



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.: 12/21/2020

45 Day Lock Exp.: 1/4/2021

60 Day Lock Exp.: 1/18/2021

W. Rate Sheet Dated: 11/19/2020

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	100.787	100.787	100.318	2.500	100.225	100.225	99.756	2.250	99.011	99.011	98.711	3.125	96.249	96.249	95.949
2.625	100.790	100.790	100.321	2.625	100.228	100.228	99.759	2.500	99.016	99.016	98.716	3.250	97.745	97.745	97.445
2.750	101.467	101.467	100.982	2.750	100.406	100.406	99.921	2.625	99.019	99.019	98.719	3.375	97.746	97.746	97.446
2.875	101.470	101.470	100.986	2.875	100.408	100.408	99.924	2.750	99.159	99.159	98.859	3.500	97.748	97.748	97.448
3.000	101.473	101.473	100.989	3.000	100.411	100.411	99.927	2.875	99.161	99.161	98.861	3.625	97.749	97.749	97.449
3.125	101.477	101.477	100.992	3.125	100.413	100.413	99.929	3.000	99.164	99.164	98.864	Margin = 2.250		Index = 0.120	
3.250	101.450	101.450	101.150	3.250	100.139	100.139	99.839	3.125	99.166	99.166	98.866	30 Year OTC			
3.375	101.454	101.454	101.154	3.375	100.152	100.152	99.852	3.250	101.275	101.275	100.975	Rate	30 Day	45 Day	60 Day
3.500	101.457	101.457	101.157	3.500	100.155	100.155	99.855	3.375	101.310	101.310	101.010	4.000	101.790	101.790	101.290
3.625	101.459	101.459	101.159	3.625	100.185	100.185	99.885	3.500	101.312	101.312	101.012	4.125	101.801	101.801	101.301
3.750	102.769	102.769	102.469	3.750	102.148	102.148	101.848	3.625	101.364	101.364	101.064	4.375	102.393	102.393	101.893
3.875	102.662	102.662	102.362	3.875	102.137	102.137	101.837	3.750	102.656	102.656	102.356	4.500	102.395	102.395	101.895
4.000	102.665	102.665	102.365	4.000	102.139	102.139	101.839	3.875	102.644	102.644	102.344	4.625	102.397	102.397	101.897
4.125	102.676	102.676	102.376	4.125	102.140	102.140	101.840	4.000	102.646	102.646	102.346	4.875	103.269	103.269	102.769
4.250	103.379	103.379	103.179	4.250	102.744	102.744	102.544	4.125	102.647	102.647	102.347	5.000	103.272	103.272	102.772
4.375	103.268	103.268	103.068	4.375	102.732	102.732	102.532	4.250	102.923	102.923	102.623	5.125	103.273	103.273	102.773
4.500	103.270	103.270	103.070	4.500	102.734	102.734	102.534	4.375	102.911	102.911	102.611	5.500	105.164	105.164	104.664
4.625	103.272	103.272	103.072	4.625	102.736	102.736	102.536	4.500	102.913	102.913	102.613	5.625	105.166	105.166	104.666
6.250	105.514	105.514	105.314	6.250	104.672	104.672	104.472	4.625	102.914	102.914	102.614	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	102.103	102.003	102.003	101.534	2.500	102.003	101.903	101.903	101.434	2.250	101.041	100.941	100.941	100.641	
2.625	102.103	102.003	102.003	101.534	2.625	102.003	101.903	101.903	101.434	2.375	101.044	100.944	100.944	100.644	
2.750	103.041	102.941	102.941	102.456	2.750	102.941	102.841	102.841	102.356	2.500	101.043	100.943	100.943	100.643	
2.875	103.044	102.944	102.944	102.460	2.875	102.944	102.844	102.844	102.359	2.625	101.043	100.943	100.943	100.643	
3.000	103.044	102.944	102.944	102.460	3.000	102.943	102.843	102.843	102.359	2.750	101.180	101.080	101.080	100.780	
3.125	103.044	102.944	102.944	102.460	3.125	102.943	102.843	102.843	102.358	2.875	101.192	101.092	101.092	100.792	
3.250	102.764	102.664	102.664	102.364	3.250	102.667	102.567	102.567	102.267	3.000	101.192	101.092	101.092	100.792	
3.375	102.778	102.678	102.678	102.378	3.375	102.688	102.588	102.588	102.288	3.125	101.191	101.091	101.091	100.791	
3.500	102.778	102.678	102.678	102.378	3.500	102.677	102.577	102.577	102.277	3.250	103.299	103.199	103.199	102.899	
3.625	102.777	102.677	102.677	102.377	3.625	102.706	102.606	102.606	102.306	3.375	103.341	103.241	103.241	102.941	
3.750	103.984	103.884	103.884	103.584	3.750	103.888	103.788	103.788	103.488	3.500	103.308	103.208	103.208	102.908	
3.875	103.988	103.888	103.888	103.588	3.875	103.882	103.782	103.782	103.482	3.625	103.359	103.259	103.259	102.959	
4.000	103.996	103.896	103.896	103.596	4.000	103.896	103.796	103.796	103.496	3.750	104.598	104.498	104.498	104.198	

