

W. Rate Sheet Dated: 12/1/2020

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	101.052	101.052	100.599	2.500	100.490	100.490	100.037	2.250	99.071	99.071	98.771	3.125	96.273	96.273	95.973
2.625	101.056	101.056	100.603	2.625	100.493	100.493	100.040	2.500	99.077	99.077	98.777	3.250	97.774	97.774	97.474
2.750	101.607	101.607	101.154	2.750	100.546	100.546	100.093	2.625	99.079	99.079	98.779	3.375	97.776	97.776	97.476
2.875	101.611	101.611	101.157	2.875	100.549	100.549	100.096	2.750	98.962	98.962	98.662	3.500	97.777	97.777	97.477
3.000	101.614	101.614	101.161	3.000	100.551	100.551	100.098	2.875	98.964	98.964	98.664	3.625	97.773	97.773	97.473
3.125	101.617	101.617	101.164	3.125	100.554	100.554	100.101	3.000	98.966	98.966	98.666	Margin = 2.250		Index = 0.110	
3.250	101.341	101.341	101.041	3.250	100.040	100.040	99.740	3.125	98.969	98.969	98.669	30 Year OTC			
3.375	101.344	101.344	101.044	3.375	100.043	100.043	99.743	3.250	101.149	101.149	100.849	Rate	30 Day	45 Day	60 Day
3.500	101.347	101.347	101.047	3.500	100.074	100.074	99.774	3.375	101.151	101.151	100.851	4.000	101.721	101.721	101.221
3.625	101.350	101.350	101.050	3.625	100.076	100.076	99.776	3.500	101.226	101.226	100.926	4.125	101.723	101.723	101.223
3.750	102.681	102.681	102.381	3.750	102.056	102.056	101.756	3.625	101.228	101.228	100.928	4.375	102.486	102.486	101.986
3.875	102.584	102.584	102.284	3.875	102.058	102.058	101.758	3.750	102.397	102.397	102.097	4.500	102.488	102.488	101.988
4.000	102.596	102.596	102.296	4.000	102.060	102.060	101.760	3.875	102.398	102.398	102.098	4.625	102.490	102.490	101.990
4.125	102.598	102.598	102.298	4.125	102.062	102.062	101.762	4.000	102.400	102.400	102.100	4.875	103.113	103.113	102.613
4.250	103.459	103.459	103.259	4.250	102.824	102.824	102.624	4.125	102.401	102.401	102.101	5.000	103.115	103.115	102.615
4.375	103.361	103.361	103.161	4.375	102.826	102.826	102.626	4.250	102.789	102.789	102.489	5.125	103.117	103.117	102.617
4.500	103.363	103.363	103.163	4.500	102.827	102.827	102.627	4.375	102.791	102.791	102.491	5.500	105.632	105.632	105.132
4.625	103.365	103.365	103.165	4.625	102.829	102.829	102.629	4.500	102.792	102.792	102.492	5.625	105.634	105.634	105.134
6.250	106.000	106.000	105.800	6.250	105.877	105.877	105.677	4.625	102.794	102.794	102.494	6.250	105.538	105.538	105.038

