

W. Rate Sheet Dated: 11/16/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	100.818	100.818	100.302	2.500	100.256	100.256	99.741	2.250	98.933	98.933	98.633	3.125	96.248	96.248	95.948
2.625	100.821	100.821	100.306	2.625	100.259	100.259	99.743	2.500	98.938	98.938	98.638	3.250	97.749	97.749	97.449
2.750	101.420	101.420	100.904	2.750	100.359	100.359	99.843	2.625	98.941	98.941	98.641	3.375	97.745	97.745	97.445
2.875	101.423	101.423	100.908	2.875	100.362	100.362	99.846	2.750	99.049	99.049	98.749	3.500	97.746	97.746	97.446
3.000	101.427	101.427	100.911	3.000	100.365	100.365	99.849	2.875	99.052	99.052	98.752	3.625	97.748	97.748	97.448
3.125	101.430	101.430	100.914	3.125	100.367	100.367	99.852	3.000	99.055	99.055	98.755	Margin = 2.250		Index = 0.130	
3.250	101.216	101.216	100.916	3.250	99.905	99.905	99.605	3.125	99.057	99.057	98.757	30 Year OTC			
3.375	101.219	101.219	100.919	3.375	99.908	99.908	99.608	3.250	101.275	101.275	100.975	Rate	30 Day	45 Day	60 Day
3.500	101.223	101.223	100.923	3.500	99.921	99.921	99.621	3.375	101.278	101.278	100.978	4.000	101.696	101.696	101.196
3.625	101.225	101.225	100.925	3.625	99.923	99.923	99.623	3.500	101.312	101.312	101.012	4.125	101.708	101.708	101.208
3.750	102.675	102.675	102.375	3.750	102.055	102.055	101.755	3.625	101.314	101.314	101.014	4.375	102.346	102.346	101.846
3.875	102.569	102.569	102.269	3.875	102.056	102.056	101.756	3.750	102.500	102.500	102.200	4.500	102.348	102.348	101.848
4.000	102.571	102.571	102.271	4.000	102.045	102.045	101.745	3.875	102.501	102.501	102.201	4.625	102.350	102.350	101.850
4.125	102.583	102.583	102.283	4.125	102.047	102.047	101.747	4.000	102.490	102.490	102.190	4.875	103.426	103.426	102.926
4.250	103.332	103.332	103.132	4.250	102.697	102.697	102.497	4.125	102.492	102.492	102.192	5.000	103.428	103.428	102.928
4.375	103.221	103.221	103.021	4.375	102.699	102.699	102.499	4.250	102.783	102.783	102.483	5.125	103.430	103.430	102.930
4.500	103.223	103.223	103.023	4.500	102.687	102.687	102.487	4.375	102.784	102.784	102.484	5.500	104.195	104.195	103.695
4.625	103.225	103.225	103.025	4.625	102.689	102.689	102.489	4.500	102.773	102.773	102.473	5.625	104.197	104.197	103.697
6.250	105.327	105.327	105.127	6.250	104.485	104.485	104.285	4.625	102.774	102.774	102.474	6.250	103.500	103.500	103.000

