



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.: 12/18/2020

45 Day Lock Exp.: 1/4/2021

60 Day Lock Exp.: 1/18/2021

W. Rate Sheet Dated: 11/18/2020

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	100.755	100.755	100.255	2.500	100.193	100.193	99.693	2.250	98.995	98.995	98.695	3.125	96.249	96.249	95.949
2.625	100.759	100.759	100.259	2.625	100.196	100.196	99.696	2.500	99.001	99.001	98.701	3.250	97.745	97.745	97.445
2.750	101.295	101.295	100.795	2.750	100.234	100.234	99.734	2.625	99.003	99.003	98.703	3.375	97.746	97.746	97.446
2.875	101.298	101.298	100.798	2.875	100.237	100.237	99.737	2.750	99.159	99.159	98.859	3.500	97.748	97.748	97.448
3.000	101.302	101.302	100.802	3.000	100.239	100.239	99.739	2.875	99.161	99.161	98.861	3.625	97.749	97.749	97.449
3.125	101.305	101.305	100.805	3.125	100.241	100.241	99.741	3.000	99.164	99.164	98.864	Margin = 2.250		Index = 0.120	
3.250	101.404	101.404	101.104	3.250	100.092	100.092	99.792	3.125	99.166	99.166	98.866	30 Year OTC			
3.375	101.407	101.407	101.107	3.375	100.105	100.105	99.805	3.250	101.322	101.322	101.022	Rate	30 Day	45 Day	60 Day
3.500	101.410	101.410	101.110	3.500	100.108	100.108	99.808	3.375	101.357	101.357	101.057	4.000	101.696	101.696	101.196
3.625	101.413	101.413	101.113	3.625	100.139	100.139	99.839	3.500	101.359	101.359	101.059	4.125	101.708	101.708	101.208
3.750	102.675	102.675	102.375	3.750	102.054	102.054	101.754	3.625	101.411	101.411	101.111	4.375	102.377	102.377	101.877
3.875	102.569	102.569	102.269	3.875	102.043	102.043	101.743	3.750	102.343	102.343	102.043	4.500	102.379	102.379	101.879
4.000	102.571	102.571	102.271	4.000	102.045	102.045	101.745	3.875	102.332	102.332	102.032	4.625	102.381	102.381	101.881
4.125	102.583	102.583	102.283	4.125	102.046	102.046	101.746	4.000	102.333	102.333	102.033	4.875	103.144	103.144	102.644
4.250	103.363	103.363	103.163	4.250	102.728	102.728	102.528	4.125	102.335	102.335	102.035	5.000	103.147	103.147	102.647
4.375	103.252	103.252	103.052	4.375	102.716	102.716	102.516	4.250	102.954	102.954	102.654	5.125	103.148	103.148	102.648
4.500	103.254	103.254	103.054	4.500	102.718	102.718	102.518	4.375	102.943	102.943	102.643	5.500	105.039	105.039	104.539
4.625	103.256	103.256	103.056	4.625	102.720	102.720	102.520	4.500	102.944	102.944	102.644	5.625	105.041	105.041	104.541
6.250	106.000	106.000	105.800	6.250	105.547	105.547	105.347	4.625	102.946	102.946	102.646	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	102.272	102.172	102.172	101.672	2.500	102.172	102.072	102.072	101.572	2.250	101.225	101.125	101.125	100.825	