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	102.369	102.269	102.269	101.816	2.500	102.269	102.169	102.169	101.716	2.250	101.252	101.152	101.152	100.852
2.625	102.369	102.269	102.269	101.816	2.625	102.269	102.169	102.169	101.716	2.375	101.254	101.154	101.154	100.854
2.750	103.181	103.081	103.081	102.628	2.750	103.081	102.981	102.981	102.528	2.500	101.254	101.154	101.154	100.854
2.875	103.185	103.085	103.085	102.632	2.875	103.084	102.984	102.984	102.531	2.625	101.254	101.154	101.154	100.854
3.000	103.185	103.085	103.085	102.631	3.000	103.084	102.984	102.984	102.530	2.750	101.134	101.034	101.034	100.734
3.125	103.184	103.084	103.084	102.631	3.125	103.084	102.984	102.984	102.531	2.875	101.145	101.045	101.045	100.745
3.250	102.655	102.555	102.555	102.255	3.250	102.568	102.468	102.468	102.168	3.000	101.144	101.044	101.044	100.744
3.375	102.669	102.569	102.569	102.269	3.375	102.568	102.468	102.468	102.168	3.125	101.145	101.045	101.045	100.745
3.500	102.668	102.568	102.568	102.268	3.500	102.597	102.497	102.497	102.197	3.250	103.322	103.222	103.222	102.922
3.625	102.669	102.569	102.569	102.269	3.625	102.567	102.467	102.467	102.167	3.375	103.277	103.177	103.177	102.877
3.750	103.897	103.797	103.797	103.497	3.750	103.796	103.696	103.696	103.396	3.500	103.350	103.250	103.250	102.950
3.875	103.918	103.818	103.818	103.518	3.875	103.818	103.718	103.718	103.418	3.625	103.277	103.177	103.177	102.877
4.000	103.927	103.827	103.827	103.527	4.000	103.817	103.717	103.717	103.417	3.750	104.444	104.344	104.344	104.044

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	98.971	98.971	98.471	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.973	98.973	98.473	4.750	101.000	101.000	100.500
3.875	100.597	100.597	100.097	6.250	103.750	103.750	103.500	4.375	99.736	99.736	99.236	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.585	100.585	100.085					4.500	99.738	99.738	99.238	Rate	30 Day	45 Day	60 Day
4.125	100.583	100.583	100.083					4.625	99.740	99.740	99.240	6.250	102.750	102.750	102.250
4.250	101.385	101.385	100.885					4.875	100.363	100.363	99.863	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	100.365	100.365	99.865				
4.500	101.381	101.381	100.881					5.125	100.367	100.367	99.867				
4.625	101.378	101.378	100.878					5.500	102.882	102.882	102.382				
4.750	102.039	102.039	101.539					5.625	102.884	102.884	102.384				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.788	102.788	102.288				

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.:

12/31/2020

45 Day Lock Exp.:

1/15/2021

60 Day Lock Exp.:

2/1/2021

W. Rate Sheet Dated: 12/1/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.321	95.321	95.021
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	97.524	97.524	97.224
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	97.526	97.526	97.226
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	97.429	97.429	97.129	3.500	97.527	97.527	97.227
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.432	97.432	97.132	3.625	97.523	97.523	97.223
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.434	97.434	97.134	Margin = 2.250		Index = .110	
3.250	100.628	100.628	100.328	3.250	99.758	99.758	99.458	3.125	97.436	97.436	97.136	30 Year OTC			
3.375	100.632	100.632	100.332	3.375	99.760	99.760	99.460	3.250	100.866	100.866	100.566	Rate	30 Day	45 Day	60 Day
3.500	100.634	100.634	100.334	3.500	99.792	99.792	99.492	3.375	100.868	100.868	100.568	3.250	98.753	98.753	98.253
3.625	100.637	100.637	100.337	3.625	99.793	99.793	99.493	3.500	100.944	100.944	100.644	3.375	98.757	98.757	98.257
3.750	100.719	100.719	100.419	3.750	100.524	100.524	100.224	3.625	100.945	100.945	100.645	3.500	98.759	98.759	98.259
3.875	100.622	100.622	100.322	3.875	100.526	100.526	100.226	3.750	100.864	100.864	100.564	3.625	98.762	98.762	98.262
4.000	100.633	100.633	100.333	4.000	100.528	100.528	100.228	3.875	N/A	N/A	N/A	3.750	99.744	99.744	99.244
4.125	100.636	100.636	100.336	4.125	100.529	100.529	100.229	4.000	N/A	N/A	N/A	3.875	99.747	99.747	99.247
4.250	101.622	101.622	101.422	4.250	101.416	101.416	101.216	4.125	N/A	N/A	N/A	4.000	99.758	99.758	99.258
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	99.761	99.761	99.261
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	100.647	100.647	100.147
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	101.593	101.493	101.493	101.193	3.250	101.505	101.405	101.405	101.105	2.750	98.352	98.252	98.252	97.952
3.375	101.606	101.506	101.506	101.206	3.375	101.506	101.406	101.406	101.106	2.875	98.364	98.264	98.264	97.964
3.500	101.606	101.506	101.506	101.206	3.500	101.534	101.434	101.434	101.134	3.000	98.363	98.263	98.263	97.963
3.625	101.606	101.506	101.506	101.206	3.625	101.505	101.405	101.405	101.105	3.125	98.363	98.263	98.263	97.963
3.750	101.585	101.485	101.485	101.185	3.750	101.484	101.384	101.384	101.084	3.250	100.197	100.097	100.097	99.797
3.875	101.606	101.506	101.506	101.206	3.875	101.505	101.405	101.405	101.105	3.375	100.152	100.052	100.052	99.752
4.000	101.615	101.515	101.515	101.215	4.000	101.505	101.405	101.405	101.105	3.500	100.225	100.125	100.125	99.825
4.125	101.605	101.505	101.505	101.205	4.125	101.505	101.405	101.405	101.105	3.625	100.152	100.052	100.052	99.752
4.250	102.489	102.389	102.389	102.189	4.250	102.390	102.290	102.290	102.090	3.750	101.319	101.219	101.219	100.919