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.500	102.334	102.234	102.234	101.719	2.500	102.234	102.134	102.134	101.619	2.250	101.163	101.063	101.063	100.763
2.625	102.334	102.234	102.234	101.719	2.625	102.234	102.134	102.134	101.619	2.375	101.165	101.065	101.065	100.765
2.750	103.194	103.094	103.094	102.578	2.750	103.094	102.994	102.994	102.478	2.500	101.165	101.065	101.065	100.765
2.875	103.197	103.097	103.097	102.582	2.875	103.097	102.997	102.997	102.481	2.625	101.165	101.065	101.065	100.765
3.000	103.197	103.097	103.097	102.581	3.000	103.097	102.997	102.997	102.481	2.750	101.271	101.171	101.171	100.871
3.125	103.197	103.097	103.097	102.581	3.125	103.097	102.997	102.997	102.481	2.875	101.282	101.182	101.182	100.882
3.250	102.730	102.630	102.630	102.330	3.250	102.631	102.531	102.531	102.231	3.000	101.282	101.182	101.182	100.882
3.375	102.744	102.644	102.644	102.344	3.375	102.643	102.543	102.543	102.243	3.125	101.282	101.182	101.182	100.882
3.500	102.744	102.644	102.644	102.344	3.500	102.654	102.554	102.554	102.254	3.250	103.498	103.398	103.398	103.098
3.625	102.743	102.643	102.643	102.343	3.625	102.643	102.543	102.543	102.243	3.375	103.509	103.409	103.409	103.109
3.750	104.090	103.990	103.990	103.690	3.750	104.022	103.922	103.922	103.622	3.500	103.541	103.441	103.441	103.141
3.875	104.094	103.994	103.994	103.694	3.875	104.002	103.902	103.902	103.602	3.625	103.508	103.408	103.408	103.108
4.000	104.103	104.003	104.003	103.703	4.000	103.989	103.889	103.889	103.589	3.750	104.692	104.592	104.592	104.292

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	98.946	98.946	98.446	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.958	98.958	98.458	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.581	100.581	100.081	6.250	103.750	103.750	103.500	4.375	99.596	99.596	99.096				
4.000	100.579	100.579	100.079					4.500	99.598	99.598	99.098	Rate	30 Day	45 Day	60 Day
4.125	100.567	100.567	100.067					4.625	99.600	99.600	99.100	6.250	102.750	102.750	102.250
4.250	101.230	101.230	100.730					4.875	100.676	100.676	100.176	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.242	101.242	100.742					5.000	100.678	100.678	100.178				
4.500	101.239	101.239	100.739					5.125	100.680	100.680	100.180				
4.625	101.238	101.238	100.738					5.500	101.445	101.445	100.945				
4.750	102.338	102.338	101.838					5.625	101.447	101.447	100.947				
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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/16/2020

45 Day Lock Exp.:

12/31/2020

60 Day Lock Exp.:

1/15/2021

W. Rate Sheet Dated: 11/16/2020

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	95.983	95.983	95.683
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	98.204	98.204	97.904	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	98.207	98.207	97.907	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	98.210	98.210	97.910	Margin = 2.250		Index = .130	
3.250	100.504	100.504	100.204	3.250	99.622	99.622	99.322	3.125	98.212	98.212	97.912	30 Year OTC			
3.375	100.507	100.507	100.207	3.375	99.625	99.625	99.325	3.250	100.993	100.993	100.693	Rate	30 Day	45 Day	60 Day
3.500	100.510	100.510	100.210	3.500	99.638	99.638	99.338	3.375	100.995	100.995	100.695	3.250	98.629	98.629	98.129
3.625	100.513	100.513	100.213	3.625	99.640	99.640	99.340	3.500	101.030	101.030	100.730	3.375	98.632	98.632	98.132
3.750	100.587	100.587	100.287	3.750	100.397	100.397	100.097	3.625	101.032	101.032	100.732	3.500	98.635	98.635	98.135
3.875	100.481	100.481	100.181	3.875	100.399	100.399	100.099	3.750	100.842	100.842	100.542	3.625	98.638	98.638	98.138
4.000	100.484	100.484	100.184	4.000	100.388	100.388	100.088	3.875	N/A	N/A	N/A	3.750	99.612	99.612	99.112
4.125	100.495	100.495	100.195	4.125	100.390	100.390	100.090	4.000	N/A	N/A	N/A	3.875	99.606	99.606	99.106
4.250	100.932	100.932	100.732	4.250	100.727	100.727	100.527	4.125	N/A	N/A	N/A	4.000	99.609	99.609	99.109
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	99.620	99.620	99.120
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	99.957	99.957	99.457
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	101.667	101.567	101.567	101.267	3.250	101.569	101.469	101.469	101.169	2.750	98.490	98.390	98.390	98.090
3.375	101.681	101.581	101.581	101.281	3.375	101.581	101.481	101.481	101.181	2.875	98.501	98.401	98.401	98.101
3.500	101.681	101.581	101.581	101.281	3.500	101.591	101.491	101.491	101.191	3.000	98.501	98.401	98.401	98.101
3.625	101.681	101.581	101.581	101.281	3.625	101.581	101.481	101.481	101.181	3.125	98.501	98.401	98.401	98.101
3.750	101.653	101.553	101.553	101.253	3.750	101.585	101.485	101.485	101.185	3.250	100.373	100.273	100.273	99.973
3.875	101.656	101.556	101.556	101.256	3.875	101.564	101.464	101.464	101.164	3.375	100.384	100.284	100.284	99.984
4.000	101.665	101.565	101.565	101.265	4.000	101.551	101.451	101.451	101.151	3.500	100.416	100.316	100.316	100.016
4.125	101.674	101.574	101.574	101.274	4.125	101.564	101.464	101.464	101.164	3.625	100.383	100.283	100.283	99.983
4.250	102.000	101.900	101.900	101.700	4.250	101.900	101.800	101.800	101.600	3.750	101.567	101.467	101.467	101.167