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
			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

> 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	99.040	99.040	98.540	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.051	99.051	98.551	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.675	100.675	100.175	6.250	103.750	103.750	103.500	4.375	99.643	99.643	99.143				
4.000	100.672	100.672	100.172					4.500	99.645	99.645	99.145	Rate	30 Day	45 Day	60 Day
4.125	100.661	100.661	100.161					4.625	99.647	99.647	99.147	6.250	102.750	102.750	102.250
4.250	101.277	101.277	100.777					4.875	100.519	100.519	100.019	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only -1.000			
4.375	101.289	101.289	100.789					5.000	100.522	100.522	100.022				
4.500	101.286	101.286	100.786					5.125	100.523	100.523	100.023				
4.625	101.285	101.285	100.785					5.500	102.414	102.414	101.914				
4.750	102.182	102.182	101.682					5.625	102.416	102.416	101.916				
Borrower Paid Comp Only				Lender Paid Only				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			



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30 Day Lock Exp.:

12/21/2020

45 Day Lock Exp.:

1/4/2021

60 Day Lock Exp.:

1/18/2021

W. Rate Sheet Dated: 11/19/2020

Release Time: 10:00 am ET

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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	95.547	95.547	95.247
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	97.876	97.876	97.576	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	97.879	97.879	97.579	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	97.881	97.881	97.581	Margin = 2.250		Index = .120	
3.250	100.613	100.613	100.313	3.250	99.732	99.732	99.432	3.125	97.883	97.883	97.583	30 Year OTC			
3.375	100.616	100.616	100.316	3.375	99.745	99.745	99.445	3.250	100.868	100.868	100.568	Rate	30 Day	45 Day	60 Day
3.500	100.619	100.619	100.319	3.500	99.747	99.747	99.447	3.375	100.902	100.902	100.602	3.250	98.738	98.738	98.238
3.625	100.622	100.622	100.322	3.625	99.778	99.778	99.478	3.500	100.905	100.905	100.605	3.375	98.741	98.741	98.241
3.750	101.119	101.119	100.819	3.750	100.928	100.928	100.628	3.625	100.957	100.957	100.657	3.500	98.744	98.744	98.244
3.875	101.012	101.012	100.712	3.875	100.917	100.917	100.617	3.750	101.436	101.436	101.136	3.625	98.747	98.747	98.247
4.000	101.015	101.015	100.715	4.000	100.919	100.919	100.619	3.875	N/A	N/A	N/A	3.750	100.144	100.144	99.644
4.125	101.026	101.026	100.726	4.125	100.920	100.920	100.620	4.000	N/A	N/A	N/A	3.875	100.137	100.137	99.637
4.250	101.604	101.604	101.404	4.250	101.399	101.399	101.199	4.125	N/A	N/A	N/A	4.000	100.140	100.140	99.640
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	100.151	100.151	99.651
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	100.629	100.629	100.129
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	101.577	101.477	101.477	101.177	3.250	101.479	101.379	101.379	101.079	2.750	98.399	98.299	98.299	97.999
3.375	101.591	101.491	101.491	101.191	3.375	101.501	101.401	101.401	101.101	2.875	98.410	98.310	98.310	98.010
3.500	101.591	101.491	101.491	101.191	3.500	101.490	101.390	101.390	101.090	3.000	98.410	98.310	98.310	98.010
3.625	101.590	101.490	101.490	101.190	3.625	101.518	101.418	101.418	101.118	3.125	98.410	98.310	98.310	98.010
3.750	101.984	101.884	101.884	101.584	3.750	101.888	101.788	101.788	101.488	3.250	100.174	100.074	100.074	99.774
3.875	101.988	101.888	101.888	101.588	3.875	101.882	101.782	101.782	101.482	3.375	100.216	100.116	100.116	99.816
4.000	101.996	101.896	101.896	101.596	4.000	101.896	101.796	101.796	101.496	3.500	100.183	100.083	100.083	99.783
4.125	102.005	101.905	101.905	101.605	4.125	101.895	101.795	101.795	101.495	3.625	100.234	100.134	100.134	99.834
4.250	102.471	102.371	102.371	102.171	4.250	102.372	102.272	102.272	102.072	3.750	101.473	101.373	101.373	101.073

