

W. Rate Sheet Dated: 11/11/2020

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	100.474	100.474	99.990	2.500	99.902	99.902	99.418	2.250	98.823	98.823	98.523	3.125	96.248	96.248	95.948
2.625	100.478	100.478	99.993	2.625	99.905	99.905	99.421	2.500	98.829	98.829	98.529	3.250	97.749	97.749	97.449
2.750	101.138	101.138	100.638	2.750	100.068	100.068	99.568	2.625	98.832	98.832	98.532	3.375	97.745	97.745	97.445
2.875	101.142	101.142	100.642	2.875	100.070	100.070	99.570	2.750	98.944	98.944	98.644	3.500	97.746	97.746	97.446
3.000	101.145	101.145	100.645	3.000	100.073	100.073	99.573	2.875	98.947	98.947	98.647	3.625	97.748	97.748	97.448
3.125	101.149	101.149	100.649	3.125	100.076	100.076	99.576	3.000	98.949	98.949	98.649	Margin = 2.250		Index = 0.130	
3.250	101.341	101.341	101.041	3.250	100.020	100.020	99.720	3.125	98.952	98.952	98.652	30 Year OTC			
3.375	101.344	101.344	101.044	3.375	100.023	100.023	99.723	3.250	101.244	101.244	100.944	Rate	30 Day	45 Day	60 Day
3.500	101.348	101.348	101.048	3.500	100.037	100.037	99.737	3.375	101.246	101.246	100.946	4.000	101.509	101.509	101.009
3.625	101.350	101.350	101.050	3.625	100.039	100.039	99.739	3.500	101.281	101.281	100.981	4.125	101.520	101.520	101.020
3.750	102.487	102.487	102.187	3.750	101.860	101.860	101.560	3.625	101.283	101.283	100.983	4.375	102.252	102.252	101.752
3.875	102.381	102.381	102.081	3.875	101.862	101.862	101.562	3.750	102.281	102.281	101.981	4.500	102.254	102.254	101.754
4.000	102.384	102.384	102.084	4.000	101.851	101.851	101.551	3.875	102.283	102.283	101.983	4.625	102.256	102.256	101.756
4.125	102.395	102.395	102.095	4.125	101.853	101.853	101.553	4.000	102.271	102.271	101.971	4.875	103.301	103.301	102.801
4.250	103.238	103.238	103.038	4.250	102.596	102.596	102.396	4.125	102.273	102.273	101.973	5.000	103.303	103.303	102.803
4.375	103.127	103.127	102.927	4.375	102.598	102.598	102.398	4.250	102.658	102.658	102.358	5.125	103.305	103.305	102.805
4.500	103.129	103.129	102.929	4.500	102.587	102.587	102.387	4.375	102.659	102.659	102.359	5.500	104.039	104.039	103.539
4.625	103.131	103.131	102.931	4.625	102.589	102.589	102.389	4.500	102.648	102.648	102.348	5.625	104.041	104.041	103.541
6.250	106.000	106.000	105.800	6.250	105.259	105.259	105.059	4.625	102.649	102.649	102.349	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	102.007	101.907	101.907	101.422	2.500	101.907	101.807	101.807	101.322	2.250	101.069	100.969	100.969	100.669
2.625	102.007	101.907	101.907	101.422	2.625	101.907	101.807	101.807	101.322	2.375	101.072	100.972	100.972	100.672
2.750	102.929	102.829	102.829	102.329	2.750	102.829	102.729	102.729	102.229	2.500	101.072	100.972	100.972	100.672
2.875	102.932	102.832	102.832	102.332	2.875	102.831	102.731	102.731	102.231	2.625	101.072	100.972	100.972	100.672
3.000	102.932	102.832	102.832	102.332	3.000	102.831	102.731	102.731	102.231	2.750	101.181	101.081	101.081	100.781
3.125	102.932	102.832	102.832	102.332	3.125	102.831	102.731	102.731	102.231	2.875	101.193	101.093	101.093	100.793
3.250	102.871	102.771	102.771	102.471	3.250	102.772	102.672	102.672	102.372	3.000	101.193	101.093	101.093	100.793
3.375	102.885	102.785	102.785	102.485	3.375	102.784	102.684	102.684	102.384	3.125	101.193	101.093	101.093	100.793
3.500	102.885	102.785	102.785	102.485	3.500	102.796	102.696	102.696	102.396	3.250	103.483	103.383	103.383	103.083
3.625	102.884	102.784	102.784	102.484	3.625	102.784	102.684	102.684	102.384	3.375	103.493	103.393	103.393	103.093
3.750	103.919	103.819	103.819	103.519	3.750	103.852	103.752	103.752	103.452	3.500	103.526	103.426	103.426	103.126
3.875	103.922	103.822	103.822	103.522	3.875	103.830	103.730	103.730	103.430	3.625	103.493	103.393	103.393	103.093
4.000	103.931	103.831	103.831	103.531	4.000	103.817	103.717	103.717	103.417	3.750	104.489	104.389	104.389	104.089