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

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

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

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.:

12/16/2020

45 Day Lock Exp.:

12/31/2020

60 Day Lock Exp.:

1/15/2021

W. Rate Sheet Dated: 11/16/2020

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.: 12/16/2020
45 Day Lock Exp.: 12/31/2020
60 Day Lock Exp.: 1/15/2021

W. Rate Sheet Dated: 11/16/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																															
30/25 Year						30/25 Year 105-125						30/25 Year >125						30/25 Year SC						30/25 Year SC 105-125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.660	100.660	100.447	3.375	101.529	101.529	101.329	3.375	101.529	101.529	101.329	2.500	100.046	100.046	99.842	3.375	101.022	101.022	100.822	2.750	100.660	100.660	100.447	3.375	101.529	101.529	101.329	3.375	101.529	101.529	101.329
2.875	101.338	101.338	101.138	3.500	101.958	101.958	101.758	3.500	101.958	101.958	101.758	2.625	100.562	100.562	100.362	3.500	101.451	101.451	101.251	2.990	101.826	101.826	101.626	3.625	102.001	102.001	101.801	3.625	102.001	102.001	101.801
2.990	101.826	101.826	101.626	3.625	102.001	102.001	102.001	3.625	102.001	102.001	102.001	2.750	100.181	100.181	99.968	3.625	101.694	101.694	101.494	3.000	101.926	101.926	101.726	3.750	101.365	101.365	101.165	3.750	101.365	101.365	101.165
3.125	102.259	102.259	102.059	3.875	101.717	101.717	101.517	3.875	101.717	101.717	101.517	2.990	101.347	101.347	101.147	3.875	101.147	101.147	100.947	3.125	101.726	101.726	101.526	3.990	102.010	102.010	101.810	3.990	102.010	102.010	101.810
3.250	101.726	101.726	101.526	3.990	102.010	102.010	101.810	3.990	102.010	102.010	101.810	3.000	101.447	101.447	101.247	3.990	100.910	100.910	100.710	3.375	102.279	102.279	102.079	4.000	102.110	102.110	101.910	4.000	102.110	102.110	101.910
3.375	102.279	102.279	102.079	4.000	102.110	102.110	101.910	4.000	102.110	102.110	101.910	3.125	101.780	101.780	101.580	4.000	101.010	101.010	100.810	3.500	102.708	102.708	102.508	4.125	102.257	102.257	102.057	4.125	102.257	102.257	102.057
3.500	102.708	102.708	102.508	4.125	102.257	102.257	102.057	4.125	102.257	102.257	102.057	3.250	101.219	101.219	101.019	4.125	101.157	101.157	100.957	3.625	102.951	102.951	102.751	4.250	102.740	102.740	102.540	4.250	102.740	102.740	102.540
3.625	102.951	102.951	102.751	4.250	102.740	102.740	102.540	4.250	102.740	102.740	102.540	3.375	101.772	101.772	101.572	4.250	101.015	101.015	100.815	3.750	102.115	102.115	101.915	4.375	102.979	102.979	102.779	4.375	102.979	102.979	102.779
