.659	101.559	101.559	101.259	3.125	98.411	98.311	98.311	98.011
3.750	101.247	101.147	101.147	100.847	3.750	101.180	101.080	101.080	100.780	3.250	100.322	100.222	100.222	99.922
3.875	101.250	101.150	101.150	100.850	3.875	101.158	101.058	101.058	100.758	3.375	100.333	100.233	100.233	99.933
4.000	101.259	101.159	101.159	100.859	4.000	101.145	101.045	101.045	100.745	3.500	100.365	100.265	100.265	99.965
4.125	101.267	101.167	101.167	100.867	4.125	101.158	101.058	101.058	100.758	3.625	100.333	100.233	100.233	99.933
4.250	101.968	101.868	101.868	101.668	4.250	101.869	101.769	101.769	101.569	3.750	101.535	101.435	101.435	101.135

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

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

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



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.:

12/9/2020

45 Day Lock Exp.:

12/24/2020

60 Day Lock Exp.:

1/8/2021

W. Rate Sheet Dated: 11/9/2020

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.:

12/9/2020

45 Day Lock Exp.:

12/24/2020

60 Day Lock Exp.:

1/8/2021

W. Rate Sheet Dated: 11/9/2020

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	100.289	100.289	100.065	3.375	100.992	100.992	100.792	3.375	100.992	100.992	100.792	2.500	99.552	99.552	99.292	3.375	100.535	100.535	100.335
2.875	100.957	100.957	100.749	3.500	101.400	101.400	101.200	3.500	101.400	101.400	101.200	2.625	100.055	100.055	99.806	3.500	100.943	100.943	100.743
2.990	101.431	101.431	101.231	3.625	101.612	101.612	101.412	3.625	101.612	101.612	101.412	2.750	99.399	99.399	99.175	3.625	101.155	101.155	100.955
3.000	101.531	101.531	101.331	3.750	100.803	100.803	100.603	3.750	100.803	100.803	100.603	2.875	100.067	100.067	99.859	3.750	99.923	99.923	99.723
3.125	101.844	101.844	101.644	3.875	101.128	101.128	100.928	3.875	101.128	101.128	100.928	2.990	100.541	100.541	100.341	3.875	100.248	100.248	100.048
3.250	101.226	101.226	101.026	3.990	101.403	101.403	101.203	3.990	101.403	101.403	101.203	3.000	100.641	100.641	100.441	3.990	100.523	100.523	100.323
3.375	101.742	101.742	101.542	4.000	101.503	101.503	101.303	4.000	101.503	101.503	101.303	3.125	100.954	100.954	100.754	4.000	100.623	100.623	100.423
3.500	102.150	102.150	101.950	4.125	101.710	101.710	101.510	4.125	101.710	101.710	101.510	3.250	100.769	100.769	100.569	4.125	100.830	100.830	100.630
3.625	102.362	102.362	102.162	4.250	101.901	101.901	101.701	4.250	101.901	101.901	101.701	3.375	101.285	101.285	101.085	4.250	100.207	100.207	100.007
3.750	101.553	101.553	101.353	4.375	102.153	102.153	101.953	4.375	102.153	102.153	101.953	3.500	101.693	101.693	101.493	4.375	100.459	100.459	100.259
3.875	101.878	101.878	101.678	4.500	102.380	102.380	102.180	4.500	102.380	102.380	102.180	3.625	101.905	101.905	101.705	4.500	100.686	100.686	100.486
3.990	102.028	102.028	101.828	4.625	102.489	102.489	102.289	4.625	102.489	102.489	102.289	3.750	100.673	100.673	100.473	4.625	100.795	100.795	100.595
4.000	102.128	102.128	101.928	4.750	102.885	102.885	102.685	4.750	102.885	102.885	102.685	3.875	100.998	100.998	100.798	4.750	100.035	100.035	99.835
4.125	102.335	102.335	102.135	4.875	103.119	103.119	102.919	4.875	103.119	103.119	102.919	3.990	101.148	101.148	100.948	4.875	100.269	100.269	100.069
4.250	102.526	102.526	102.326	4.990	103.361	103.361	103.161	4.990	103.361	103.361	103.161	4.000	101.248	101.248	101.048	4.990	100.511	100.511	100.311
4.375	102.778	102.778	102.578	5.000	103.461	103.461	103.261	5.000	103.461	103.461	103.261	4.125	101.455	101.455	101.255	5.000	100.611	100.611	100.411
4.500	103.005	103.005	102.805	5.125	103.713	103.713	103.513	5.125	103.713	103.713	103.513	4.250	100.832	100.832	100.632	5.125	100.713	100.713	100.513
4.625	103.114	103.114	102.914	5.250	103.673	103.673	103.473	5.250	103.673	103.673	103.473	4.375	101.084	101.084	100.884	5.250	100.523	100.523	100.323
4.750	103.510	103.510	103.310	5.375	104.275	104.275	104.075	5.375	104.275	104.275	104.075	4.500	101.311	101.311	101.111	5.375	100.975	100.975	100.775
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	100.535	100.535	100.335	2.750	100.430	100.430	100.228	3.375	102.288	102.288	102.088	3.375	102.288	102.288	102.088	2.750	101.146	101.146	100.946