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	98.759	98.759	98.259	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.770	98.770	98.270	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.394	100.394	99.894	6.250	103.750	103.750	103.500	4.375	99.502	99.502	99.002				
4.000	100.391	100.391	99.891					4.500	99.504	99.504	99.004	Rate	30 Day	45 Day	60 Day
4.125	100.380	100.380	99.880					4.625	99.506	99.506	99.006	6.250	102.750	102.750	102.250
4.250	101.137	101.137	100.637					4.875	100.551	100.551	100.051	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.148	101.148	100.648					5.000	100.553	100.553	100.053				
4.500	101.146	101.146	100.646					5.125	100.555	100.555	100.055				
4.625	101.144	101.144	100.644					5.500	101.289	101.289	100.789				
4.750	102.213	102.213	101.713					5.625	101.291	101.291	100.791				
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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/11/2020

45 Day Lock Exp.:

12/28/2020

60 Day Lock Exp.:

1/11/2021

W. Rate Sheet Dated: 11/11/2020

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	100.441	100.441	100.141	3.250	99.550	99.550	99.250	3.125	98.044	98.044	97.744	30 Year OTC			
3.375	100.444	100.444	100.144	3.375	99.553	99.553	99.253	3.250	100.774	100.774	100.474	Rate	30 Day	45 Day	60 Day
3.500	100.448	100.448	100.148	3.500	99.567	99.567	99.267	3.375	100.776	100.776	100.476	3.250	98.566	98.566	98.066
3.625	100.450	100.450	100.150	3.625	99.569	99.569	99.269	3.500	100.811	100.811	100.511	3.375	98.569	98.569	98.069
3.750	100.400	100.400	100.100	3.750	100.203	100.203	99.903	3.625	100.813	100.813	100.513	3.500	98.573	98.573	98.073
3.875	100.294	100.294	99.994	3.875	100.204	100.204	99.904	3.750	100.623	100.623	100.323	3.625	98.575	98.575	98.075
4.000	100.296	100.296	99.996	4.000	100.193	100.193	99.893	3.875	N/A	N/A	N/A	3.750	99.425	99.425	98.925
4.125	100.308	100.308	100.008	4.125	100.195	100.195	99.895	4.000	N/A	N/A	N/A	3.875	99.419	99.419	98.919
4.250	100.838	100.838	100.638	4.250	100.626	100.626	100.426	4.125	N/A	N/A	N/A	4.000	99.421	99.421	98.921
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	99.433	99.433	98.933
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	99.863	99.863	99.363
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	101.621	101.521	101.521	101.221	3.250	101.522	101.422	101.422	101.122	2.750	98.400	98.300	98.300	98.000
3.375	101.635	101.535	101.535	101.235	3.375	101.534	101.434	101.434	101.134	2.875	98.412	98.312	98.312	98.012
3.500	101.635	101.535	101.535	101.235	3.500	101.546	101.446	101.446	101.146	3.000	98.412	98.312	98.312	98.012
3.625	101.634	101.534	101.534	101.234	3.625	101.534	101.434	101.434	101.134	3.125	98.412	98.312	98.312	98.012
3.750	101.481	101.381	101.381	101.081	3.750	101.415	101.315	101.315	101.015	3.250	100.358	100.258	100.258	99.958
3.875	101.485	101.385	101.385	101.085	3.875	101.393	101.293	101.293	100.993	3.375	100.368	100.268	100.268	99.968
4.000	101.494	101.394	101.394	101.094	4.000	101.380	101.280	101.280	100.980	3.500	100.401	100.301	100.301	100.001
4.125	101.502	101.402	101.402	101.102	4.125	101.393	101.293	101.293	100.993	3.625	100.368	100.268	100.268	99.968
4.250	101.922	101.822	101.822	101.622	4.250	101.822	101.722	101.722	101.522	3.750	101.364	101.264	101.264	100.964

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)	



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.:

