

W. Rate Sheet Dated: 11/10/2020

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	100.490	100.490	99.990	2.500	99.918	99.918	99.418	2.250	98.796	98.796	98.496	3.125	96.248	96.248	95.948
2.625	100.493	100.493	99.993	2.625	99.921	99.921	99.421	2.500	98.802	98.802	98.502	3.250	97.749	97.749	97.449
2.750	101.060	101.060	100.545	2.750	99.989	99.989	99.474	2.625	98.804	98.804	98.504	3.375	97.745	97.745	97.445
2.875	101.064	101.064	100.548	2.875	99.992	99.992	99.477	2.750	98.944	98.944	98.644	3.500	97.746	97.746	97.446
3.000	101.067	101.067	100.552	3.000	99.995	99.995	99.480	2.875	98.947	98.947	98.647	3.625	97.748	97.748	97.448
3.125	101.070	101.070	100.555	3.125	99.998	99.998	99.482	3.000	98.949	98.949	98.649	Margin = 2.250		Index = 0.130	
3.250	101.216	101.216	100.916	3.250	99.895	99.895	99.595	3.125	98.952	98.952	98.652	30 Year OTC			
3.375	101.219	101.219	100.919	3.375	99.898	99.898	99.598	3.250	101.271	101.271	100.971	Rate	30 Day	45 Day	60 Day
3.500	101.223	101.223	100.923	3.500	99.912	99.912	99.612	3.375	101.274	101.274	100.974	4.000	101.275	101.275	100.775
3.625	101.225	101.225	100.925	3.625	99.914	99.914	99.614	3.500	101.308	101.308	101.008	4.125	101.286	101.286	100.786
3.750	102.253	102.253	101.953	3.750	101.626	101.626	101.326	3.625	101.310	101.310	101.010	4.375	102.190	102.190	101.690
3.875	102.147	102.147	101.847	3.875	101.628	101.628	101.328	3.750	102.562	102.562	102.262	4.500	102.192	102.192	101.692
4.000	102.150	102.150	101.850	4.000	101.616	101.616	101.316	3.875	102.564	102.564	102.264	4.625	102.194	102.194	101.694
4.125	102.161	102.161	101.861	4.125	101.618	101.618	101.318	4.000	102.552	102.552	102.252	4.875	103.269	103.269	102.769
4.250	103.176	103.176	102.976	4.250	102.534	102.534	102.334	4.125	102.554	102.554	102.254	5.000	103.272	103.272	102.772
4.375	103.065	103.065	102.865	4.375	102.535	102.535	102.335	4.250	102.853	102.853	102.553	5.125	103.273	103.273	102.773
4.500	103.067	103.067	102.867	4.500	102.524	102.524	102.324	4.375	102.855	102.855	102.555	5.500	104.664	104.664	104.164
4.625	103.069	103.069	102.869	4.625	102.526	102.526	102.326	4.500	102.843	102.843	102.543	5.625	104.666	104.666	104.166
6.250	106.000	106.000	105.800	6.250	105.259	105.259	105.059	4.625	102.845	102.845	102.545	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	102.022	101.922	101.922	101.422	2.500	101.922	101.822	101.822	101.322	2.250	101.042	100.942	100.942	100.642
2.625	102.022	101.922	101.922	101.422	2.625	101.922	101.822	101.822	101.322	2.375	101.045	100.945	100.945	100.645
2.750	102.850	102.750	102.750	102.235	2.750	102.750	102.650	102.650	102.135	2.500	101.045	100.945	100.945	100.645
2.875	102.854	102.754	102.754	102.238	2.875	102.753	102.653	102.653	102.138	2.625	101.044	100.944	100.944	100.644
3.000	102.854	102.754	102.754	102.238	3.000	102.753	102.653	102.653	102.138	2.750	101.181	101.081	101.081	100.781
3.125	102.854	102.754	102.754	102.238	3.125	102.753	102.653	102.653	102.138	2.875	101.193	101.093	101.093	100.793
3.250	102.746	102.646	102.646	102.346	3.250	102.647	102.547	102.547	102.247	3.000	101.193	101.093	101.093	100.793
3.375	102.760	102.660	102.660	102.360	3.375	102.659	102.559	102.559	102.259	3.125	101.193	101.093	101.093	100.793
3.500	102.760	102.660	102.660	102.360	3.500	102.671	102.571	102.571	102.271	3.250	103.510	103.410	103.410	103.110
3.625	102.759	102.659	102.659	102.359	3.625	102.659	102.559	102.559	102.259	3.375	103.521	103.421	103.421	103.121
3.750	103.685	103.585	103.585	103.285	3.750	103.618	103.518	103.518	103.218	3.500	103.553	103.453	103.453	103.153
3.875	103.688	103.588	103.588	103.288	3.875	103.596	103.496	103.496	103.196	3.625	103.521	103.421	103.421	103.121
4.000	103.697	103.597	103.597	103.297	4.000	103.583	103.483	103.483	103.183	3.750	104.770	104.670	104.670	104.370