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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								4.500	N/A	N/A	N/A	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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

12/31/2020

1/15/2021

2/1/2021

W. Rate Sheet Dated: 12/1/2020

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

30 Day Lock Exp.: 12/31/2020
45 Day Lock Exp.: 1/15/2021
60 Day Lock Exp.: 2/1/2021

W. Rate Sheet Dated: 12/1/2020

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		
2.750	100.995	100.995	100.764	3.375	101.713	101.713	101.513	3.375	101.713	101.713	101.513	2.500	99.787	99.787	99.566	3.375	100.991		
2.875	101.662	101.662	101.448	3.500	102.109	102.109	101.909	3.500	102.109	102.109	101.909	2.625	100.285	100.285	100.075	3.500	101.387		
2.990	102.151	102.151	101.951	3.625	102.360	102.360	102.160	3.625	102.360	102.360	102.160	2.750	100.199	100.199	99.968	3.625	101.638		
3.000	102.251	102.251	102.051	3.750	101.345	101.345	101.145	3.750	101.345	101.345	101.145	2.875	100.866	100.866	100.652	3.750	100.274		
3.125	102.589	102.589	102.389	3.875	101.695	101.695	101.495	3.875	101.695	101.695	101.495	2.990	101.355	101.355	101.155	3.875	100.624		
3.250	101.904	101.904	101.704	3.990	101.986	101.986	101.786	3.990	101.986	101.986	101.786	3.000	101.455	101.455	101.255	3.990	100.915		
3.375	102.463	102.463	102.263	4.000	102.086	102.086	101.886	4.000	102.086	102.086	101.886	3.125	101.793	101.793	101.593	4.000	101.015		
3.500	102.859	102.859	102.659	4.125	102.247	102.247	102.047	4.125	102.247	102.247	102.047	3.250	101.182	101.182	100.982	4.125	101.176		
3.625	103.110	103.110	102.910	4.250	102.477	102.477	102.277	4.250	102.477	102.477	102.277	3.375	101.741	101.741	101.541	4.250	101.034		
3.750	102.095	102.095	101.895	4.375	102.718	102.718	102.518	4.375	102.718	102.718	102.518	3.500	102.137	102.137	101.937	4.375	101.275		
3.875	102.445	102.445	102.245	4.500	102.933	102.933	102.733	4.500	102.933	102.933	102.733	3.625	102.388	102.388	102.188	4.500	101.490		
3.990	102.611	102.611	102.411	4.625	103.035	103.035	102.835	4.625	103.035	103.035	102.835	3.750	101.024	101.024	100.824	4.625	101.592		
4.000	102.711	102.711	102.511	4.750	103.453	103.453	103.253	4.750	103.453	103.453	103.253	3.875	101.374	101.374	101.174	4.750	100.604		
4.125	102.872	102.872	102.672	4.875	103.674	103.674	103.474	4.875	103.674	103.674	103.474	3.990	101.540	101.540	101.340	4.875	100.825		
4.250	103.102	103.102	102.902	4.990	103.905	103.905	103.705	4.990	103.905	103.905	103.705	4.000	101.640	101.640	101.440	4.990	101.056		
4.375	103.343	103.343	103.143	5.000	104.005	104.005	103.805	5.000	104.005	104.005	103.805	4.125	101.801	101.801	101.601	5.000	101.156		
4.500	103.558	103.558	103.358	5.125	104.239	104.239	104.039	5.125	104.239	104.239	104.039	4.250	101.659	101.659	101.459	5.125	101.240		