12/11/2020

45 Day Lock Exp.:

12/28/2020

60 Day Lock Exp.:

1/11/2021

W. Rate Sheet Dated: 11/11/2020

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

30 Day Lock Exp.: 12/11/2020
45 Day Lock Exp.: 12/28/2020
60 Day Lock Exp.: 1/11/2021

W. Rate Sheet Dated: 11/11/2020

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	100.330	100.330	100.086	3.375	101.255	101.255	101.055	3.375	101.255	101.255	101.055	2.500	99.400	99.400	99.200	3.375	100.798	100.798	100.598
2.875	101.019	101.019	100.794	3.500	101.706	101.706	101.506	3.500	101.706	101.706	101.506	2.625	99.936	99.936	99.736	3.500	101.249	101.249	101.049
2.990	101.513	101.513	101.313	3.625	101.936	101.936	101.736	3.625	101.936	101.936	101.736	2.750	99.440	99.440	99.196	3.625	101.479	101.479	101.279
3.000	101.613	101.613	101.413	3.750	101.311	101.311	101.111	3.750	101.311	101.311	101.111	2.875	100.129	100.129	99.904	3.750	100.431	100.431	100.231
3.125	101.923	101.923	101.723	3.875	101.661	101.661	101.461	3.875	101.661	101.661	101.461	2.990	100.623	100.623	100.423	3.875	100.781	100.781	100.581
3.250	101.443	101.443	101.243	3.990	101.953	101.953	101.753	3.990	101.953	101.953	101.753	3.000	100.723	100.723	100.523	3.990	101.073	101.073	100.873
3.375	102.005	102.005	101.805	4.000	102.053	102.053	101.853	4.000	102.053	102.053	101.853	3.125	101.033	101.033	100.833	4.000	101.173	101.173	100.973
3.500	102.456	102.456	102.256	4.125	102.186	102.186	101.986	4.125	102.186	102.186	101.986	3.250	100.986	100.986	100.786	4.125	101.306	101.306	101.106
3.625	102.686	102.686	102.486	4.250	102.622	102.622	102.422	4.250	102.622	102.622	102.422	3.375	101.548	101.548	101.348	4.250	100.928	100.928	100.728
3.750	102.061	102.061	101.861	4.375	102.863	102.863	102.663	4.375	102.863	102.863	102.663	3.500	101.999	101.999	101.799	4.375	101.169	101.169	100.969
3.875	102.411	102.411	102.211	4.500	103.077	103.077	102.877	4.500	103.077	103.077	102.877	3.625	102.229	102.229	102.029	4.500	101.383	101.383	101.183
3.990	102.578	102.578	102.378	4.625	103.175	103.175	102.975	4.625	103.175	103.175	102.975	3.750	101.181	101.181	100.981	4.625	101.481	101.481	101.281
4.000	102.678	102.678	102.478	4.750	103.660	103.660	103.299	4.750	103.660	103.660	103.299	3.875	101.531	101.531	101.331	4.750	100.810	100.810	100.610
4.125	102.811	102.811	102.611	4.875	103.882	103.882	103.536	4.875	103.882	103.882	103.536	3.990	101.698	101.698	101.498	4.875	101.032	101.032	100.832
4.250	103.247	103.247	103.047	4.990	104.115	104.115	103.775	4.990	104.115	104.115	103.775	4.000	101.798	101.798	101.598	4.990	101.265	101.265	101.065
4.375	103.488	103.488	103.288	5.000	104.215	104.215	103.875	5.000	104.215	104.215	103.875	4.125	101.931	101.931	101.731	5.000	101.365	101.365	101.165
4.500	103.702	103.702	103.502	5.125	104.451	104.451	104.111	5.125	104.451	104.451	104.111	4.250	101.553	101.553	101.353	5.125	101.451	101.451	101.251
4.625	103.800	103.800	103.600	5.250	104.483	104.483	104.257	5.250	104.483	104.483	104.257	4.375	101.794	101.794	101.594	5.250	101.333	101.333	101.133
4.750	104.285	104.285	104.085	5.375	104.966	104.966	104.766	5.375	104.966	104.966	104.766	4.500	102.008	102.008	101.808	5.375	101.666	101.666	101.466
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	100.798	100.798	100.598	2.750	100.371	100.371	100.171	3.375	102.536	102.536	102.336	3.375	102.536	102.536	102.336	2.750	101.470	101.470	101.270
3.500	101.249	101.249	101.049	2.875	100.934	100.934	100.734	3.500	102.912	102.912	102.712	3.500	102.912	102.912	102.712	2.875	101.769	101.769	101.569
3.625	101.479	101.479	101.279	2.990	101.357	101.357	101.157	3.625	103.180	103.180	102.980	3.625	103.180	103.180	102.980	2.990	101.980	101.980	101.780