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	98.525	98.525	98.025	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.536	98.536	98.036	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.159	100.159	99.659	6.250	103.750	103.750	103.500	4.375	99.440	99.440	98.940				
4.000	100.157	100.157	99.657					4.500	99.442	99.442	98.942	Rate	30 Day	45 Day	60 Day
4.125	100.146	100.146	99.646					4.625	99.444	99.444	98.944	6.250	102.750	102.750	102.250
4.250	101.074	101.074	100.574					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	101.085	101.085	100.585					5.000	100.522	100.522	100.022				
4.500	101.083	101.083	100.583					5.125	100.523	100.523	100.023				
4.625	101.081	101.081	100.581					5.500	101.914	101.914	101.414				
4.750	102.182	102.182	101.682					5.625	101.916	101.916	101.416				
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 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
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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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/10/2020

45 Day Lock Exp.:

12/25/2020

60 Day Lock Exp.:

1/11/2021

W. Rate Sheet Dated: 11/10/2020

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	95.920	95.920	95.620
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	98.036	98.036	97.736	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	98.039	98.039	97.739	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	98.042	98.042	97.742	Margin = 2.250		Index = .130	
3.250	100.316	100.316	100.016	3.250	99.425	99.425	99.125	3.125	98.044	98.044	97.744	30 Year OTC			
3.375	100.319	100.319	100.019	3.375	99.428	99.428	99.128	3.250	100.801	100.801	100.501	Rate	30 Day	45 Day	60 Day
3.500	100.323	100.323	100.023	3.500	99.442	99.442	99.142	3.375	100.804	100.804	100.504	3.250	98.441	98.441	97.941
3.625	100.325	100.325	100.025	3.625	99.444	99.444	99.144	3.500	100.838	100.838	100.538	3.375	98.444	98.444	97.944
3.750	100.165	100.165	99.865	3.750	99.968	99.968	99.668	3.625	100.840	100.840	100.540	3.500	98.448	98.448	97.948
3.875	100.059	100.059	99.759	3.875	99.970	99.970	99.670	3.750	100.905	100.905	100.605	3.625	98.450	98.450	97.950
4.000	100.062	100.062	99.762	4.000	99.959	99.959	99.659	3.875	N/A	N/A	N/A	3.750	99.190	99.190	98.690
4.125	100.073	100.073	99.773	4.125	99.961	99.961	99.661	4.000	N/A	N/A	N/A	3.875	99.184	99.184	98.684
4.250	100.776	100.776	100.576	4.250	100.564	100.564	100.364	4.125	N/A	N/A	N/A	4.000	99.187	99.187	98.687
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	99.198	99.198	98.698
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	99.801	99.801	99.301
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	101.496	101.396	101.396	101.096	3.250	101.397	101.297	101.297	100.997	2.750	98.400	98.300	98.300	98.000
3.375	101.510	101.410	101.410	101.110	3.375	101.409	101.309	101.309	101.009	2.875	98.412	98.312	98.312	98.012
3.500	101.510	101.410	101.410	101.110	3.500	101.421	101.321	101.321	101.021	3.000	98.412	98.312	98.312	98.012
3.625	101.509	101.409	101.409	101.109	3.625	101.409	101.309	101.309	101.009	3.125	98.412	98.312	98.312	98.012
3.750	101.247	101.147	101.147	100.847	3.750	101.180	101.080	101.080	100.780	3.250	100.385	100.285	100.285	99.985
3.875	101.250	101.150	101.150	100.850	3.875	101.158	101.058	101.058	100.758	3.375	100.396	100.296	100.296	99.996
4.000	101.259	101.159	101.159	100.859	4.000	101.145	101.045	101.045	100.745	3.500	100.428	100.328	100.328	100.028
4.125	101.268	101.168	101.168	100.868	4.125	101.159	101.059	101.059	100.759	3.625	100.396	100.296	100.296	99.996
4.250	101.859	101.759	101.759	101.559	4.250	101.760	101.660	101.660	101.460	3.750	101.645	101.545	101.545	101.245