3.500	100.943	100.943	100.743	2.875	100.969	100.969	100.769	3.500	102.647	102.647	102.447	3.500	102.647	102.647	102.447	2.875	101.448	101.448	101.248
3.625	101.155	101.155	100.955	2.990	101.364	101.364	101.164	3.625	102.920	102.920	102.720	3.625	102.920	102.920	102.720	2.990	101.657	101.657	101.457
3.750	99.923	99.923	99.723	3.000	101.464	101.464	101.264	3.750	102.743	102.743	102.543	3.750	102.743	102.743	102.543	3.000	101.757	101.757	101.557
3.875	100.248	100.248	100.048	3.125	101.789	101.789	101.589	3.875	103.151	103.151	102.951	3.875	103.151	103.151	102.951	3.125	100.985	100.985	100.785
3.990	100.523	100.523	100.323	3.250	101.279	101.279	101.079	3.990	103.391	103.391	103.191	3.990	103.391	103.391	103.191	3.250	101.217	101.217	101.017
4.000	100.623	100.623	100.423	3.375	101.788	101.788	101.588	4.000	103.491	103.491	103.291	4.000	103.491	103.491	103.291	3.375	101.499	101.499	101.299
4.125	100.830	100.830	100.630	3.500	102.147	102.147	101.947	4.125	103.683	103.683	103.483	4.125	103.683	103.683	103.483	3.500	101.685	101.685	101.485
4.250	100.207	100.207	100.007	3.625	102.420	102.420	102.220	4.250	103.710	103.710	103.510	4.250	103.710	103.710	103.510	3.625	101.769	101.769	101.569
4.375	100.459	100.459	100.259	3.750	102.243	102.243	102.043	4.375	103.905	103.905	103.705	4.375	103.905	103.905	103.705	3.750	102.068	102.068	101.868
4.500	100.686	100.686	100.486	3.875	102.651	102.651	102.451	4.500	104.447	104.447	104.247	4.500	104.447	104.447	104.247	3.875	102.214	102.214	102.014
4.625	100.795	100.795	100.595	3.990	102.891	102.891	102.691	4.625	104.575	104.575	104.375	4.625	104.575	104.575	104.375	3.990	102.426	102.426	102.226
4.750	100.035	100.035	99.835	4.000	102.991	102.991	102.791	4.750	105.087	105.087	104.887	4.750	105.087	105.087	104.887	4.000	102.526	102.526	102.326
4.875	100.269	100.269	100.069	4.125	103.183	103.183	102.983	4.875	105.341	105.341	105.141	4.875	105.341	105.341	105.141	4.125	102.640	102.640	102.440
4.990	100.511	100.511	100.311	4.250	103.210	103.210	103.010	4.990	105.541	105.541	105.341	4.990	105.541	105.541	105.341	4.250	102.837	102.837	102.637
5.000	100.611	100.611	100.411	4.375	103.405	103.405	103.205	5.000	105.641	105.641	105.441	5.000	105.641	105.641	105.441	4.375	103.046	103.046	102.846
5.125	100.713	100.713	100.513	4.500	103.572	103.572	103.372	5.125	105.928	105.928	105.728	5.125	105.928	105.928	105.728	4.500	103.189	103.189	102.989
5.250	100.523	100.523	100.323	4.625	103.700	103.700	103.500	5.250	105.422	105.422	105.222	5.250	105.422	105.422	105.222	4.625	102.424	102.424	102.224
5.375	100.975	100.975	100.775	4.750	104.212	104.212	104.012	5.375	104.674	104.674	104.474	5.375	104.674	104.674	104.474	4.750	102.522	102.522	102.322
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	103.146	103.146	102.946	2.750	103.396	103.396	103.196	2.750	101.496	101.496	101.296	2.750	103.496	103.496	103.296	2.750	103.746	103.746	103.546
2.875	101.573	101.573	101.373	2.875	101.573	101.573	101.373	2.875	101.798	101.798	101.598	2.875	101.923	101.923	101.723	2.875	101.923	101.923	101.723
2.990	101.782	101.782	101.582	2.990	101.782	101.782	101.582	2.990	102.007	102.007	101.807	2.990	102.132	102.132	101.932	2.990	102.132	102.132	101.932
3.000	101.882	101.882	101.682	3.000	101.882	101.882	101.682	3.000	102.107	102.107	101.907	3.000	102.232	102.232	102.032	3.000	102.232	102.232	102.032
3.125	101.110	101.110	100.910	3.125	101.110	101.110	100.910	3.125	102.022	102.022	101.822	3.125	101.147	101.147	100.947	3.125	101.147	101.147	100.947
3.250	101.342	101.342	101.142	3.250	101.342	101.342	101.142	3.250	101.254	101.254	101.054	3.250	101.379	101.379	101.179	3.250	101.379	101.379	101.179
3.375	101.624	101.624	101.424	3.375	101.624	101.624	101.424	3.375	101.536	101.536	101.336	3.375	101.661	101.661	101.461	3.375	101.661	101.661	101.461
3.500	101.810	101.810	101.610	3.500	101.810	101.810	101.610	3.500	101.722	101.722	101.522	3.500	101.847	101.847	101.647	3.500	101.847	101.847	101.647
3.625	101.894	101.894	101.694	3.625	101.894	101.894	101.694	3.625	101.306	101.306	101.106	3.625	101.431	101.431	101.231	3.625	101.431	101.431	101.231
3.750	102.193	102.193	101.993	3.750	102.193	102.193	101.993	3.750	101.605	101.605	101.405	3.750	101.730	101.730	101.530	3.750	101.730	101.730	101.530
3.875	102.339	102.339	102.139	3.875	102.339	102.339	102.139												



