

W. Rate Sheet Dated: 11/27/2020

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	100.568	100.568	100.099	2.500	100.006	100.006	99.537	2.250	98.642	98.642	98.342	3.125	96.027	96.027	95.727
2.625	100.571	100.571	100.103	2.625	100.009	100.009	99.540	2.500	98.647	98.647	98.347	3.250	97.523	97.523	97.223
2.750	101.201	101.201	100.732	2.750	100.140	100.140	99.671	2.625	98.650	98.650	98.350	3.375	97.524	97.524	97.224
2.875	101.204	101.204	100.736	2.875	100.143	100.143	99.674	2.750	98.704	98.704	98.404	3.500	97.526	97.526	97.226
3.000	101.208	101.208	100.739	3.000	100.146	100.146	99.677	2.875	98.707	98.707	98.407	3.625	97.527	97.527	97.227
3.125	101.211	101.211	100.742	3.125	100.148	100.148	99.679	3.000	98.709	98.709	98.409	Margin = 2.250		Index = 0.110	
3.250	101.216	101.216	100.916	3.250	99.905	99.905	99.605	3.125	98.711	98.711	98.411	30 Year OTC			
3.375	101.219	101.219	100.919	3.375	99.918	99.918	99.618	3.250	100.828	100.828	100.528	Rate	30 Day	45 Day	60 Day
3.500	101.223	101.223	100.923	3.500	99.920	99.920	99.620	3.375	100.885	100.885	100.585	4.000	101.587	101.587	101.087
3.625	101.225	101.225	100.925	3.625	99.951	99.951	99.651	3.500	100.888	100.888	100.588	4.125	101.598	101.598	101.098
3.750	102.565	102.565	102.265	3.750	101.945	101.945	101.645	3.625	100.962	100.962	100.662	4.375	102.221	102.221	101.721
3.875	102.459	102.459	102.159	3.875	101.934	101.934	101.634	3.750	102.207	102.207	101.907	4.500	102.223	102.223	101.723
4.000	102.462	102.462	102.162	4.000	101.936	101.936	101.636	3.875	102.195	102.195	101.895	4.625	102.225	102.225	101.725
4.125	102.473	102.473	102.173	4.125	101.937	101.937	101.637	4.000	102.197	102.197	101.897	4.875	103.285	103.285	-111.434
4.250	103.207	103.207	103.007	4.250	102.572	102.572	102.372	4.125	102.198	102.198	101.898	5.000	103.287	103.287	-111.432
4.375	103.096	103.096	102.896	4.375	102.560	102.560	102.360	4.250	102.552	102.552	102.252	5.125	103.289	103.289	-111.430
4.500	103.098	103.098	102.898	4.500	102.562	102.562	102.362	4.375	102.541	102.541	102.241	5.500	105.429	105.429	-113.602
4.625	103.100	103.100	102.900	4.625	102.564	102.564	102.364	4.500	102.543	102.543	102.243	5.625	105.431	105.431	-113.600
6.250	-2.923	-2.923	-3.123	6.250	-3.766	-3.766	-3.966	4.625	102.544	102.544	102.244	6.250	-4.105	-4.105	-4.605