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											

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.:

12/10/2020

45 Day Lock Exp.:

12/25/2020

60 Day Lock Exp.:

1/11/2021

W. Rate Sheet Dated: 11/10/2020

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.:

12/10/2020

45 Day Lock Exp.:

12/25/2020

60 Day Lock Exp.:

1/11/2021

W. Rate Sheet Dated: 11/10/2020

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	100.399	100.399	100.177	3.375	101.261	101.261	101.061	3.375	101.261	101.261	101.061	2.500	99.529	99.529	99.267	3.375	100.804	100.804	100.604
2.875	101.096	101.096	100.888	3.500	101.694	101.694	101.494	3.500	101.694	101.694	101.494	2.625	100.053	100.053	99.806	3.500	101.237	101.237	101.037
2.990	101.604	101.604	101.404	3.625	101.919	101.919	101.719	3.625	101.919	101.919	101.719	2.750	99.509	99.509	99.287	3.625	101.462	101.462	101.262
3.000	101.704	101.704	101.504	3.750	101.175	101.175	100.975	3.750	101.175	101.175	100.975	2.875	100.206	100.206	99.998	3.750	100.295	100.295	100.095
3.125	102.040	102.040	101.840	3.875	101.517	101.517	101.317	3.875	101.517	101.517	101.317	2.990	100.714	100.714	100.514	3.875	100.637	100.637	100.437
3.250	101.469	101.469	101.269	3.990	101.801	101.801	101.601	3.990	101.801	101.801	101.601	3.000	100.814	100.814	100.614	3.990	100.921	100.921	100.721
3.375	102.011	102.011	101.811	4.000	101.901	101.901	101.701	4.000	101.901	101.901	101.701	3.125	101.150	101.150	100.950	4.000	101.021	101.021	100.821
3.500	102.444	102.444	102.244	4.125	102.111	102.111	101.911	4.125	102.111	102.111	101.911	3.250	101.012	101.012	100.812	4.125	101.231	101.231	101.031
3.625	102.669	102.669	102.469	4.250	102.381	102.381	102.181	4.250	102.381	102.381	102.181	3.375	101.554	101.554	101.354	4.250	100.687	100.687	100.487
3.750	101.925	101.925	101.725	4.375	102.643	102.643	102.443	4.375	102.643	102.643	102.443	3.500	101.987	101.987	101.787	4.375	100.949	100.949	100.749
3.875	102.267	102.267	102.067	4.500	102.876	102.876	102.676	4.500	102.876	102.876	102.676	3.625	102.212	102.212	102.012	4.500	101.182	101.182	100.982
3.990	102.426	102.426	102.226	4.625	102.987	102.987	102.787	4.625	102.987	102.987	102.787	3.750	101.045	101.045	100.845	4.625	101.293	101.293	101.093
4.000	102.526	102.526	102.326	4.750	103.259	103.259	103.059	4.750	103.259	103.259	103.059	3.875	101.387	101.387	101.187	4.750	100.409	100.409	100.209
4.125	102.736	102.736	102.536	4.875	103.499	103.499	103.299	4.875	103.499	103.499	103.299	3.990	101.546	101.546	101.346	4.875	100.649	100.649	100.449
