

W. Rate Sheet Dated: 11/20/2020

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	100.302	2.500	100.225	100.225	99.740	2.250	99.007	99.007	98.707	3.125	96.249	96.249	95.949
2.625	100.790	100.790	100.306	2.625	100.228	100.228	99.743	2.500	99.012	99.012	98.712	3.250	97.745	97.745	97.445
2.750	101.435	101.435	100.951	2.750	100.374	100.374	99.890	2.625	99.015	99.015	98.715	3.375	97.746	97.746	97.446
2.875	101.439	101.439	100.954	2.875	100.377	100.377	99.893	2.750	99.139	99.139	98.839	3.500	97.748	97.748	97.448
3.000	101.442	101.442	100.958	3.000	100.380	100.380	99.896	2.875	99.142	99.142	98.842	3.625	97.749	97.749	97.449
3.125	101.445	101.445	100.961	3.125	100.382	100.382	99.898	3.000	99.144	99.144	98.844	Margin = 2.250		Index = 0.120	
3.250	101.419	101.419	101.119	3.250	100.108	100.108	99.808	3.125	99.146	99.146	98.846	30 Year OTC			
3.375	101.422	101.422	101.122	3.375	100.121	100.121	99.821	3.250	101.322	101.322	101.022	Rate	30 Day	45 Day	60 Day
3.500	101.426	101.426	101.126	3.500	100.124	100.124	99.824	3.375	101.357	101.357	101.057	4.000	101.790	101.790	101.290
3.625	101.428	101.428	101.128	3.625	100.154	100.154	99.854	3.500	101.359	101.359	101.059	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	101.411	101.411	101.111	4.375	102.486	102.486	101.986
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	102.489	102.489	101.989
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	102.490	102.490	101.990
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	103.363	103.363	102.863
4.250	103.473	103.473	103.273	4.250	102.837	102.837	102.637	4.125	102.647	102.647	102.347	5.000	103.365	103.365	102.865
4.375	103.361	103.361	103.161	4.375	102.826	102.826	102.626	4.250	102.939	102.939	102.639	5.125	103.367	103.367	102.867
4.500	103.364	103.364	103.164	4.500	102.828	102.828	102.628	4.375	102.927	102.927	102.627	5.500	105.383	105.383	104.883
4.625	103.365	103.365	103.165	4.625	102.829	102.829	102.629	4.500	102.929	102.929	102.629	5.625	105.384	105.384	104.884
6.250	106.000	106.000	105.800	6.250	105.734	105.734	105.534	4.625	102.930	102.930	102.630	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	101.519	2.500	102.003	101.903	101.903	101.419	2.250	101.037	100.937	100.937	100.637
2.625	102.103	102.003	102.003	101.519	2.625	102.003	101.903	101.903	101.419	2.375	101.040	100.940	100.940	100.640
2.750	103.009	102.909	102.909	102.425	2.750	102.909	102.809	102.809	102.325	2.500	101.039	100.939	100.939	100.639
2.875	103.013	102.913	102.913	102.429	2.875	102.912	102.812	102.812	102.328	2.625	101.039	100.939	100.939	100.639
3.000	103.013	102.913	102.913	102.428	3.000	102.912	102.812	102.812	102.328	2.750	101.161	101.061	101.061	100.761
3.125	103.013	102.913	102.913	102.428	3.125	102.911	102.811	102.811	102.327	2.875	101.172	101.072	101.072	100.772
3.250	102.733	102.633	102.633	102.333	3.250	102.635	102.535	102.535	102.235	3.000	101.172	101.072	101.072	100.772
3.375	102.747	102.647	102.647	102.347	3.375	102.657	102.557	102.557	102.257	3.125	101.171	101.071	101.071	100.771
3.500	102.747	102.647	102.647	102.347	3.500	102.646	102.546	102.546	102.246	3.250	103.345	103.245	103.245	102.945
3.625	102.746	102.646	102.646	102.346	3.625	102.674	102.574	102.574	102.274	3.375	103.388	103.288	103.288	102.988
3.750	103.984	103.884	103.884	103.584	3.750	103.888	103.788	103.788	103.488	3.500	103.355	103.255	103.255	102.955
3.875	103.988	103.888	103.888	103.588	3.875	103.882	103.782	103.782	103.482	3.625	103.405	103.305	103.305	103.005
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 >90.000		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	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	99.736	99.736	99.236				
4.000	100.672	100.672	100.172					4.500	99.739	99.739	99.239	Rate	30 Day	45 Day	60 Day
4.125	100.661	100.661	100.161					4.625	99.740	99.740	99.240	6.250	102.750	102.750	102.250
4.250	101.371	101.371	100.871					4.875	100.613	100.613	100.113	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.382	101.382	100.882					5.000	100.615	100.615	100.115				
4.500	101.380	101.380	100.880					5.125	100.617	100.617	100.117				
4.625	101.378	101.378	100.878					5.500	102.633	102.633	102.133				
4.750	102.276	102.276	101.776					5.625	102.634	102.634	102.134				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.250				