4.625	103.660	103.660	103.460	5.250	104.524	104.524	104.304	5.250	104.524	104.524	104.304	4.375	101.900	101.900	101.700	5.250	101.375		
4.750	104.078	104.078	103.878	5.375	105.581	105.581	105.280	5.375	105.581	105.581	105.280	4.500	102.115	102.115	101.915	5.375	102.282		
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		
3.375	100.991	100.991	100.791	2.750	101.138	101.138	100.905	3.375	103.046	103.046	102.846	3.375	103.046	103.046	102.846	2.750	101.833		
3.500	101.387	101.387	101.187	2.875	101.731	101.731	101.505	3.500	103.420	103.420	103.220	3.500	103.420	103.420	103.220	2.875	102.168		
3.625	101.638	101.638	101.438	2.990	102.150	102.150	101.939	3.625	103.684	103.684	103.484	3.625	103.684	103.684	103.484	2.990	102.293		
3.750	100.274	100.274	100.074	3.000	102.250	102.250	102.039	3.750	103.333	103.333	103.133	3.750	103.333	103.333	103.133	3.000	102.393		
3.875	100.624	100.624	100.424	3.125	102.614	102.614	102.414	3.875	103.753	103.753	103.553	3.875	103.753	103.753	103.553	3.125	101.610		
3.990	100.915	100.915	100.715	3.250	102.042	102.042	101.842	3.990	104.000	104.000	103.800	3.990	104.000	104.000	103.800	3.250	101.840		
4.000	101.015	101.015	100.815	3.375	102.546	102.546	102.346	4.000	104.100	104.100	103.900	4.000	104.100	104.100	103.900	3.375	102.125		
4.125	101.176	101.176	100.976	3.500	102.920	102.920	102.720	4.125	104.261	104.261	104.061	4.125	104.261	104.261	104.061	3.500	102.320		
4.250	101.034	101.034	100.834	3.625	103.184	103.184	102.984	4.250	104.290	104.290	104.090	4.250	104.290	104.290	104.090	3.625	102.297		
4.375	101.275	101.275	101.075	3.750	102.833	102.833	102.633	4.375	104.481	104.481	104.281	4.375	104.481	104.481	104.281	3.750	102.593		
4.500	101.490	101.490	101.290	3.875	103.253	103.253	103.053	4.500	105.018	105.018	104.818	4.500	105.018	105.018	104.818	3.875	102.737		
4.625	101.592	101.592	101.392	3.990	103.500	103.500	103.300	4.625	105.145	105.145	104.945	4.625	105.145	105.145	104.945	3.990	102.940		
4.750	100.604	100.604	100.404	4.000	103.600	103.600	103.400	4.750	105.672	105.672	105.472	4.750	105.672	105.672	105.472	4.000	103.040		
4.875	100.825	100.825	100.625	4.125	103.761	103.761	103.561	4.875	105.921	105.921	105.721	4.875	105.921	105.921	105.721	4.125	103.255		
4.990	101.056	101.056	100.856	4.250	103.790	103.790	103.590	4.990	106.116	106.116	105.916	4.990	106.116	106.116	105.916	4.250	103.447		
5.000	101.156	101.156	100.956	4.375	103.981	103.981	103.781	5.000	106.216	106.216	106.016	5.000	106.216	106.216	106.016	4.375	103.652		
5.125	101.240	101.240	101.040	4.500	104.143	104.143	103.943	5.125	106.495	106.495	106.295	5.125	106.495	106.495	106.295	4.500	103.794		
5.250	101.375	101.375	101.175	4.625	104.270	104.270	104.070	5.250	106.287	106.287	106.031	5.250	106.287	106.287	106.031	4.625	103.184		