2.625	102.272	102.172	102.172	101.672	2.625	102.172	102.072	102.072	101.572	2.375	101.228	101.128	101.128	100.828	
2.750	103.069	102.969	102.969	102.469	2.750	102.969	102.869	102.869	102.369	2.500	101.228	101.128	101.128	100.828	
2.875	103.072	102.972	102.972	102.472	2.875	102.972	102.872	102.872	102.372	2.625	101.228	101.128	101.128	100.828	
3.000	103.072	102.972	102.972	102.472	3.000	102.972	102.872	102.872	102.372	2.750	101.380	101.280	101.280	100.980	
3.125	103.072	102.972	102.972	102.472	3.125	102.971	102.871	102.871	102.371	2.875	101.392	101.292	101.292	100.992	
3.250	102.917	102.817	102.817	102.517	3.250	102.820	102.720	102.720	102.420	3.000	101.392	101.292	101.292	100.992	
3.375	102.931	102.831	102.831	102.531	3.375	102.841	102.741	102.741	102.441	3.125	101.391	101.291	101.291	100.991	
3.500	102.931	102.831	102.831	102.531	3.500	102.831	102.731	102.731	102.431	3.250	103.545	103.445	103.445	103.145	
3.625	102.931	102.831	102.831	102.531	3.625	102.859	102.759	102.759	102.459	3.375	103.588	103.488	103.488	103.188	
3.750	104.090	103.990	103.990	103.690	3.750	103.994	103.894	103.894	103.594	3.500	103.555	103.455	103.455	103.155	
3.875	104.094	103.994	103.994	103.694	3.875	103.988	103.888	103.888	103.588	3.625	103.605	103.505	103.505	103.205	
4.000	104.103	104.003	104.003	103.703	4.000	104.002	103.902	103.902	103.602	3.750	104.485	104.385	104.385	104.085	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%			Max Note Rate = 4.750
Specialty Adjustment			N/A
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL ≤ 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
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	4.000	98.946	98.946	98.446	4.750	101.000	101.000	100.500
3.875	100.581	100.581	100.081	6.250	103.750	103.750	103.500	4.125	98.958	98.958	98.458	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.579	100.579	100.079					4.375	99.627	99.627	99.127	Rate	30 Day	45 Day	60 Day
4.125	100.567	100.567	100.067					4.500	99.629	99.629	99.129	6.250	102.750	102.750	102.250
4.250	101.262	101.262	100.762					4.625	99.631	99.631	99.131	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.273	101.273	100.773					4.750	100.394	100.394	99.894				
4.500	101.271	101.271	100.771					5.000	100.397	100.397	99.897				
4.625	101.269	101.269	100.769					5.125	100.398	100.398	99.898				
4.750	102.057	102.057	101.557					5.500	102.289	102.289	101.789				
Borrower Paid Comp Only				Lender Paid Only				5.625	102.291	102.291	101.791				
								6.250	100.750	100.750	100.250				