3.750	102.115	102.115	101.915	4.375	102.979	102.979	102.779	4.375	102.979	102.979	102.779	3.500	102.201	102.201	102.001	4.375	101.254	101.254	101.054	3.875	102.467	102.467	102.267	4.500	103.193	103.193	102.993	4.500	103.193	103.193	102.993
3.875	102.467	102.467	102.267	4.500	103.193	103.193	102.993	4.500	103.193	103.193	102.993	3.625	102.444	102.444	102.244	4.500	101.468	101.468	101.268	3.990	102.635	102.635	102.435	4.625	103.290	103.290	103.090	4.625	103.290	103.290	103.090
3.990	102.635	102.635	102.435	4.625	103.290	103.290	103.090	4.625	103.290	103.290	103.090	3.750	101.015	101.015	100.815	4.625	101.565	101.565	101.365	4.000	102.735	102.735	102.535	4.750	103.626	103.626	103.426	4.750	103.626	103.626	103.426
4.000	102.735	102.735	102.535	4.750	103.626	103.626	103.426	4.750	103.626	103.626	103.426	3.875	101.367	101.367	101.167	4.750	100.776	100.776	100.576	4.125	102.882	102.882	102.682	4.875	103.849	103.849	103.649	4.875	103.849	103.849	103.649
4.125	102.882	102.882	102.682	4.875	103.849	103.849	103.649	4.875	103.849	103.849	103.649	3.990	101.535	101.535	101.335	4.875	100.999	100.999	100.799	4.250	103.365	103.365	103.165	4.990	104.082	104.082	103.882	4.990	104.082	104.082	103.882
4.250	103.365	103.365	103.165	4.990	104.082	104.082	103.882	4.990	104.082	104.082	103.882	4.000	101.635	101.635	101.435	4.990	101.232	101.232	101.032	4.375	103.604	103.604	103.404	5.000	104.182	104.182	103.982	5.000	104.182	104.182	103.982
4.375	103.604	103.604	103.404	5.000	104.182	104.182	103.982	5.000	104.182	104.182	103.982	4.125	101.782	101.782	101.582	5.000	101.332	101.332	101.132	4.500	103.818	103.818	103.618	5.125	104.414	104.414	104.214	5.125	104.414	104.414	104.214
4.500	103.818	103.818	103.618	5.125	104.414	104.414	104.214	5.125	104.414	104.414	104.214	4.250	101.640	101.640	101.440	5.125	101.414	101.414	101.214	4.625	103.915	103.915	103.715	5.250	104.441	104.441	104.241	5.250	104.441	104.441	104.241
4.625	103.915	103.915	103.715	5.250	104.441	104.441	104.241	5.250	104.441	104.441	104.241	4.375	101.879	101.879	101.679	5.250	101.291	101.291	101.091	4.750	104.251	104.251	104.051	5.375	105.058	105.058	104.858	5.375	105.058	105.058	104.858
4.750	104.251	104.251	104.051	5.375	105.058	105.058	104.858	5.375	105.058	105.058	104.858	4.500	102.093	102.093	101.893	5.375	101.758	101.758	101.558												
30/25 Year SC >125						20 Year						20 Year 105-125						20 Year >125						15 Year							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.022	101.022	100.822	2.750	100.730	100.730	100.501	3.375	102.913	102.913	102.713	3.375	102.913	102.913	102.713	2.750	101.588	101.588	101.388	3.500	101.451	101.451	101.251	2.875	101.328	101.328	101.128	2.875	101.328	101.328	101.128