3.750	100.431	100.431	100.231	3.000	101.457	101.457	101.257	3.750	103.232	103.232	103.032	3.750	103.232	103.232	103.032	3.000	102.080	102.080	101.880
3.875	100.781	100.781	100.581	3.125	101.810	101.810	101.610	3.875	103.661	103.661	103.461	3.875	103.661	103.661	103.461	3.125	101.422	101.422	101.222
3.990	101.073	101.073	100.873	3.250	101.503	101.503	101.303	3.990	103.915	103.915	103.715	3.990	103.915	103.915	103.715	3.250	101.659	101.659	101.459
4.000	101.173	101.173	100.973	3.375	102.036	102.036	101.836	4.000	104.015	104.015	103.815	4.000	104.015	104.015	103.815	3.375	101.948	101.948	101.748
4.125	101.306	101.306	101.106	3.500	102.412	102.412	102.212	4.125	104.179	104.179	103.979	4.125	104.179	104.179	103.979	3.500	102.144	102.144	101.944
4.250	100.928	100.928	100.728	3.625	102.680	102.680	102.480	4.250	104.361	104.361	104.161	4.250	104.361	104.361	104.161	3.625	102.239	102.239	102.039
4.375	101.169	101.169	100.969	3.750	102.732	102.732	102.532	4.375	104.556	104.556	104.356	4.375	104.556	104.556	104.356	3.750	102.540	102.540	102.340
4.500	101.383	101.383	101.183	3.875	103.161	103.161	102.961	4.500	105.095	105.095	104.895	4.500	105.095	105.095	104.895	3.875	102.686	102.686	102.486
4.625	101.481	101.481	101.281	3.990	103.415	103.415	103.215	4.625	105.223	105.223	105.023	4.625	105.223	105.223	105.023	3.990	102.903	102.903	102.703
4.750	100.810	100.810	100.610	4.000	103.515	103.515	103.315	4.750	105.449	105.449	105.249	4.750	105.449	105.449	105.249	4.000	103.003	103.003	102.803
4.875	101.032	101.032	100.832	4.125	103.679	103.679	103.479	4.875	106.095	106.095	105.895	4.875	106.095	106.095	105.895	4.125	102.940	102.940	102.740
4.990	101.265	101.265	101.065	4.250	103.861	103.861	103.661	4.990	106.291	106.291	106.091	4.990	106.291	106.291	106.091	4.250	103.138	103.138	102.938
5.000	101.365	101.365	101.165	4.375	104.056	104.056	103.856	5.000	106.391	106.391	106.191	5.000	106.391	106.391	106.191	4.375	103.347	103.347	103.147
5.125	101.451	101.451	101.251	4.500	104.220	104.220	104.020	5.125	106.674	106.674	106.474	5.125	106.674	106.674	106.474	4.500	103.488	103.488	103.288
5.250	101.333	101.333	101.133	4.625	104.348	104.348	104.148	5.250	106.261	106.261	106.061	5.250	106.261	106.261	106.061	4.625	102.905	102.905	102.705
5.375	101.666	101.666	101.466	4.750	104.969	104.969	104.674	5.375	105.216	105.216	105.016	5.375	105.216	105.216	105.016	4.750	103.002	103.002	102.802
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	103.470	103.470	103.270	2.750	103.720	103.720	103.520	2.750	101.820	101.820	101.620	2.750	103.820	103.820	103.620	2.750	104.070	104.070	103.870
2.875	101.894	101.894	101.694	2.875	101.894	101.894	101.694	2.875	102.119	102.119	101.919	2.875	102.244	102.244	102.044	2.875	102.244	102.244	102.044
2.990	102.105	102.105	101.905	2.990	102.105	102.105	101.905	2.990	102.330	102.330	102.130	2.990	102.455	102.455	102.255	2.990	102.455	102.455	102.255
3.000	102.205	102.205	102.005	3.000	102.205	102.205	102.005	3.000	102.430	102.430	102.230	3.000	102.555	102.555	102.355	3.000	102.555	102.555	102.355
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	101.784	101.784	101.584	3.250	101.784	101.784	101.584	3.250	101.696	101.696	101.496	3.250	101.821	101.821	101.621	3.250	101.821	101.821	101.621
3.375	102.073	102.073	101.873	3.375	102.073	102.073	101.873	3.375	101.985	101.985	101.785	3.375	102.110	102.110	101.910	3.375	102.110	102.110	101.910
3.500	102.269	102.269	102.069	3.500	102.269	102.269	102.069	3.500	102.181	102.181	101.981	3.500	102.306	102.306	102.106	3.500	102.306	102.306	102.106
3.625	102.364	102.364	102.164	3.625	102.364	102.364	102.164	3.625	101.776	101.776	101.576	3.625	101.901	101.901	101.701	3.625	101.901	101.901	101.701
3.750	102.665	102.665	102.465	3.750	102.665	102.665													