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



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12/18/2020

45 Day Lock Exp.:

1/4/2021

60 Day Lock Exp.:

1/18/2021

W. Rate Sheet Dated: 11/18/2020

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.734	95.734	95.434
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	97.495	97.495	97.195
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	97.496	97.496	97.196
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	98.064	98.064	97.764	3.500	97.498	97.498	97.198
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.066	98.066	97.766	3.625	97.499	97.499	97.199
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	98.069	98.069	97.769	Margin = 2.250		Index = .120	
3.250	100.691	100.691	100.391	3.250	99.810	99.810	99.510	3.125	98.071	98.071	97.771	30 Year OTC			
3.375	100.694	100.694	100.394	3.375	99.823	99.823	99.523	3.250	101.040	101.040	100.740	Rate	30 Day	45 Day	60 Day
3.500	100.698	100.698	100.398	3.500	99.825	99.825	99.525	3.375	101.074	101.074	100.774	3.250	98.816	98.816	98.316
3.625	100.700	100.700	100.400	3.625	99.856	99.856	99.556	3.500	101.076	101.076	100.776	3.375	98.819	98.819	98.319
3.750	100.900	100.900	100.600	3.750	100.709	100.709	100.409	3.625	101.129	101.129	100.829	3.500	98.823	98.823	98.323
3.875	100.794	100.794	100.494	3.875	100.698	100.698	100.398	3.750	100.998	100.998	100.698	3.625	98.825	98.825	98.325
4.000	100.796	100.796	100.496	4.000	100.700	100.700	100.400	3.875	N/A	N/A	N/A	3.750	99.925	99.925	99.425
4.125	100.808	100.808	100.508	4.125	100.701	100.701	100.401	4.000	N/A	N/A	N/A	3.875	99.919	99.919	99.419
4.250	101.401	101.401	101.201	4.250	101.195	101.195	100.995	4.125	N/A	N/A	N/A	4.000	99.921	99.921	99.421
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	99.933	99.933	99.433
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.426	100.426	99.926
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	101.855	101.755	101.755	101.455	3.250	101.757	101.657	101.657	101.357	2.750	98.599	98.499	98.499	98.199
3.375	101.869	101.769	101.769	101.469	3.375	101.779	101.679	101.679	101.379	2.875	98.610	98.510	98.510	98.210
3.500	101.869	101.769	101.769	101.469	3.500	101.768	101.668	101.668	101.368	3.000	98.610	98.510	98.510	98.210
3.625	101.868	101.768	101.768	101.468	3.625	101.796	101.696	101.696	101.396	3.125	98.610	98.510	98.510	98.210
3.750	101.965	101.865	101.865	101.565	3.750	101.869	101.769	101.769	101.469	3.250	100.420	100.320	100.320	100.020
3.875	101.969	101.869	101.869	101.569	3.875	101.863	101.763	101.763	101.463	3.375	100.463	100.363	100.363	100.063
4.000	101.978	101.878	101.878	101.578	4.000	101.877	101.777	101.777	101.477	3.500	100.430	100.330	100.330	100.030
4.125	101.986	101.886	101.886	101.586	4.125	101.876	101.776	101.776	101.476	3.625	100.480	100.380	100.380	100.080
4.250	102.468	102.368	102.368	102.168	4.250	102.369	102.269	102.269	102.069	3.750	101.360	101.260	101.260	100.960

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	6.250	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

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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.	
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Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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W. Rate Sheet Dated: 11/18/2020

Release Time: 10:00 am ET

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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.: 12/18/2020
45 Day Lock Exp.: 1/4/2021
60 Day Lock Exp.: 1/18/2021