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				
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	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)	



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30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

12/21/2020

1/4/2021

1/18/2021

W. Rate Sheet Dated: 11/19/2020

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

30 Day Lock Exp.: 12/21/2020
45 Day Lock Exp.: 1/4/2021
60 Day Lock Exp.: 1/18/2021

W. Rate Sheet Dated: 11/19/2020

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	100.843	100.843	100.627	3.375	101.701	101.701	101.501	3.375	101.701	101.701	101.501	2.500	100.197	100.197	99.997	3.375	101.194	101.194	100.994	2.500	100.197	100.197	99.997	3.375	101.194	101.194	100.994	2.500	100.197	100.197	99.997
2.875	101.516	101.516	101.314	3.500	102.122	102.122	101.922	3.500	102.122	102.122	101.922	2.625	100.704	100.704	100.504	3.500	101.615	101.615	101.415	2.625	100.704	100.704	100.504	3.500	101.615	101.615	101.415	2.625	100.704	100.704	100.504
2.990	101.996	101.996	101.796	3.625	102.359	102.359	102.159	3.625	102.359	102.359	102.159	2.750	100.364	100.364	100.164	3.625	101.852	101.852	101.652	2.750	100.364	100.364	100.164	3.625	101.852	101.852	101.652	2.750	100.364	100.364	100.164
3.000	102.096	102.096	101.896	3.750	101.636	101.636	101.436	3.750	101.636	101.636	101.436	2.875	101.037	101.037	100.835	3.750	100.536	100.536	100.336	2.875	101.037	101.037	100.835	3.750	100.536	100.536	100.336	2.875	101.037	101.037	100.835
3.125	102.421	102.421	102.221	3.875	101.982	101.982	101.782	3.875	101.982	101.982	101.782	2.990	101.517	101.517	101.317	3.875	100.882	100.882	100.682	2.990	101.517	101.517	101.317	3.875	100.882	100.882	100.682	2.990	101.517	101.517	101.317
3.250	101.907	101.907	101.707	3.990	102.271	102.271	102.071	3.990	102.271	102.271	102.071	3.000	101.617	101.617	101.417	3.990	101.171	101.171	100.971	3.000	101.617	101.617	101.417	3.990	101.171	101.171	100.971	3.000	101.617	101.617	101.417
3.375	102.451	102.451	102.251	4.000	102.371	102.371	102.171	4.000	102.371	102.371	102.171	3.125	101.942	101.942	101.742	4.000	101.742	101.742	101.542	3.125	101.942	101.942	101.742	4.000	101.742	101.742	101.542	3.125	101.942	101.942	101.742
3.500	102.872	102.872	102.672	4.125	102.532	102.532	102.332	4.125	102.532	102.532	102.332	3.250	101.400	101.400	101.200	4.125	101.432	101.432	101.232	3.250	101.400	101.400	101.200	4.125	101.432	101.432	101.232	3.250	101.400	101.400	101.200
3.625	103.109	103.109	102.909	4.250	102.763	102.763	102.563	4.250	102.763	102.763	102.563	3.375	101.944	101.944	101.744	4.250	101.744	101.744	101.544	3.375	101.944	101.944	101.744	4.250	101.744	101.744	101.544	3.375	101.944	101.944	101.744