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	102.134	102.034	102.034	101.566	2.500	102.034	101.934	101.934	101.466	2.250	101.072	100.972	100.972	100.672
2.625	102.134	102.034	102.034	101.566	2.625	102.034	101.934	101.934	101.466	2.375	101.075	100.975	100.975	100.675
2.750	103.025	102.925	102.925	102.456	2.750	102.925	102.825	102.825	102.356	2.500	101.075	100.975	100.975	100.675
2.875	103.029	102.929	102.929	102.460	2.875	102.928	102.828	102.828	102.359	2.625	101.075	100.975	100.975	100.675
3.000	103.028	102.928	102.928	102.460	3.000	102.928	102.828	102.828	102.359	2.750	101.126	101.026	101.026	100.726
3.125	103.028	102.928	102.928	102.460	3.125	102.927	102.827	102.827	102.358	2.875	101.137	101.037	101.037	100.737
3.250	102.780	102.680	102.680	102.380	3.250	102.682	102.582	102.582	102.282	3.000	101.137	101.037	101.037	100.737
3.375	102.794	102.694	102.694	102.394	3.375	102.704	102.604	102.604	102.304	3.125	101.136	101.036	101.036	100.736
3.500	102.794	102.694	102.694	102.394	3.500	102.693	102.593	102.593	102.293	3.250	103.252	103.152	103.152	102.852
3.625	102.793	102.693	102.693	102.393	3.625	102.721	102.621	102.621	102.321	3.375	103.317	103.217	103.217	102.917
3.750	104.031	103.931	103.931	103.631	3.750	103.935	103.835	103.835	103.535	3.500	103.262	103.162	103.162	102.862
3.875	104.034	103.934	103.934	103.634	3.875	103.929	103.829	103.829	103.529	3.625	103.334	103.234	103.234	102.934
4.000	104.043	103.943	103.943	103.643	4.000	103.943	103.843	103.843	103.543	3.750	104.504	104.404	104.404	104.104

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.837	98.837	98.337	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.848	98.848	98.348	4.750	101.000	101.000	100.500
3.875	100.472	100.472	99.972	6.250	103.750	103.750	103.500	4.375	99.471	99.471	98.971	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.469	100.469	99.969					4.500	99.473	99.473	98.973	Rate	30 Day	45 Day	60 Day
4.125	100.458	100.458	99.958					4.625	99.475	99.475	98.975	6.250	102.750	102.750	102.250
4.250	101.105	101.105	100.605					4.875	100.535	100.535	-114.184	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.117	101.117	100.617					5.000	100.537	100.537	-114.182				
4.500	101.114	101.114	100.614					5.125	100.539	100.539	-114.180				
4.625	101.113	101.113	100.613					5.500	102.679	102.679	-116.352				
4.750	102.197	102.197	-5.412					5.625	102.681	102.681	-116.350				
Borrower Paid Comp Only				Lender Paid Only				6.250	-6.855	-6.855	-7.355				