4.250	103.006	103.006	102.806	4.990	103.745	103.745	103.545	4.990	103.745	103.745	103.545	4.000	101.646	101.646	101.446	4.990	100.895	100.895	100.695
4.375	103.268	103.268	103.068	5.000	103.845	103.845	103.645	5.000	103.845	103.845	103.645	4.125	101.856	101.856	101.656	5.000	100.995	100.995	100.795
4.500	103.501	103.501	103.301	5.125	104.095	104.095	103.895	5.125	104.095	104.095	103.895	4.250	101.312	101.312	101.112	5.125	101.095	101.095	100.895
4.625	103.612	103.612	103.412	5.250	104.202	104.202	104.002	5.250	104.202	104.202	104.002	4.375	101.574	101.574	101.374	5.250	101.052	101.052	100.852
4.750	103.884	103.884	103.684	5.375	104.770	104.770	104.565	5.375	104.770	104.770	104.565	4.500	101.807	101.807	101.607	5.375	101.470	101.470	101.265
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	100.804	100.804	100.604	2.750	100.551	100.551	100.344	3.375	102.553	102.553	102.353	3.375	102.553	102.553	102.353	2.750	101.521	101.521	101.321
3.500	101.237	101.237	101.037	2.875	101.110	101.110	100.909	3.500	102.927	102.927	102.727	3.500	102.927	102.927	102.727	2.875	101.826	101.826	101.626
3.625	101.462	101.462	101.262	2.990	101.529	101.529	101.329	3.625	103.210	103.210	103.010	3.625	103.210	103.210	103.010	2.990	102.046	102.046	101.846
3.750	100.295	100.295	100.095	3.000	101.629	101.629	101.429	3.750	103.125	103.125	102.925	3.750	103.125	103.125	102.925	3.000	102.146	102.146	101.946
3.875	100.637	100.637	100.437	3.125	101.976	101.976	101.776	3.875	103.550	103.550	103.350	3.875	103.550	103.550	103.350	3.125	101.422	101.422	101.222
3.990	100.921	100.921	100.721	3.250	101.523	101.523	101.323	3.990	103.804	103.804	103.604	3.990	103.804	103.804	103.604	3.250	101.662	101.662	101.462
4.000	101.021	101.021	100.821	3.375	102.053	102.053	101.853	4.000	103.904	103.904	103.704	4.000	103.904	103.904	103.704	3.375	101.953	101.953	101.753
4.125	101.231	101.231	101.031	3.500	102.427	102.427	102.227	4.125	104.102	104.102	103.902	4.125	104.102	104.102	103.902	3.500	102.143	102.143	101.943
4.250	100.687	100.687	100.487	3.625	102.710	102.710	102.510	4.250	104.192	104.192	103.992	4.250	104.192	104.192	103.992	3.625	102.293	102.293	102.093
4.375	100.949	100.949	100.749	3.750	102.625	102.625	102.425	4.375	104.394	104.394	104.194	4.375	104.394	104.394	104.194	3.750	102.602	102.602	102.402
4.500	101.182	101.182	100.982	3.875	103.050	103.050	102.850	4.500	104.940	104.940	104.740	4.500	104.940	104.940	104.740	3.875	102.753	102.753	102.553
4.625	101.293	101.293	101.093	3.990	103.304	103.304	103.104	4.625	105.070	105.070	104.870	4.625	105.070	105.070	104.870	3.990	102.978	102.978	102.778