3.750	102.386	102.386	102.186	4.375	102.999	102.999	102.799	4.375	102.999	102.999	102.799	3.500	102.365	102.365	102.165	4.375	101.274	101.274	101.074	3.500	102.365	102.365	102.165	4.375	101.274	101.274	101.074	3.500	102.365	102.365	102.165
3.875	102.732	102.732	102.532	4.500	103.209	103.209	103.009	4.500	103.209	103.209	103.009	3.625	102.602	102.602	102.402	4.500	101.484	101.484	101.284	3.625	102.602	102.602	102.402	4.500	101.484	101.484	101.284	3.625	102.602	102.602	102.402
3.990	102.896	102.896	102.696	4.625	103.307	103.307	103.107	4.625	103.307	103.307	103.107	3.750	102.186	102.186	101.986	4.625	101.582	101.582	101.382	3.750	102.186	102.186	101.986	4.625	101.582	101.582	101.382	3.750	102.186	102.186	101.986
4.000	102.996	102.996	102.796	4.750	103.532	103.532	103.332	4.750	103.532	103.532	103.332	3.875	101.632	101.632	101.432	4.750	101.682	101.682	101.482	3.875	101.632	101.632	101.432	4.750	101.682	101.682	101.482	3.875	101.632	101.632	101.432
4.125	103.157	103.157	102.957	4.875	103.752	103.752	103.552	4.875	103.752	103.752	103.552	3.990	101.796	101.796	101.596	4.875	101.902	101.902	101.702	3.990	101.796	101.796	101.596	4.875	101.902	101.902	101.702	3.990	101.796	101.796	101.596
4.250	103.388	103.388	103.188	4.990	103.982	103.982	103.782	4.990	103.982	103.982	103.782	4.000	101.896	101.896	101.696	4.990	101.132	101.132	100.932	4.000	101.896	101.896	101.696	4.990	101.132	101.132	100.932	4.000	101.896	101.896	101.696
4.375	103.624	103.624	103.424	5.000	104.082	104.082	103.882	5.000	104.082	104.082	103.882	4.125	102.057	102.057	101.857	5.000	101.232	101.232	101.032	4.125	102.057	102.057	101.857	5.000	101.232	101.232	101.032	4.125	102.057	102.057	101.857
4.500	103.834	103.834	103.634	5.125	104.315	104.315	104.115	5.125	104.315	104.315	104.115	4.250	101.663	101.663	101.463	5.125	101.315	101.315	101.115	4.250	101.663	101.663	101.463	5.125	101.315	101.315	101.115	4.250	101.663	101.663	101.463
4.625	103.932	103.932	103.732	5.250	104.363	104.363	104.163	5.250	104.363	104.363	104.163	4.375	101.899	101.899	101.699	5.250	101.213	101.213	101.013	4.375	101.899	101.899	101.699	5.250	101.213	101.213	101.013	4.375	101.899	101.899	101.699
4.750	104.157	104.157	103.957	5.375	105.194	105.194	104.969	5.375	105.194	105.194	104.969	4.500	102.109	102.109	101.909	5.375	101.894	101.894	101.694	4.500	102.109	102.109	101.909	5.375	101.894	101.894	101.694	4.500	102.109	102.109	101.909