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/28/2020

45 Day Lock Exp.:

1/11/2021

60 Day Lock Exp.:

1/26/2021

W. Rate Sheet Dated: 11/27/2020

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	95.325	95.325	95.025
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	97.273	97.273	96.973
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	97.274	97.274	96.974
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	97.421	97.421	97.121	3.500	97.276	97.276	96.976
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.424	97.424	97.124	3.625	97.277	97.277	96.977
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.427	97.427	97.127	Margin = 2.250		Index = .110	
3.250	100.379	100.379	100.079	3.250	99.497	99.497	99.197	3.125	97.428	97.428	97.128	30 Year OTC			
3.375	100.382	100.382	100.082	3.375	99.510	99.510	99.210	3.250	100.421	100.421	100.121	Rate	30 Day	45 Day	60 Day
3.500	100.385	100.385	100.085	3.500	99.513	99.513	99.213	3.375	100.478	100.478	100.178	3.250	98.504	98.504	98.004
3.625	100.388	100.388	100.088	3.625	99.544	99.544	99.244	3.500	100.480	100.480	100.180	3.375	98.507	98.507	98.007
3.750	100.915	100.915	100.615	3.750	100.725	100.725	100.425	3.625	100.555	100.555	100.255	3.500	98.510	98.510	98.010
3.875	100.809	100.809	100.509	3.875	100.714	100.714	100.414	3.750	100.987	100.987	100.687	3.625	98.513	98.513	98.013
4.000	100.812	100.812	100.512	4.000	100.716	100.716	100.416	3.875	N/A	N/A	N/A	3.750	99.940	99.940	99.440
4.125	100.823	100.823	100.523	4.125	100.717	100.717	100.417	4.000	N/A	N/A	N/A	3.875	99.934	99.934	99.434
4.250	101.432	101.432	101.232	4.250	101.227	101.227	101.027	4.125	N/A	N/A	N/A	4.000	99.937	99.937	99.437
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	99.948	99.948	99.448
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	100.457	100.457	99.957
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	101.592	101.492	101.492	101.192	3.250	101.495	101.395	101.395	101.095	2.750	98.344	98.244	98.244	97.944
3.375	101.606	101.506	101.506	101.206	3.375	101.516	101.416	101.416	101.116	2.875	98.356	98.256	98.256	97.956
3.500	101.606	101.506	101.506	101.206	3.500	101.506	101.406	101.406	101.106	3.000	98.356	98.256	98.256	97.956
3.625	101.606	101.506	101.506	101.206	3.625	101.534	101.434	101.434	101.134	3.125	98.355	98.255	98.255	97.955
3.750	102.031	101.931	101.931	101.631	3.750	101.935	101.835	101.835	101.535	3.250	100.127	100.027	100.027	99.727
3.875	102.034	101.934	101.934	101.634	3.875	101.929	101.829	101.829	101.529	3.375	100.192	100.092	100.092	99.792
4.000	102.043	101.943	101.943	101.643	4.000	101.943	101.843	101.843	101.543	3.500	100.137	100.037	100.037	99.737
4.125	102.052	101.952	101.952	101.652	4.125	101.942	101.842	101.842	101.542	3.625	100.209	100.109	100.109	99.809
4.250	102.550	102.450	102.450	102.250	4.250	102.450	102.350	102.350	102.150	3.750	101.379	101.279	101.279	100.979

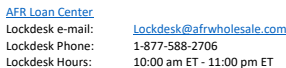
GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.750		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
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 AVIM	-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	4.250	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	4.750	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				
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								4.500	N/A	N/A	N/A	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.	
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Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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Mortgages with Subordinate Financing *			
LTV Range	LTV Range	Credit Score < 720	Credit Score > 720
< 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LTPAs do not apply and the lender must use SFC 118.

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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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.			



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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