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.:

12/9/2020

45 Day Lock Exp.:

12/24/2020

60 Day Lock Exp.:

1/8/2021

W. Rate Sheet Dated: 11/9/2020

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	100.289	100.289	100.065	2.750	100.430	100.430	100.228	2.750	101.146	101.146	100.946	2.500	98.202	98.202	97.942	2.750	100.196	100.196	99.996
2.875	100.957	100.957	100.749	2.875	100.969	100.969	100.769	2.875	101.448	101.448	101.248	2.625	98.705	98.705	98.456	2.875	100.498	100.498	100.298
2.990	101.431	101.431	101.231	2.990	101.364	101.364	101.164	2.990	101.657	101.657	101.457	2.750	98.049	98.049	97.825	2.990	100.707	100.707	100.507
3.000	101.531	101.531	101.331	3.000	101.464	101.464	101.264	3.000	101.757	101.757	101.557	2.875	98.717	98.717	98.509	3.000	100.807	100.807	100.607
3.125	101.844	101.844	101.644	3.125	101.789	101.789	101.589	3.125	100.985	100.985	100.785	2.990	99.191	99.191	98.991	3.125	99.722	99.722	99.522
3.250	101.226	101.226	101.026	3.250	101.279	101.279	101.079	3.250	101.217	101.217	101.017	3.000	99.291	99.291	99.091	3.250	99.954	99.954	99.754
3.375	101.742	101.742	101.542	3.375	101.788	101.788	101.588	3.375	101.499	101.499	101.299	3.125	99.604	99.604	99.404	3.375	100.236	100.236	100.036
3.500	102.150	102.150	101.950	3.500	102.147	102.147	101.947	3.500	101.685	101.685	101.485	3.250	99.419	99.419	99.219	3.500	100.422	100.422	100.222
3.625	102.362	102.362	102.162	3.625	102.420	102.420	102.220	3.625	101.769	101.769	101.569	3.375	99.935	99.935	99.735	3.625	100.006	100.006	99.806
3.750	101.553	101.553	101.353	3.750	102.243	102.243	102.043	3.750	102.068	102.068	101.868	3.500	100.343	100.343	100.143	3.750	100.305	100.305	100.105
3.875	101.878	101.878	101.678	3.875	102.651	102.651	102.451	3.875	102.214	102.214	102.014	3.625	100.555	100.555	100.355	3.875	100.451	100.451	100.251
3.990	102.028	102.028	101.828	3.990	102.891	102.891	102.691	3.990	102.426	102.426	102.226	3.750	99.323	99.323	99.123	3.990	100.663	100.663	100.463
4.000	102.128	102.128	101.928	4.000	102.991	102.991	102.791	4.000	102.526	102.526	102.326	3.875	99.648	99.648	99.448	4.000	100.763	100.763	100.563
4.125	102.335	102.335	102.135	4.125	103.183	103.183	102.983	4.125	102.640	102.640	102.440	3.990	99.798	99.798	99.598	4.125	100.471	100.471	100.271
4.250	102.526	102.526	102.326	4.250	103.210	103.210	103.010	4.250	102.837	102.837	102.637	4.000	99.898	99.898	99.698	4.250	100.668	100.668	100.468
4.375	102.778	102.778	102.578	4.375	103.405	103.405	103.205	4.375	103.046	103.046	102.846	4.125	100.105	100.105	99.905	4.375	100.877	100.877	100.677
4.500	103.005	103.005	102.805	4.500	103.572	103.572	103.372	4.500	103.189	103.189	102.989	4.250	99.482	99.482	99.282	4.500	101.020	101.020	100.820
4.625	103.114	103.114	102.914	4.625	103.700	103.700	103.500	4.625	102.424	102.424	102.224	4.375	99.734	99.734	99.534	4.625	98.192	98.192	97.992
4.750	103.510	103.510	103.310	4.750	104.212	104.212	104.012	4.750	102.522	102.522	102.322	4.500	99.961	99.961	99.761	4.750	99.412	99.412	99.212

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

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

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/9/2020

45 Day Lock Exp.:

12/24/2020

60 Day Lock Exp.:

1/8/2021

W. Rate Sheet Dated: 11/9/2020

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)