W. Rate Sheet Dated: 11/18/2020

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	100.892	100.892	100.665	3.375	101.671	101.671	101.471	3.375	101.671	101.671	101.471	2.500	100.279	100.279	100.072	3.375	101.164	101.164	100.964	2.500	100.279	100.279	100.072	3.375	101.164	101.164	100.964	2.500	100.279	100.279	100.072								
2.875	101.560	101.560	101.350	3.500	102.089	102.089	101.889	3.500	102.089	102.089	101.889	2.625	100.785	100.785	100.585	3.500	101.582	101.582	101.382	2.625	100.785	100.785	100.585	3.500	101.582	101.582	101.382	2.625	100.785	100.785	100.585								
2.990	102.035	102.035	101.835	3.625	102.321	102.321	102.121	3.625	102.321	102.321	102.121	2.750	100.413	100.413	100.213	3.625	101.814	101.814	101.614	2.750	100.413	100.413	100.213	3.625	101.814	101.814	101.614	2.750	100.413	100.413	100.213								
3.000	102.135	102.135	101.935	3.750	101.484	101.484	101.284	3.750	101.484	101.484	101.284	2.875	101.081	101.081	100.871	3.750	100.384	100.384	100.184	2.875	101.081	101.081	100.871	3.750	100.384	100.384	100.184	2.875	101.081	101.081	100.871								
3.125	102.461	102.461	102.261	3.875	101.827	101.827	101.627	3.875	101.827	101.827	101.627	2.990	101.556	101.556	101.356	3.875	100.727	100.727	100.527	2.990	101.556	101.556	101.356	3.875	100.727	100.727	100.527	2.990	101.556	101.556	101.356								
3.250	101.878	101.878	101.678	3.990	102.115	102.115	101.915	3.990	102.115	102.115	101.915	3.000	101.656	101.656	101.456	3.990	101.015	101.015	100.815	3.000	101.656	101.656	101.456	3.990	101.015	101.015	100.815	3.000	101.656	101.656	101.456								
3.375	102.421	102.421	102.221	4.000	102.215	102.215	102.015	4.000	102.215	102.215	102.015	3.125	101.982	101.982	101.782	4.000	101.115	101.115	100.915	3.125	101.982	101.982	101.782	4.000	101.115	101.115	100.915	3.125	101.982	101.982	101.782								
3.500	102.839	102.839	102.639	4.125	102.375	102.375	102.175	4.125	102.375	102.375	102.175	3.250	101.371	101.371	101.171	4.125	101.275	101.275	101.075	3.250	101.371	101.371	101.171	4.125	101.275	101.275	101.075	3.250	101.371	101.371	101.171								
3.625	103.071	103.071	102.871	4.250	102.717	102.717	102.517	4.250	102.717	102.717	102.517	3.375	101.914	101.914	101.714	4.250	100.992	100.992	100.792	3.375	101.914	101.914	101.714	4.250	100.992	100.992	100.792	3.375	101.914	101.914	101.714								
3.750	102.234	102.234	102.034	4.375	102.952	102.952	102.752	4.375	102.952	102.952	102.752	3.500	102.332	102.332	102.132	4.375	101.227	101.227	101.027	3.500	102.332	102.332	102.132	4.375	101.227	101.227	101.027	3.500	102.332	102.332	102.132								
3.875	102.577	102.577	102.377	4.500	103.162	103.162	102.962	4.500	103.162	103.162	102.962	3.625	102.564	102.564	102.364	4.500	101.437	101.437	101.237	3.625	102.564	102.564	102.364	4.500	101.437	101.437	101.237	3.625	102.564	102.564	102.364								
3.990	102.740	102.740	102.540	4.625	103.260	103.260	103.060	4.625	103.260	103.260	103.060	3.750	101.134	101.134	100.934	4.625	101.535	101.535	101.335	3.750	101.134	101.134	100.934	4.625	101.535	101.535	101.335	3.750	101.134	101.134	100.934								
4.000	102.840	102.840	102.640	4.750	103.560	103.560	103.360	4.750	103.560	103.560	103.360	3.875	101.477	101.477	101.277	4.750	100.710	100.710	100.510	3.875	101.477	101.477	101.277	4.750	100.710	100.710	100.510	3.875	101.477	101.477	101.277								
4.125	103.000	103.000	102.800	4.875	103.780	103.780	103.580	4.875	103.780	103.780	103.580	3.990	101.640	101.640	101.440	4.875	100.930	100.930	100.730	3.990	101.640	101.640	101.440	4.875	100.930	100.930	100.730	3.990	101.640	101.640	101.440								
4.250	103.342	103.342	103.142	4.990	104.010	104.010	103.810	4.990	104.010	104.010	103.810	4.000	101.740	101.740	101.540	4.990	101.160	101.160	100.960	4.000	101.740	101.740	101.540	4.990	101.160	101.160	100.960	4.000	101.740	101.740	101.540								