12/28/2020

1/11/2021

1/26/2021

W. Rate Sheet Dated: 11/27/2020

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/28/2020

45 Day Lock Exp.:

1/11/2021

60 Day Lock Exp.:

1/26/2021

W. Rate Sheet Dated: 11/27/2020

Release Time: 10:00 am ET

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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	100.545	100.545	100.510	3.375	101.380	101.380	101.180	3.375	101.380	101.380	101.180	2.500	99.415	99.415	99.214	3.375	100.630	100.630	100.430
2.875	101.209	101.209	100.993	3.500	101.774	101.774	101.574	3.500	101.774	101.774	101.574	2.625	99.912	99.912	99.712	3.500	101.024	101.024	100.824
2.990	101.696	101.696	101.496	3.625	102.023	102.023	101.823	3.625	102.023	102.023	101.823	2.750	99.726	99.726	99.491	3.625	101.273	101.273	101.073
3.000	101.796	101.796	101.596	3.750	101.164	101.164	100.964	3.750	101.164	101.164	100.964	2.875	100.390	100.390	100.174	3.750	100.126	100.126	99.926
3.125	102.132	102.132	101.932	3.875	101.511	101.511	101.311	3.875	101.511	101.511	101.311	2.990	100.877	100.877	100.677	3.875	100.473	100.473	100.273
3.250	101.574	101.574	101.374	3.990	101.802	101.802	101.602	3.990	101.802	101.802	101.602	3.000	100.977	100.977	100.777	3.990	100.764	100.764	100.564
3.375	102.130	102.130	101.930	4.000	101.902	101.902	101.702	4.000	101.902	101.902	101.702	3.125	101.313	101.313	101.113	4.000	100.864	100.864	100.664
3.500	102.524	102.524	102.324	4.125	102.062	102.062	101.862	4.125	102.062	102.062	101.862	3.250	100.824	100.824	100.624	4.125	101.024	101.024	100.824
3.625	102.773	102.773	102.573	4.250	102.363	102.363	102.163	4.250	102.363	102.363	102.163	3.375	101.380	101.380	101.180	4.250	100.919	100.919	100.719
3.750	101.914	101.914	101.714	4.375	102.602	102.602	102.402	4.375	102.602	102.602	102.402	3.500	101.774	101.774	101.574	4.375	101.158	101.158	100.958
3.875	102.261	102.261	102.061	4.500	102.814	102.814	102.614	4.500	102.814	102.814	102.614	3.625	102.023	102.023	101.823	4.500	101.370	101.370	101.170
3.990	102.427	102.427	102.227	4.625	102.914	102.914	102.714	4.625	102.914	102.914	102.714	3.750	100.876	100.876	100.676	4.625	101.470	101.470	101.270
4.000	102.527	102.527	102.327	4.750	103.295	103.295	103.095	4.750	103.295	103.295	103.095	3.875	101.223	101.223	101.023	4.750	100.445	100.445	100.245
4.125	102.687	102.687	102.487	4.875	103.516	103.516	103.316	4.875	103.516	103.516	103.316	3.990	101.389	101.389	101.189	4.875	100.666	100.666	100.466
4.250	102.988	102.988	102.788	4.990	103.747	103.747	103.547	4.990	103.747	103.747	103.547	4.000	101.489	101.489	101.289	4.990	100.897	100.897	100.697
4.375	103.227	103.227	103.027	5.000	103.847	103.847	103.647	5.000	103.847	103.847	103.647	4.125	101.649	101.649	101.449	5.000	100.997	100.997	100.797
4.500	103.439	103.439	103.239	5.125	104.081	104.081	103.881	5.125	104.081	104.081	103.881	4.250	101.544	101.544	101.344	5.125	101.081	101.081	100.881
4.625	103.539	103.539	103.339	5.250	104.310	104.310	104.110	5.250	104.310	104.310	104.110	4.375	101.783	101.783	101.583	5.250	101.160	101.160	100.960
4.750	103.920	103.920	103.720	5.375	105.132	105.132	104.932	5.375	105.132	105.132	104.932	4.500	101.995	101.995	101.795	5.375	101.832	101.832	101.632
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	100.630	100.630	100.430	2.750	100.657	100.657	100.432	3.375	102.702	102.702	102.502	3.375	102.702	102.702	102.502	2.750	101.456	101.456	101.256
3.500	101.024	101.024	100.824	2.875	101.248	101.248	101.031	3.500	103.071	103.071	102.871	3.500	103.071	103.071	102.871	2.875	101.790	101.790	101.590