4.750	100.409	100.409	100.209	4.000	103.404	103.404	103.204	4.750	105.470	105.470	105.270	4.750	105.470	105.470	105.270	4.000	103.078	103.078	102.878
4.875	100.649	100.649	100.449	4.125	103.602	103.602	103.402	4.875	105.729	105.729	105.529	4.875	105.729	105.729	105.529	4.125	102.886	102.886	102.686
4.990	100.895	100.895	100.695	4.250	103.692	103.692	103.492	4.990	105.930	105.930	105.730	4.990	105.930	105.930	105.730	4.250	103.091	103.091	102.891
5.000	100.995	100.995	100.795	4.375	103.894	103.894	103.694	5.000	106.030	106.030	105.830	5.000	106.030	106.030	105.830	4.375	103.310	103.310	103.110
5.125	101.095	101.095	100.895	4.500	104.065	104.065	103.865	5.125	106.321	106.321	106.121	5.125	106.321	106.321	106.121	4.500	103.452	103.452	103.252
5.250	101.052	101.052	100.852	4.625	104.195	104.195	103.995	5.250	105.948	105.948	105.748	5.250	105.948	105.948	105.748	4.625	103.054	103.054	102.854
5.375	101.470	101.470	101.265	4.750	104.595	104.595	104.395	5.375	105.059	105.059	104.853	5.375	105.059	105.059	104.853	4.750	103.153	103.153	102.953
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	103.521	103.521	103.321	2.750	103.771	103.771	103.571	2.750	101.871	101.871	101.671	2.750	103.871	103.871	103.671	2.750	104.121	104.121	103.921
2.875	101.951	101.951	101.751	2.875	101.951	101.951	101.751	2.875	102.176	102.176	101.976	2.875	102.301	102.301	102.101	2.875	102.301	102.301	102.101
2.990	102.171	102.171	101.971	2.990	102.171	102.171	101.971	2.990	102.396	102.396	102.196	2.990	102.521	102.521	102.321	2.990	102.521	102.521	102.321
3.000	102.271	102.271	102.071	3.000	102.271	102.271	102.071	3.000	102.496	102.496	102.296	3.000	102.621	102.621	102.421	3.000	102.621	102.621	102.421
3.125	101.547	101.547	101.347	3.125	101.547	101.547	101.347	3.125	101.459	101.459	101.259	3.125	101.584	101.584	101.384	3.125	101.584	101.584	101.384
3.250	101.787	101.787	101.587	3.250	101.787	101.787	101.587	3.250	101.699	101.699	101.499	3.250	101.824	101.824	101.624	3.250	101.824	101.824	101.624
3.375	102.078	102.078	101.878	3.375	102.078	102.078	101.878	3.375	101.990	101.990	101.790	3.375	102.115	102.115	101.915	3.375	102.115	102.115	101.915
3.500	102.268	102.268	102.068	3.500	102.268	102.268	102.068	3.500	102.180	102.180	101.980	3.500	102.305	102.305	102.105	3.500	102.305	102.305	102.105
3.625	102.418	102.418	102.218	3.625	102.418	102.418	102.218	3.625	101.830	101.830	101.630	3.625	101.955	101.955	101.755	3.625	101.955	101.955	101.755
3.750	102.727	102.727	102.527	3.750	102.727	102.727	102.527	3.750	102.139	102.139	101.939	3.750	102.264	102.264	102.064	3.750	102.264	102.264	102.064
3.875	102.878	102.878	102.678	3.875	102.878	102.878	102.6												