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/21/2020

45 Day Lock Exp.:

1/4/2021

60 Day Lock Exp.:

1/19/2021

W. Rate Sheet Dated: 11/20/2020

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	97.857	97.857	97.557	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	97.859	97.859	97.559	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	97.862	97.862	97.562	Margin = 2.250		Index = .120	
3.250	100.582	100.582	100.282	3.250	99.701	99.701	99.401	3.125	97.864	97.864	97.564	30 Year OTC			
3.375	100.585	100.585	100.285	3.375	99.714	99.714	99.414	3.250	100.915	100.915	100.615	Rate	30 Day	45 Day	60 Day
3.500	100.588	100.588	100.288	3.500	99.716	99.716	99.416	3.375	100.949	100.949	100.649	3.250	98.707	98.707	98.207
3.625	100.591	100.591	100.291	3.625	99.747	99.747	99.447	3.500	100.951	100.951	100.651	3.375	98.710	98.710	98.210
3.750	101.119	101.119	100.819	3.750	100.928	100.928	100.628	3.625	101.004	101.004	100.704	3.500	98.713	98.713	98.213
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	98.716	98.716	98.216
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	101.698	101.698	101.498	4.250	101.492	101.492	101.292	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	100.723	100.723	100.223
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	101.546	101.446	101.446	101.146	3.250	101.448	101.348	101.348	101.048	2.750	98.380	98.280	98.280	97.980
3.375	101.560	101.460	101.460	101.160	3.375	101.469	101.369	101.369	101.069	2.875	98.391	98.291	98.291	97.991
3.500	101.559	101.459	101.459	101.159	3.500	101.459	101.359	101.359	101.059	3.000	98.391	98.291	98.291	97.991
3.625	101.559	101.459	101.459	101.159	3.625	101.487	101.387	101.387	101.087	3.125	98.390	98.290	98.290	97.990
3.750	101.984	101.884	101.884	101.584	3.750	101.888	101.788	101.788	101.488	3.250	100.220	100.120	100.120	99.820
3.875	101.988	101.888	101.888	101.588	3.875	101.882	101.782	101.782	101.482	3.375	100.263	100.163	100.163	99.863
4.000	101.996	101.896	101.896	101.596	4.000	101.896	101.796	101.796	101.496	3.500	100.230	100.130	100.130	99.830
4.125	102.005	101.905	101.905	101.605	4.125	101.895	101.795	101.795	101.495	3.625	100.280	100.180	100.180	99.880
4.250	102.565	102.465	102.465	102.265	4.250	102.466	102.366	102.366	102.166	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					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.:

12/21/2020

45 Day Lock Exp.:

1/4/2021

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1/19/2021

W. Rate Sheet Dated: 11/20/2020

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 <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@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.: 1/19/2021