3.500	101.451	101.451	101.251	2.875	101.328	101.328	101.108	3.500	102.988	102.988	102.788	3.500	102.988	102.988	102.788	2.875	101.886	101.886	101.686	3.625	101.694	101.694	101.494	2.990	101.753	101.753	101.553	2.990	101.753	101.753	101.553
3.625	101.694	101.694	101.494	2.990	101.753	101.753	101.544	3.625	103.554	103.554	103.354	3.625	103.554	103.554	103.354	2.990	102.095	102.095	101.895	3.750	100.265	100.265	100.065	3.000	101.853	101.853	101.653	3.000	101.853	101.853	101.653
3.750	100.265	100.265	100.065	3.000	101.853	101.853	101.644	3.750	103.323	103.323	103.123	3.750	103.323	103.323	103.123	3.000	102.195	102.195	101.995	3.875	100.617	100.617	100.417	3.125	102.225	102.225	102.025	3.125	102.225	102.225	102.025
3.875	100.617	100.617	100.417	3.125	102.225	102.225	102.025	3.875	103.748	103.748	103.548	3.875	103.748	103.748	103.548	3.125	101.562	101.562	101.362	3.990	100.910	100.910	100.710	3.250	101.891	101.891	101.691	3.250	101.891	101.891	101.691
3.990	100.910	100.910	100.710	3.250	101.891	101.891	101.691	3.990	103.997	103.997	103.797	3.990	103.997	103.997	103.797	3.250	101.795	101.795	101.595	4.000	101.010	101.010	100.810	3.375	102.413	102.413	102.213	4.000	102.413	102.413	102.213
4.000	101.010	101.010	100.810	3.375	102.413	102.413	102.213	4.000	104.097	104.097	103.897	4.000	104.097	104.097	103.897	3.375	102.080	102.080	101.880	4.125	101.157	101.157	100.957	3.500	102.788	102.788	102.588	4.125	102.788	102.788	102.588
4.125	101.157	101.157	100.957	3.500	102.788	102.788	102.588	4.125	104.259	104.259	104.059	4.125	104.259	104.259	104.059	3.500	102.276	102.276	102.076	4.250	101.015	101.015	100.815	3.625	103.054	103.054	102.854	4.250	103.054	103.054	102.854
4.250	101.015	101.015	100.815	3.625	103.054	103.054	102.854	4.250	104.499	104.499	104.299	4.250	104.499	104.499	104.299	3.625	102.350	102.350	102.150	4.375	101.254	101.254	101.054	3.750	102.823	102.823	102.623	4.375	102.823	102.823	102.623
4.375	101.254	101.254	101.054	3.750	102.823	102.823	102.623	4.375	104.693	104.693	104.493	4.375	104.693	104.693	104.493	3.750	102.646	102.646	102.446	4.500	101.468	101.468	101.268	3.875	103.248	103.248	103.048	4.500	103.248	103.248	103.048
4.500	101.468	101.468	101.268	3.875	103.248	103.248	103.048	4.500	105.030	105.030	104.830	4.500	105.030	105.030	104.830	3.875	102.791	102.791	102.591	4.625	101.565	101.565	101.365	3.990	103.497	103.497	103.297	4.625	103.497	103.497	103.297
4.625	101.565	101.565	101.365	3.990	103.497	103.497	103.297	4.625	105.357	105.357	105.157	4.625	105.357	105.357	105.157	3.990	102.999	102.999	102.799	4.750	100.776	100.776	100.576	4.000	103.597	103.597	103.397	4.750	103.597	103.597	103.397
4.750	100.776	100.776	100.576	4.000	103.597	103.597	103.397	4.750	105.824	105.824	105.624	4.750	105.824	105.824																	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/16/2020