4.375	103.577	103.577	103.377	5.000	104.110	104.110	103.910	5.000	104.110	104.110	103.910	4.125	101.900	101.900	101.700	5.000	101.260	101.260	101.060	4.125	101.900	101.900	101.700	5.000	101.260	101.260	101.060	4.125	101.900	101.900	101.700								
4.500	103.787	103.787	103.587	5.125	104.343	104.343	104.143	5.125	104.343	104.343	104.143	4.250	101.617	101.617	101.417	5.125	101.343	101.343	101.143	4.250	101.617	101.617	101.417	5.125	101.343	101.343	101.143	4.250	101.617	101.617	101.417								
4.625	103.885	103.885	103.685	5.250	104.304	104.304	104.104	5.250	104.304	104.304	104.104	4.375	101.852	101.852	101.652	5.250	101.154	101.154	100.954	4.375	101.852	101.852	101.652	5.250	101.154	101.154	100.954	4.375	101.852	101.852	101.652								
4.750	104.185	104.185	103.985	5.375	105.028	105.028	104.828	5.375	105.028	105.028	104.828	4.500	102.062	102.062	101.862	5.375	101.728	101.728	101.528	4.500	102.062	102.062	101.862	5.375	101.728	101.728	101.528	4.500	102.062	102.062	101.862								
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	101.164	101.164	100.964	2.750	100.977	100.977	100.741	3.375	103.063	103.063	102.863	3.375	103.063	103.063	102.863	2.750	101.759	101.759	101.559	3.375	103.063	103.063	102.863	2.750	101.759	101.759	101.559	3.375	103.063	103.063	102.863								
3.500	101.582	101.582	101.382	2.875	101.567	101.567	101.338	3.500	103.434	103.434	103.234	3.500	103.434	103.434	103.234	2.875	102.054	102.054	101.854	3.500	103.434	103.434	103.234	2.875	102.054	102.054	101.854	3.500	103.434	103.434	103.234								
3.625	101.814	101.814	101.614	2.990	101.981	101.981	101.767	3.625	103.695	103.695	103.495	3.625	103.695	103.695	103.495	2.990	102.259	102.259	102.059	3.625	103.695	103.695	103.495	2.990	102.259	102.259	102.059	3.625	103.695	103.695	103.495								
3.750	100.384	100.384	100.184	3.000	102.081	102.081	101.867	3.750	103.456	103.456	103.256	3.750	103.456	103.456	103.256	3.000	102.359	102.359	102.159	3.750	103.456	103.456	103.256	3.000	102.359	102.359	102.159	3.750	103.456	103.456	103.256								
3.875	100.727	100.727	100.527	3.125	102.443	102.443	102.242	3.875	103.875	103.875	103.675	3.875	103.875	103.875	103.675	3.125	101.696	101.696	101.496	3.875	103.875	103.875	103.675	3.125	101.696	101.696	101.496	3.875	103.875	103.875	103.675								
3.990	101.015	101.015	100.815	3.250	102.063	102.063	101.863	3.990	104.117	104.117	103.917	3.990	104.117	104.117	103.917	3.250	101.926	101.926	101.726	3.990	104.117	104.117	103.917	3.250	101.926	101.926	101.726	3.990	104.117	104.117	103.917								
4.000	101.115	101.115	100.915	3.375	102.563	102.563	102.363	4.000	104.217	104.217	104.017	4.000	104.217	104.217	104.017	3.375	102.209	102.209	102.009	4.000	104.217	104.217	104.017	3.375	102.209	102.209	102.009	4.000	104.217	104.217	104.017								
4.125	101.275	101.275	101.075	3.500	102.934	102.934	102.734	4.125	104.378	104.378	104.178	4.125	104.378	104.378	104.178	3.500	102.404	102.404	102.204	4.125	104.378	104.378	104.178	3.500	102.404	102.404	102.204	4.125	104.378	104.378	104.178								
4.250	100.992	100.992	100.792	3.625	103.195	103.195	102.995	4.250	104.478	104.478	104.278	4.250	104.478	104.478	104.278	3.625	102.373	102.373	102.173	4.250	104.478	104.478	104.278	3.625	102.373	102.373	102.173	4.250	104.478	104.478	104.278								
4.375	101.227	101.227	101.027	3.750	102.956	102.956	102.756	4.375	104.669	104.669	104.469	4.375	104.669	104.669	104.469	3.750	102.666	102.666	102.466	4.375	104.669	104.669	104.469	3.750	102.666	102.666	102.466	4.375	104.669	104.669	104.469								
4.500	101.437	101.437	101.237	3.875	103.375	103.375	103.175	4.500	105.205	105.205	105.005	4.500	105.205	105.205	105.005	3.875	102.809	102.809	102.609	4.500	105.205	105.205	105.005	3.875	102.809	102.809	102.609	4.500	105.205	105.205	105.005								
4.625	101.535	101.535	101.335	3.990	103.617	103																																	