W. Rate Sheet Dated: 11/20/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.967	100.967	100.758	3.375	101.831	101.831	101.631	3.375	101.831	101.831	101.631	2.500	100.428	100.428	100.228	3.375	101.324	101.324	101.124
2.875	101.635	101.635	101.435	3.500	102.219	102.219	102.019	3.500	102.219	102.219	102.019	2.625	100.918	100.918	100.718	3.500	101.712	101.712	101.512
2.990	102.127	102.127	101.927	3.625	102.453	102.453	102.253	3.625	102.453	102.453	102.253	2.750	100.488	100.488	100.279	3.625	101.946	101.946	101.746
3.000	102.227	102.227	102.027	3.750	101.588	101.588	101.388	3.750	101.588	101.588	101.388	2.875	101.156	101.156	100.956	3.750	100.488	100.488	100.288
3.125	102.540	102.540	102.340	3.875	101.931	101.931	101.731	3.875	101.931	101.931	101.731	2.990	101.648	101.648	101.448	3.875	100.831	100.831	100.631
3.250	102.013	102.013	101.813	3.990	102.218	102.218	102.018	3.990	102.218	102.218	102.018	3.000	101.748	101.748	101.548	3.990	101.118	101.118	100.918
3.375	102.581	102.581	102.381	4.000	102.318	102.318	102.118	4.000	102.318	102.318	102.118	3.125	102.061	102.061	101.861	4.000	101.218	101.218	101.018
3.500	102.969	102.969	102.769	4.125	102.475	102.475	102.275	4.125	102.475	102.475	102.275	3.250	101.506	101.506	101.306	4.125	101.375	101.375	101.175
3.625	103.203	103.203	103.003	4.250	102.690	102.690	102.490	4.250	102.690	102.690	102.490	3.375	102.074	102.074	101.874	4.250	100.965	100.965	100.765
3.750	102.338	102.338	102.138	4.375	102.926	102.926	102.726	4.375	102.926	102.926	102.726	3.500	102.462	102.462	102.262	4.375	101.201	101.201	101.001
3.875	102.681	102.681	102.481	4.500	103.136	103.136	102.936	4.500	103.136	103.136	102.936	3.625	102.696	102.696	102.496	4.500	101.411	101.411	101.211
3.990	102.843	102.843	102.643	4.625	103.235	103.235	103.035	4.625	103.235	103.235	103.035	3.750	101.238	101.238	101.038	4.625	101.510	101.510	101.310
4.000	102.943	102.943	102.743	4.750	103.548	103.548	103.272	4.750	103.548	103.548	103.272	3.875	101.581	101.581	101.381	4.750	100.698	100.698	100.422
4.125	103.100	103.100	102.900	4.875	103.766	103.766	103.504	4.875	103.766	103.766	103.504	3.990	101.743	101.743	101.543	4.875	100.916	100.916	100.654
4.250	103.315	103.315	103.115	4.990	103.996	103.996	103.740	4.990	103.996	103.996	103.740	4.000	101.843	101.843	101.643	4.990	101.146	101.146	100.890
4.375	103.551	103.551	103.351	5.000	104.096	104.096	103.840	5.000	104.096	104.096	103.840	4.125	102.000	102.000	101.800	5.000	101.246	101.246	100.990
4.500	103.761	103.761	103.561	5.125	104.327	104.327	104.075	5.125	104.327	104.327	104.075	4.250	101.590	101.590	101.390	5.125	101.327	101.327	101.075
4.625	103.860	103.860	103.660	5.250	104.414	104.414	104.214	5.250	104.414	104.414	104.214	4.375	101.826	101.826	101.626	5.250	101.264	101.264	101.064
4.750	104.173	104.173	103.897	5.375	105.199	105.199	104.984	5.375	105.199	105.199	104.984	4.500	102.036	102.036	101.836	5.375	101.899	101.899	101.684
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.324	101.324	101.124	2.750	101.057	101.057	100.832	3.375	103.123	103.123	102.923	3.375	103.123	103.123	102.923	2.750	101.731	101.731	101.531
3.500	101.712	101.712	101.512	2.875	101.644	101.644	101.427	3.500	103.493	103.493	103.293	3.500	103.493	103.493	103.293	2.875	102.065	102.065	101.865
3.625	101.946	101.946	101.746	2.990	102.056	102.056	101.854	3.625	103.753	103.753	103.553	3.625	103.753	103.753	103.553	2.990	102.189	102.189	101.989
3.750	100.488	100.488	100.288	3.000	102.156	102.156	101.954	3.750	103.562	103.562	103.362	3.750	103.562	103.562	103.362	3.000	102.289	102.289	102.089