3.625	101.273	101.273	101.073	2.990	101.666	101.666	101.461	3.625	103.337	103.337	103.137	3.625	103.337	103.337	103.137	2.990	101.915	101.915	101.715
3.750	100.126	100.126	99.926	3.000	101.766	101.766	101.561	3.750	103.132	103.132	102.932	3.750	103.132	103.132	102.932	3.000	102.015	102.015	101.815
3.875	100.473	100.473	100.273	3.125	102.130	102.130	101.930	3.875	103.551	103.551	103.351	3.875	103.551	103.551	103.351	3.125	101.354	101.354	101.154
3.990	100.764	100.764	100.564	3.250	101.698	101.698	101.498	3.990	103.797	103.797	103.597	3.990	103.797	103.797	103.597	3.250	101.584	101.584	101.384
4.000	100.864	100.864	100.664	3.375	102.202	102.202	102.002	4.000	103.897	103.897	103.697	4.000	103.897	103.897	103.697	3.375	101.868	101.868	101.668
4.125	101.024	101.024	100.824	3.500	102.571	102.571	102.371	4.125	104.057	104.057	103.857	4.125	104.057	104.057	103.857	3.500	102.062	102.062	101.862
4.250	100.919	100.919	100.719	3.625	102.837	102.837	102.637	4.250	104.141	104.141	103.941	4.250	104.141	104.141	103.941	3.625	102.063	102.063	101.863
4.375	101.158	101.158	100.958	3.750	102.632	102.632	102.432	4.375	104.331	104.331	104.131	4.375	104.331	104.331	104.131	3.750	102.358	102.358	102.158
4.500	101.370	101.370	101.170	3.875	103.051	103.051	102.851	4.500	104.869	104.869	104.669	4.500	104.869	104.869	104.669	3.875	102.499	102.499	102.299
4.625	101.470	101.470	101.270	3.990	103.297	103.297	103.097	4.625	104.995	104.995	104.795	4.625	104.995	104.995	104.795	3.990	102.703	102.703	102.503
4.750	100.445	100.445	100.245	4.000	103.397	103.397	103.197	4.750	105.510	105.510	105.310	4.750	105.510	105.510	105.310	4.000	102.803	102.803	102.603
4.875	100.666	100.666	100.466	4.125	103.557	103.557	103.357	4.875	105.759	105.759	105.559	4.875	105.759	105.759	105.559	4.125	103.016	103.016	102.816
4.990	100.897	100.897	100.697	4.250	103.641	103.641	103.441	4.990	105.954	105.954	105.754	4.990	105.954	105.954	105.754	4.250	103.206	103.206	103.006
5.000	100.997	100.997	100.797	4.375	103.831	103.831	103.631	5.000	106.054	106.054	105.854	5.000	106.054	106.054	105.854	4.375	103.410	103.410	103.210
5.125	101.081	101.081	100.881	4.500	103.994	103.994	103.794	5.125	106.333	106.333	106.133	5.125	106.333	106.333	106.133	4.500	103.552	103.552	103.352
5.250	101.160	101.160	100.960	4.625	104.120	104.120	103.920	5.250	106.078	106.078	105.878	5.250	106.078	106.078	105.878	4.625	102.956	102.956	102.756
5.375	101.832	101.832	101.632	4.750	104.635	104.635	104.435	5.375	105.394	105.394	105.194	5.375	105.394	105.394	105.194	4.750	103.052	103.052	102.852
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	103.456	103.456	103.256	2.750	103.706	103.706	103.506	2.750	101.712	101.712	101.512	2.750	103.712	103.712	103.512	2.750	103.962	103.962	103.762
2.875	101.915	101.915	101.715	2.875	101.915	101.915	101.715	2.875	102.046	102.046	101.846	2.875	102.171	102.171	101.971	2.875	102.171	102.171	101.971
2.990	102.040	102.040	101.840	2.990	102.040	102.040	101.840	2.990	102.171	102.171	101.971	2.990	102.296	102.296	102.096	2.990	102.296	102.296	102.096
3.000	102.140	102.140	101.940	3.000	102.140	102.140	101.940	3.000	102.271	102.271	102.071	3.000	102.396	102.396	102.196	3.000	102.396	102.396	102.196
3.125	101.479	101.479	101.279	3.125	101.479	101.479	101.279	3.125	101.391	101.391	101.191	3.125	101.516	101.516	101.316	3.125	101.516	101.516	101.316
3.250	101.709	101.709	101.509	3.250	101.709	101.709	101.509	3.250	101.621	101.621	101.421	3.250	101.746	101.746	101.546	3.250	101.746	101.746	101.546
3.375	101.993	101.993	101.793	3.375	101.993	101.993	101.793	3.375	101.905										