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	101.194	101.194	100.994	2.750	100.928	100.928	100.703	3.375	103.097	103.097	102.897	3.375	103.097	103.097	102.897	2.750	101.689	101.689	101.489	3.375	103.097	103.097	102.897	2.750	101.689	101.689	101.489	3.375	103.097	103.097	102.897
3.500	101.615	101.615	101.415	2.875	101.520	101.520	101.303	3.500	103.468	103.468	103.268	3.500	103.468	103.468	103.268	2.875	101.983	101.983	101.783	3.500	103.468	103.468	103.268	2.875	101.983	101.983	101.783	3.500	103.468	103.468	103.268
3.625	101.852	101.852	101.652	2.990	101.940	101.940	101.735	3.625	103.731	103.731	103.531	3.625	103.731	103.731	103.531	2.990	102.189	102.189	101.989	3.625	103.731	103.731	103.531	2.990	102.189	102.189	101.989	3.625	103.731	103.731	103.531
3.750	100.536	100.536	100.336	3.000	102.040	102.040	101.835	3.750	103.601	103.601	103.401	3.750	103.601	103.601	103.401	3.000	102.289	102.289	102.089	3.750	103.601	103.601	103.401	3.000	102.289	102.289	102.089	3.750	103.601	103.601	103.401
3.875	100.882	100.882	100.682	3.125	102.405	102.405	102.205	3.875	104.022	104.022	103.822	3.875	104.022	104.022	103.822	3.125	101.642	101.642	101.442	3.875	104.022	104.022	103.822	3.125	101.642	101.642	101.442	3.875	104.022	104.022	103.822
3.990	101.171	101.171	100.971	3.250	102.092	102.092	101.892	3.990	104.266	104.266	104.066	3.990	104.266	104.266	104.066	3.250	101.873	101.873	101.673	3.990	104.266	104.266	104.066	3.250	101.873	101.873	101.673	3.990	104.266	104.266	104.066
4.000	101.271	101.271	101.071	3.375	102.597	102.597	102.397	4.000	104.366	104.366	104.166	4.000	104.366	104.366	104.166	3.375	102.158	102.158	101.958	4.000	104.366	104.366	104.166	3.375	102.158	102.158	101.958	4.000	104.366	104.366	104.166
4.125	101.432	101.432	101.232	3.500	102.968	102.968	102.768	4.125	104.528	104.528	104.328	4.125	104.528	104.528	104.328	3.500	102.353	102.353	102.153	4.125	104.528	104.528	104.328	3.500	102.353	102.353	102.153	4.125	104.528	104.528	104.328
4.250	101.038	101.038	100.838	3.625	103.231	103.231	103.031	4.250	104.517	104.517	104.317	4.250	104.517	104.517	104.317	3.625	102.333	102.333	102.133	4.250	104.517	104.517	104.317	3.625	102.333	102.333	102.133	4.250	104.517	104.517	104.317
4.375	101.274	101.274	101.074	3.750	103.101	103.101	102.901	4.375	104.708	104.708	104.508	4.375	104.708	104.708	104.508	3.750	102.628	102.628	102.428	4.375	104.708	104.708	104.508	3.750	102.628	102.628	102.428	4.375	104.708	104.708	104.508
4.500	101.484	101.484	101.284	3.875	103.522	103.522	103.322	4.500	105.244	105.244	105.044	4.500	105.244	105.244	105.044	3.875	102.770	102.770	102.570	4.500	105.244	105.244	105.044	3.875	102.770	102.770	102.570	4.500	105.244	105.244	105.044
4.625	101.582	101.582	101.382	3.990	103.766	103.763																									