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.:

12/10/2020

45 Day Lock Exp.:

12/25/2020

60 Day Lock Exp.:

1/11/2021

W. Rate Sheet Dated: 11/10/2020

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	100.399	100.399	100.177	2.750	100.551	100.551	100.344	2.750	101.521	101.521	101.321	2.500	98.179	98.179	97.917	2.750	100.571	100.571	100.371
2.875	101.096	101.096	100.888	2.875	101.110	101.110	100.909	2.875	101.826	101.826	101.626	2.625	98.703	98.703	98.456	2.875	100.876	100.876	100.676
2.990	101.604	101.604	101.404	2.990	101.529	101.529	101.329	2.990	102.046	102.046	101.846	2.750	98.159	98.159	97.937	2.990	101.096	101.096	100.896
3.000	101.704	101.704	101.504	3.000	101.629	101.629	101.429	3.000	102.146	102.146	101.946	2.875	98.856	98.856	98.648	3.000	101.196	101.196	100.996
3.125	102.040	102.040	101.840	3.125	101.976	101.976	101.776	3.125	101.422	101.422	101.222	2.990	99.364	99.364	99.164	3.125	100.159	100.159	99.959
3.250	101.469	101.469	101.269	3.250	101.523	101.523	101.323	3.250	101.662	101.662	101.462	3.000	99.464	99.464	99.264	3.250	100.399	100.399	100.199
3.375	102.011	102.011	101.811	3.375	102.053	102.053	101.853	3.375	101.953	101.953	101.753	3.125	99.800	99.800	99.600	3.375	100.690	100.690	100.490
3.500	102.444	102.444	102.244	3.500	102.427	102.427	102.227	3.500	102.143	102.143	101.943	3.250	99.662	99.662	99.462	3.500	100.880	100.880	100.680
3.625	102.669	102.669	102.469	3.625	102.710	102.710	102.510	3.625	102.293	102.293	102.093	3.375	100.204	100.204	100.004	3.625	100.530	100.530	100.330
3.750	101.925	101.925	101.725	3.750	102.625	102.625	102.425	3.750	102.602	102.602	102.402	3.500	100.637	100.637	100.437	3.750	100.839	100.839	100.639
3.875	102.267	102.267	102.067	3.875	103.050	103.050	102.850	3.875	102.753	102.753	102.553	3.625	100.862	100.862	100.662	3.875	100.990	100.990	100.790
3.990	102.426	102.426	102.226	3.990	103.304	103.304	103.104	3.990	102.978	102.978	102.778	3.750	99.695	99.695	99.495	3.990	101.215	101.215	101.015
4.000	102.526	102.526	102.326	4.000	103.404	103.404	103.204	4.000	103.078	103.078	102.878	3.875	100.037	100.037	99.837	4.000	101.315	101.315	101.115
4.125	102.736	102.736	102.536	4.125	103.602	103.602	103.402	4.125	102.886	102.886	102.686	3.990	100.196	100.196	99.996	4.125	100.717	100.717	100.517
4.250	103.006	103.006	102.806	4.250	103.692	103.692	103.492	4.250	103.091	103.091	102.891	4.000	100.296	100.296	100.096	4.250	100.922	100.922	100.722
4.375	103.268	103.268	103.068	4.375	103.894	103.894	103.694	4.375	103.310	103.310	103.110	4.125	100.506	100.506	100.306	4.375	101.141	101.141	100.941
4.500	103.501	103.501	103.301	4.500	104.065	104.065	103.865	4.500	103.452	103.452	103.252	4.250	99.962	99.962	99.762	4.500	101.283	101.283	101.083
4.625	103.612	103.612	103.412	4.625	104.195	104.195	103.995	4.625	103.054	103.054	102.854	4.375	100.224	100.224	100.024	4.625	98.822	98.822	98.622
4.750	103.884	103.884	103.684	4.750	104.595	104.595	104.395	4.750	103.153	103.153	102.953	4.500	100.457	100.457	100.257	4.750	100.043	100.043	99.843

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%
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.:

12/10/2020

45 Day Lock Exp.:

12/25/2020

60 Day Lock Exp.:

1/11/2021

W. Rate Sheet Dated: 11/10/2020

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)