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.:

12/28/2020

45 Day Lock Exp.:

1/11/2021

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1/26/2021

W. Rate Sheet Dated: 11/27/2020

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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	100.545	100.545	100.310	2.750	100.657	100.657	100.432	2.750	101.456	101.456	101.256	2.500	98.065	98.065	97.864	2.750	100.412	100.412	100.212
2.875	101.209	101.209	100.993	2.875	101.248	101.248	101.031	2.875	101.790	101.790	101.590	2.625	98.562	98.562	98.362	2.875	100.746	100.746	100.546
2.990	101.696	101.696	101.496	2.990	101.666	101.666	101.461	2.990	101.915	101.915	101.715	2.750	98.376	98.376	98.141	2.990	100.871	100.871	100.671
3.000	101.796	101.796	101.596	3.000	101.766	101.766	101.561	3.000	102.015	102.015	101.815	2.875	99.040	99.040	98.824	3.000	100.971	100.971	100.771
3.125	102.132	102.132	101.932	3.125	102.130	102.130	101.930	3.125	101.354	101.354	101.154	2.990	99.527	99.527	99.327	3.125	100.091	100.091	99.891
3.250	101.574	101.574	101.374	3.250	101.698	101.698	101.498	3.250	101.584	101.584	101.384	3.000	99.627	99.627	99.427	3.250	100.321	100.321	100.121
3.375	102.130	102.130	101.930	3.375	102.202	102.202	102.002	3.375	101.868	101.868	101.668	3.125	99.963	99.963	99.763	3.375	100.605	100.605	100.405
3.500	102.524	102.524	102.324	3.500	102.571	102.571	102.371	3.500	102.062	102.062	101.862	3.250	99.474	99.474	99.274	3.500	100.799	100.799	100.599
3.625	102.773	102.773	102.573	3.625	102.837	102.837	102.637	3.625	102.063	102.063	101.863	3.375	100.030	100.030	99.830	3.625	100.300	100.300	100.100
3.750	101.914	101.914	101.714	3.750	102.632	102.632	102.432	3.750	102.358	102.358	102.158	3.500	100.424	100.424	100.224	3.750	100.595	100.595	100.395
3.875	102.261	102.261	102.061	3.875	103.051	103.051	102.851	3.875	102.499	102.499	102.299	3.625	100.673	100.673	100.473	3.875	100.736	100.736	100.536
3.990	102.427	102.427	102.227	3.990	103.297	103.297	103.097	3.990	102.703	102.703	102.503	3.750	99.526	99.526	99.326	3.990	100.940	100.940	100.740
4.000	102.527	102.527	102.327	4.000	103.397	103.397	103.197	4.000	102.803	102.803	102.603	3.875	99.873	99.873	99.673	4.000	101.040	101.040	100.840
4.125	102.687	102.687	102.487	4.125	103.557	103.557	103.357	4.125	103.016	103.016	102.816	3.990	100.039	100.039	99.839	4.125	100.816	100.816	100.616
4.250	102.988	102.988	102.788	4.250	103.641	103.641	103.441	4.250	103.206	103.206	103.006	4.000	100.139	100.139	99.939	4.250	101.006	101.006	100.806
4.375	103.227	103.227	103.027	4.375	103.831	103.831	103.631	4.375	103.410	103.410	103.210	4.125	100.299	100.299	100.099	4.375	101.210	101.210	101.010
4.500	103.439	103.439	103.239	4.500	103.994	103.994	103.794	4.500	103.552	103.552	103.352	4.250	100.194	100.194	99.994	4.500	101.352	101.352	101.152
4.625	103.539	103.539	103.339	4.625	104.120	104.120	103.920	4.625	102.956	102.956	102.756	4.375	100.433	100.433	100.233	4.625	98.724	98.724	98.524
4.750	103.920	103.920	103.720	4.750	104.635	104.635	104.435	4.750	103.052	103.052	102.852	4.500	100.645	100.645	100.445	4.750	99.967	99.967	99.767

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.:

12/28/2020

45 Day Lock Exp.:

1/11/2021

60 Day Lock Exp.:

1/26/2021

W. Rate Sheet Dated: 11/27/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.500	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †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)