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.:

12/18/2020

45 Day Lock Exp.:

1/4/2021

60 Day Lock Exp.:

1/18/2021

W. Rate Sheet Dated: 11/18/2020

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	100.892	100.892	100.665	2.750	100.977	100.977	100.741	2.750	101.759	101.759	101.559	2.500	98.929	98.929	98.722	2.750	100.715	100.715	100.515
2.875	101.560	101.560	101.350	2.875	101.567	101.567	101.338	2.875	102.054	102.054	101.854	2.625	99.435	99.435	99.235	2.875	101.010	101.010	100.810
2.990	102.035	102.035	101.835	2.990	101.981	101.981	101.767	2.990	102.259	102.259	102.059	2.750	99.063	99.063	98.836	2.990	101.215	101.215	101.015
3.000	102.135	102.135	101.935	3.000	102.081	102.081	101.867	3.000	102.359	102.359	102.159	2.875	99.731	99.731	99.521	3.000	101.315	101.315	101.115
3.125	102.461	102.461	102.261	3.125	102.443	102.443	102.242	3.125	101.696	101.696	101.496	2.990	100.206	100.206	100.006	3.125	100.339	100.339	100.139
3.250	101.878	101.878	101.678	3.250	102.063	102.063	101.863	3.250	101.926	101.926	101.726	3.000	100.306	100.306	100.106	3.250	100.569	100.569	100.369
3.375	102.421	102.421	102.221	3.375	102.563	102.563	102.363	3.375	102.209	102.209	102.009	3.125	100.632	100.632	100.432	3.375	100.852	100.852	100.652
3.500	102.839	102.839	102.639	3.500	102.934	102.934	102.734	3.500	102.404	102.404	102.204	3.250	100.021	100.021	99.821	3.500	101.047	101.047	100.847
3.625	103.071	103.071	102.871	3.625	103.195	103.195	102.995	3.625	102.373	102.373	102.173	3.375	100.564	100.564	100.364	3.625	100.548	100.548	100.348
3.750	102.234	102.234	102.034	3.750	102.956	102.956	102.756	3.750	102.666	102.666	102.466	3.500	100.982	100.982	100.782	3.750	100.841	100.841	100.641
3.875	102.577	102.577	102.377	3.875	103.375	103.375	103.175	3.875	102.809	102.809	102.609	3.625	101.214	101.214	101.014	3.875	100.984	100.984	100.784
3.990	102.740	102.740	102.540	3.990	103.617	103.617	103.417	3.990	103.010	103.010	102.810	3.750	99.784	99.784	99.584	3.990	101.185	101.185	100.985
4.000	102.840	102.840	102.640	4.000	103.717	103.717	103.517	4.000	103.110	103.110	102.910	3.875	100.127	100.127	99.927	4.000	101.285	101.285	101.085
4.125	103.000	103.000	102.800	4.125	103.878	103.878	103.678	4.125	103.308	103.308	103.108	3.990	100.290	100.290	100.090	4.125	101.045	101.045	100.845
4.250	103.342	103.342	103.142	4.250	103.978	103.978	103.778	4.250	103.499	103.499	103.299	4.000	100.390	100.390	100.190	4.250	101.236	101.236	101.036
4.375	103.577	103.577	103.377	4.375	104.169	104.169	103.969	4.375	103.706	103.706	103.506	4.125	100.550	100.550	100.350	4.375	101.443	101.443	101.243
4.500	103.787	103.787	103.587	4.500	104.330	104.330	104.130	4.500	103.845	103.845	103.645	4.250	100.267	100.267	100.067	4.500	101.582	101.582	101.382
4.625	103.885	103.885	103.685	4.625	104.456	104.456	104.256	4.625	103.277	103.277	103.077	4.375	100.502	100.502	100.302	4.625	98.983	98.983	98.783
4.750	104.185	104.185	103.985	4.750	104.883	104.883	104.636	4.750	103.372	103.372	103.172	4.500	100.712	100.712	100.512	4.750	100.306	100.306	100.106

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.:

12/18/2020

45 Day Lock Exp.:

1/4/2021

60 Day Lock Exp.:

1/18/2021

W. Rate Sheet Dated: 11/18/2020

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	0.375	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)