3.875	100.831	100.831	100.631	3.125	102.520	102.520	102.320	3.875	103.980	103.980	103.780	3.875	103.980	103.980	103.780	3.125	101.761	101.761	101.561
3.990	101.118	101.118	100.918	3.250	102.124	102.124	101.924	3.990	104.223	104.223	104.023	3.990	104.223	104.223	104.023	3.250	101.990	101.990	101.790
4.000	101.218	101.218	101.018	3.375	102.623	102.623	102.423	4.000	104.323	104.323	104.123	4.000	104.323	104.323	104.123	3.375	102.273	102.273	102.073
4.125	101.375	101.375	101.175	3.500	102.993	102.993	102.793	4.125	104.481	104.481	104.281	4.125	104.481	104.481	104.281	3.500	102.469	102.469	102.269
4.250	100.965	100.965	100.765	3.625	103.253	103.253	103.053	4.250	104.474	104.474	104.274	4.250	104.474	104.474	104.274	3.625	102.365	102.365	102.165
4.375	101.201	101.201	101.001	3.750	103.062	103.062	102.862	4.375	104.664	104.664	104.464	4.375	104.664	104.664	104.464	3.750	102.658	102.658	102.458
4.500	101.411	101.411	101.211	3.875	103.480	103.480	103.280	4.500	105.199	105.199	104.999	4.500	105.199	105.199	104.999	3.875	102.801	102.801	102.601
4.625	101.510	101.510	101.310	3.990	103.723	103.723	103.523	4.625	105.325	105.325	105.125	4.625	105.325	105.325	105.125	3.990	103.002	103.002	102.802
4.750	100.698	100.698	100.422	4.000	103.823	103.823	103.623	4.750	105.746	105.746	105.533	4.750	105.746	105.746	105.533	4.000	103.102	103.102	102.902
4.875	100.916	100.916	100.654	4.125	103.981	103.981	103.781	4.875	105.994	105.994	105.785	4.875	105.994	105.994	105.785	4.125	103.288	103.288	103.088
4.990	101.146	101.146	100.890	4.250	103.974	103.974	103.774	4.990	106.189	106.189	105.980	4.990	106.189	106.189	105.980	4.250	103.478	103.478	103.278
5.000	101.246	101.246	100.990	4.375	104.164	104.164	103.964	5.000	106.289	106.289	106.080	5.000	106.289	106.289	106.080	4.375	103.682	103.682	103.482
5.125	101.327	101.327	101.075	4.500	104.324	104.324	104.124	5.125	106.566	106.566	106.360	5.125	106.566	106.566	106.360	4.500	103.824	103.824	103.624
5.250	101.264	101.264	101.064	4.625	104.450	104.450	104.250	5.250	106.182	106.182	105.982	5.250	106.182	106.182	105.982	4.625	103.244	103.244	103.044
5.375	101.899	101.899	101.684	4.750	104.871	104.871	104.658	5.375	105.448	105.448	105.233	5.375	105.448	105.448	105.233	4.750	103.339	103.339	103.139
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	103.731	103.731	103.531	2.750	103.981	103.981	103.781	2.750	101.987	101.987	101.787	2.750	103.987	103.987	103.787	2.750	104.237	104.237	104.037
2.875	102.190	102.190	101.990	2.875	102.190	102.190	101.990	2.875	102.321	102.321	102.121	2.875	102.446	102.446	102.246	2.875	102.446	102.446	102.246
2.990	102.314	102.314	102.114	2.990	102.314	102.314	102.114	2.990	102.445	102.445	102.245	2.990	102.570	102.570	102.370	2.990	102.570	102.570	102.370
3.000	102.414	102.414	102.214	3.000	102.414	102.414	102.214	3.000	102.545	102.545	102.345	3.000	102.670	102.670	102.470	3.000	102.670	102.670	102.470
3.125	101.886	101.886	101.686	3.125	101.886	101.886	101.686	3.125	101.704	101.704	101.504	3.125	101.829	101.829	101.629	3.125	101.829	101.829	101.629
3.250	102.115	102.115	101.915	3.250	102.115	102.115	101.915	3.250	101.933	101.933	101.733	3.250	102.058	102.058	101.858	3.250	102.058	102.058	101.858
3.375	102.398	102.398	102.198	3.375	102.398	102.398	102.198	3.375	102.216	102.216	102.016	3.375	102.341	102.341	102.141	3.375	102.341	102.341	102.141
3.500	102.594	102.594	102.394	3.500	102.594	102.594	102.394	3.500	102.412	102.412	102.212	3.500	102.537	102.537	102.337	3.500	102.537	102.537	102.337
3.625	102.490	102.490	102.290	3.625	102.490	102.490	102.290	3.625	101.840	101.840	101.640	3.625	101.965	101.965	101.765	3.625	101.965	101.965	101.765
3.750	102.783	102.783	102.583	3.750	102.783	1													