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.:

12/11/2020

45 Day Lock Exp.:

12/28/2020

60 Day Lock Exp.:

1/11/2021

W. Rate Sheet Dated: 11/11/2020

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	100.330	100.330	100.086	2.750	100.371	100.371	100.171	2.750	101.470	101.470	101.270	2.500	98.050	98.050	97.850	2.750	100.520	100.520	100.320
2.875	101.019	101.019	100.794	2.875	100.934	100.934	100.734	2.875	101.769	101.769	101.569	2.625	98.586	98.586	98.386	2.875	100.819	100.819	100.619
2.990	101.513	101.513	101.313	2.990	101.357	101.357	101.157	2.990	101.980	101.980	101.780	2.750	98.090	98.090	97.846	2.990	101.030	101.030	100.830
3.000	101.613	101.613	101.413	3.000	101.457	101.457	101.257	3.000	102.080	102.080	101.880	2.875	98.779	98.779	98.554	3.000	101.130	101.130	100.930
3.125	101.923	101.923	101.723	3.125	101.810	101.810	101.610	3.125	101.422	101.422	101.222	2.990	99.273	99.273	99.073	3.125	100.159	100.159	99.959
3.250	101.443	101.443	101.243	3.250	101.503	101.503	101.303	3.250	101.659	101.659	101.459	3.000	99.373	99.373	99.173	3.250	100.396	100.396	100.196
3.375	102.005	102.005	101.805	3.375	102.036	102.036	101.836	3.375	101.948	101.948	101.748	3.125	99.683	99.683	99.483	3.375	100.685	100.685	100.485
3.500	102.456	102.456	102.256	3.500	102.412	102.412	102.212	3.500	102.144	102.144	101.944	3.250	99.636	99.636	99.436	3.500	100.881	100.881	100.681
3.625	102.686	102.686	102.486	3.625	102.680	102.680	102.480	3.625	102.239	102.239	102.039	3.375	100.198	100.198	99.998	3.625	100.476	100.476	100.276
3.750	102.061	102.061	101.861	3.750	102.732	102.732	102.532	3.750	102.540	102.540	102.340	3.500	100.649	100.649	100.449	3.750	100.777	100.777	100.577
3.875	102.411	102.411	102.211	3.875	103.161	103.161	102.961	3.875	102.686	102.686	102.486	3.625	100.879	100.879	100.679	3.875	100.923	100.923	100.723
3.990	102.578	102.578	102.378	3.990	103.415	103.415	103.215	3.990	102.903	102.903	102.703	3.750	99.831	99.831	99.631	3.990	101.140	101.140	100.940
4.000	102.678	102.678	102.478	4.000	103.515	103.515	103.315	4.000	103.003	103.003	102.803	3.875	100.181	100.181	99.981	4.000	101.240	101.240	101.040
4.125	102.811	102.811	102.611	4.125	103.679	103.679	103.479	4.125	102.940	102.940	102.740	3.990	100.348	100.348	100.148	4.125	100.771	100.771	100.571
4.250	103.247	103.247	103.047	4.250	103.861	103.861	103.661	4.250	103.138	103.138	102.938	4.000	100.448	100.448	100.248	4.250	100.969	100.969	100.769
4.375	103.488	103.488	103.288	4.375	104.056	104.056	103.856	4.375	103.347	103.347	103.147	4.125	100.581	100.581	100.381	4.375	101.178	101.178	100.978
4.500	103.702	103.702	103.502	4.500	104.220	104.220	104.020	4.500	103.488	103.488	103.288	4.250	100.203	100.203	100.003	4.500	101.319	101.319	101.119
4.625	103.800	103.800	103.600	4.625	104.348	104.348	104.148	4.625	102.905	102.905	102.705	4.375	100.444	100.444	100.244	4.625	98.673	98.673	98.473
4.750	104.285	104.285	103.924	4.750	104.969	104.969	104.674	4.750	103.002	103.002	102.802	4.500	100.658	100.658	100.458	4.750	99.892	99.892	99.692

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.:

12/11/2020

45 Day Lock Exp.:

12/28/2020

60 Day Lock Exp.:

1/11/2021

W. Rate Sheet Dated: 11/11/2020

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)