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.:

12/21/2020

45 Day Lock Exp.:

1/4/2021

60 Day Lock Exp.:

1/18/2021

W. Rate Sheet Dated: 11/19/2020

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	100.843	100.843	100.627	2.750	100.928	100.928	100.703	2.750	101.689	101.689	101.489	2.500	98.847	98.847	98.647	2.750	100.645	100.645	100.445
2.875	101.516	101.516	101.314	2.875	101.520	101.520	101.303	2.875	101.983	101.983	101.783	2.625	99.354	99.354	99.154	2.875	100.939	100.939	100.739
2.990	101.996	101.996	101.796	2.990	101.940	101.940	101.735	2.990	102.189	102.189	101.989	2.750	99.014	99.014	98.798	2.990	101.145	101.145	100.945
3.000	102.096	102.096	101.896	3.000	102.040	102.040	101.835	3.000	102.289	102.289	102.089	2.875	99.687	99.687	99.485	3.000	101.245	101.245	101.045
3.125	102.421	102.421	102.221	3.125	102.405	102.405	102.205	3.125	101.642	101.642	101.442	2.990	100.167	100.167	99.967	3.125	100.285	100.285	100.085
3.250	101.907	101.907	101.707	3.250	102.092	102.092	101.892	3.250	101.873	101.873	101.673	3.000	100.267	100.267	100.067	3.250	100.516	100.516	100.316
3.375	102.451	102.451	102.251	3.375	102.597	102.597	102.397	3.375	102.158	102.158	101.958	3.125	100.592	100.592	100.392	3.375	100.801	100.801	100.601
3.500	102.872	102.872	102.672	3.500	102.968	102.968	102.768	3.500	102.353	102.353	102.153	3.250	100.050	100.050	99.850	3.500	100.996	100.996	100.796
3.625	103.109	103.109	102.909	3.625	103.231	103.231	103.031	3.625	102.333	102.333	102.133	3.375	100.594	100.594	100.394	3.625	100.508	100.508	100.308
3.750	102.386	102.386	102.186	3.750	103.101	103.101	102.901	3.750	102.628	102.628	102.428	3.500	101.015	101.015	100.815	3.750	100.803	100.803	100.603
3.875	102.732	102.732	102.532	3.875	103.522	103.522	103.322	3.875	102.770	102.770	102.570	3.625	101.252	101.252	101.052	3.875	100.945	100.945	100.745
3.990	102.896	102.896	102.696	3.990	103.766	103.766	103.566	3.990	102.976	102.976	102.776	3.750	99.936	99.936	99.736	3.990	101.151	101.151	100.951
4.000	102.996	102.996	102.796	4.000	103.866	103.866	103.666	4.000	103.076	103.076	102.876	3.875	100.282	100.282	100.082	4.000	101.251	101.251	101.051
4.125	103.157	103.157	102.957	4.125	104.028	104.028	103.828	4.125	103.286	103.286	103.086	3.990	100.446	100.446	100.246	4.125	101.023	101.023	100.823
4.250	103.388	103.388	103.188	4.250	104.017	104.017	103.817	4.250	103.479	103.479	103.279	4.000	100.546	100.546	100.346	4.250	101.216	101.216	101.016
4.375	103.624	103.624	103.424	4.375	104.208	104.208	104.008	4.375	103.685	103.685	103.485	4.125	100.707	100.707	100.507	4.375	101.422	101.422	101.222
4.500	103.834	103.834	103.634	4.500	104.369	104.369	104.169	4.500	103.825	103.825	103.625	4.250	100.313	100.313	100.113	4.500	101.562	101.562	101.362
4.625	103.932	103.932	103.732	4.625	104.497	104.497	104.297	4.625	103.244	103.244	103.044	4.375	100.549	100.549	100.349	4.625	98.950	98.950	98.750
4.750	104.157	104.157	103.865	4.750	104.848	104.848	104.619	4.750	103.341	103.341	103.141	4.500	100.759	100.759	100.559	4.750	100.275	100.275	100.075

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.:

12/21/2020

45 Day Lock Exp.:

1/4/2021

60 Day Lock Exp.:

1/18/2021

W. Rate Sheet Dated: 11/19/2020

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)