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.:

1/19/2021

W. Rate Sheet Dated: 11/20/2020

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	100.967	100.967	100.758	2.750	101.057	101.057	100.832	2.750	101.731	101.731	101.531	2.500	99.078	99.078	98.878	2.750	100.687	100.687	100.487
2.875	101.635	101.635	101.435	2.875	101.644	101.644	101.427	2.875	102.065	102.065	101.865	2.625	99.568	99.568	99.368	2.875	101.021	101.021	100.821
2.990	102.127	102.127	101.927	2.990	102.056	102.056	101.854	2.990	102.189	102.189	101.989	2.750	99.138	99.138	98.929	2.990	101.145	101.145	100.945
3.000	102.227	102.227	102.027	3.000	102.156	102.156	101.954	3.000	102.289	102.289	102.089	2.875	99.806	99.806	99.606	3.000	101.245	101.245	101.045
3.125	102.540	102.540	102.340	3.125	102.520	102.520	102.320	3.125	101.761	101.761	101.561	2.990	100.298	100.298	100.098	3.125	100.404	100.404	100.204
3.250	102.013	102.013	101.813	3.250	102.124	102.124	101.924	3.250	101.990	101.990	101.790	3.000	100.398	100.398	100.198	3.250	100.633	100.633	100.433
3.375	102.581	102.581	102.381	3.375	102.623	102.623	102.423	3.375	102.273	102.273	102.073	3.125	100.711	100.711	100.511	3.375	100.916	100.916	100.716
3.500	102.969	102.969	102.769	3.500	102.993	102.993	102.793	3.500	102.469	102.469	102.269	3.250	100.156	100.156	99.956	3.500	101.112	101.112	100.912
3.625	103.203	103.203	103.003	3.625	103.253	103.253	103.053	3.625	102.365	102.365	102.165	3.375	100.724	100.724	100.524	3.625	100.540	100.540	100.340
3.750	102.338	102.338	102.138	3.750	103.062	103.062	102.862	3.750	102.658	102.658	102.458	3.500	101.112	101.112	100.912	3.750	100.833	100.833	100.633
3.875	102.681	102.681	102.481	3.875	103.480	103.480	103.280	3.875	102.801	102.801	102.601	3.625	101.346	101.346	101.146	3.875	100.976	100.976	100.776
3.990	102.843	102.843	102.643	3.990	103.723	103.723	103.523	3.990	103.002	103.002	102.802	3.750	99.888	99.888	99.688	3.990	101.177	101.177	100.977
4.000	102.943	102.943	102.743	4.000	103.823	103.823	103.623	4.000	103.102	103.102	102.902	3.875	100.231	100.231	100.031	4.000	101.277	101.277	101.077
4.125	103.100	103.100	102.900	4.125	103.981	103.981	103.781	4.125	103.288	103.288	103.088	3.990	100.393	100.393	100.193	4.125	101.025	101.025	100.825
4.250	103.315	103.315	103.115	4.250	103.974	103.974	103.774	4.250	103.478	103.478	103.278	4.000	100.493	100.493	100.293	4.250	101.215	101.215	101.015
4.375	103.551	103.551	103.351	4.375	104.164	104.164	103.964	4.375	103.682	103.682	103.482	4.125	100.650	100.650	100.450	4.375	101.419	101.419	101.219
4.500	103.761	103.761	103.561	4.500	104.324	104.324	104.124	4.500	103.824	103.824	103.624	4.250	100.240	100.240	100.040	4.500	101.561	101.561	101.361
4.625	103.860	103.860	103.660	4.625	104.450	104.450	104.250	4.625	103.244	103.244	103.044	4.375	100.476	100.476	100.276	4.625	98.950	98.950	98.750
4.750	104.173	104.173	103.973	4.750	104.871	104.871	104.671	4.750	103.339	103.339	103.139	4.500	100.686	100.686	100.486	4.750	100.273	100.273	100.073

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
All Refinances "R/T"	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/21/2020

45 Day Lock Exp.:

1/4/2021

60 Day Lock Exp.:

1/19/2021

W. Rate Sheet Dated: 11/20/2020

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)