45 Day Lock Exp.:

12/31/2020

60 Day Lock Exp.:

1/15/2021

W. Rate Sheet Dated: 11/16/2020

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	100.660	100.660	100.447	2.750	100.730	100.730	100.501	2.750	101.588	101.588	101.388	2.500	98.696	98.696	98.492	2.750	100.544	100.544	100.344
2.875	101.338	101.338	101.138	2.875	101.328	101.328	101.108	2.875	101.886	101.886	101.686	2.625	99.212	99.212	99.012	2.875	100.842	100.842	100.642
2.990	101.826	101.826	101.626	2.990	101.753	101.753	101.544	2.990	102.095	102.095	101.895	2.750	98.831	98.831	98.618	2.990	101.051	101.051	100.851
3.000	101.926	101.926	101.726	3.000	101.853	101.853	101.644	3.000	102.195	102.195	101.995	2.875	99.509	99.509	99.309	3.000	101.151	101.151	100.951
3.125	102.259	102.259	102.059	3.125	102.225	102.225	102.025	3.125	101.562	101.562	101.362	2.990	99.997	99.997	99.797	3.125	100.205	100.205	100.005
3.250	101.726	101.726	101.526	3.250	101.891	101.891	101.691	3.250	101.795	101.795	101.595	3.000	100.097	100.097	99.897	3.250	100.438	100.438	100.238
3.375	102.279	102.279	102.079	3.375	102.413	102.413	102.213	3.375	102.080	102.080	101.880	3.125	100.430	100.430	100.230	3.375	100.723	100.723	100.523
3.500	102.708	102.708	102.508	3.500	102.788	102.788	102.588	3.500	102.276	102.276	102.076	3.250	99.869	99.869	99.669	3.500	100.919	100.919	100.719
3.625	102.951	102.951	102.751	3.625	103.054	103.054	102.854	3.625	102.350	102.350	102.150	3.375	100.422	100.422	100.222	3.625	100.525	100.525	100.325
3.750	102.115	102.115	101.915	3.750	102.823	102.823	102.623	3.750	102.646	102.646	102.446	3.500	100.851	100.851	100.651	3.750	100.821	100.821	100.621
3.875	102.467	102.467	102.267	3.875	103.248	103.248	103.048	3.875	102.791	102.791	102.591	3.625	101.094	101.094	100.894	3.875	100.966	100.966	100.766
3.990	102.635	102.635	102.435	3.990	103.497	103.497	103.297	3.990	102.999	102.999	102.799	3.750	99.665	99.665	99.465	3.990	101.174	101.174	100.974
4.000	102.735	102.735	102.535	4.000	103.597	103.597	103.397	4.000	103.099	103.099	102.899	3.875	100.017	100.017	99.817	4.000	101.274	101.274	101.074
4.125	102.882	102.882	102.682	4.125	103.759	103.759	103.559	4.125	103.147	103.147	102.947	3.990	100.185	100.185	99.985	4.125	100.884	100.884	100.684
4.250	103.365	103.365	103.165	4.250	103.999	103.999	103.799	4.250	103.341	103.341	103.141	4.000	100.285	100.285	100.085	4.250	101.078	101.078	100.878
4.375	103.604	103.604	103.404	4.375	104.193	104.193	103.993	4.375	103.547	103.547	103.347	4.125	100.432	100.432	100.232	4.375	101.284	101.284	101.084
4.500	103.818	103.818	103.618	4.500	104.355	104.355	104.155	4.500	103.687	103.687	103.487	4.250	100.290	100.290	100.090	4.500	101.424	101.424	101.224
4.625	103.915	103.915	103.715	4.625	104.482	104.482	104.282	4.625	103.288	103.288	103.088	4.375	100.529	100.529	100.329	4.625	98.994	98.994	98.794
4.750	104.251	104.251	103.917	4.750	104.949	104.949	104.684	4.750	103.384	103.384	103.184	4.500	100.743	100.743	100.543	4.750	100.318	100.318	100.118

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.:

12/16/2020

45 Day Lock Exp.:

12/31/2020

60 Day Lock Exp.:

1/15/2021

W. Rate Sheet Dated: 11/16/2020

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	0.500	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)