5.375	102.282	102.282	102.082	4.750	104.797	104.797	104.597	5.375	105.843	105.843	105.537	5.375	105.843	105.843	105.537	4.750	103.280		
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		
2.750	103.833	103.833	103.633	2.750	104.083	104.083	103.883	2.750	102.089	102.089	101.889	2.750	104.089	104.089	103.889	2.750	104.339		
2.875	102.293	102.293	102.093	2.875	102.293	102.293	102.093	2.875	102.449	102.449	102.249	2.875	102.549	102.549	102.349	2.875	102.549		
2.990	102.418	102.418	102.218	2.990	102.418	102.418	102.218	2.990	102.549	102.549	102.349	2.990	102.674	102.674	102.474	2.990	102.674		
3.000	102.518	102.518	102.318	3.000	102.518	102.518	102.318	3.000	102.649	102.649	102.449	3.000	102.774	102.774	102.574	3.000	102.774		
3.125	101.735	101.735	101.535	3.125	101.735	101.735	101.535	3.125	101.647	101.647	101.447	3.125	101.772	101.772	101.572	3.125	101.772		
3.250	101.965	101.965	101.765	3.250	101.965	101.965	101.765	3.250	101.877	101.877	101.677	3.250	102.002	102.002	101.802	3.250	102.002		
3.375	102.250	102.250	102.050	3.375	102.250	102.250	102.050	3.375	102.162	102.162	101.962	3.375	102.287	102.287	102.087	3.375	102.287		
3.500	102.445	102.445	102.245	3.500	102.445	102.445	102.245	3.500	102.357	102.357	102.157	3.500	102.482	102.482	102.282	3.500	102.482		
3.625	102.422	102.422	102.222	3.625	102.422	102.422	102.222	3.625	101.834	101.834	101.634	3.625	101.959	101.959	101.759	3.625	101.959		
3.750	102.718	102.718	102.518	3.750	102.718	102.718	102.518	3.750	102.130	102.130	101.930	3.750	102.255	102.255	102.055	3.750	102.255		
3.875	102.862	102.862	102.662	3.875	102.862	102.862	102.662	3.875	102.274	102.274	102.074	3.875	102.399	102.399	102.199	3.875	102.399		
3.990	103.065	103.065	102.865	3.990	103.065	103.065	102.865	3.990	102.477	102.477	102.277	3.990	102.602	102.602	102.402	3.990	102.602		
4.000	103.165	103.165	102.965	4.000	103.165	103.165	102.965	4.000	102.577	102.577	102.377	4.000	102.702	102.702	102.502	4.000	102.702		
4.125	103.380	103.380	103.180	4.125	103.380	103.380	103.180	4.125	102.355	102.355	102.155	4.125	102.480	102.480	102.280	4.125	102.480		
4.250	103.572	103.572	103.372	4.250	103.572	103.572	103.372	4.250	102.547	102.547	102.347	4.250	102.672						



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.:

12/31/2020

45 Day Lock Exp.:

1/15/2021

60 Day Lock Exp.:

2/1/2021

W. Rate Sheet Dated: 12/1/2020

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	100.995	100.995	100.764	2.750	101.138	101.138	100.905	2.750	101.833	101.833	101.633	2.500	98.437	98.437	98.216	2.750	100.789	100.789	100.589
2.875	101.662	101.662	101.448	2.875	101.731	101.731	101.505	2.875	102.168	102.168	101.968	2.625	98.935	98.935	98.725	2.875	101.124	101.124	100.924
2.990	102.151	102.151	101.951	2.990	102.150	102.150	101.939	2.990	102.293	102.293	102.093	2.750	98.849	98.849	98.618	2.990	101.249	101.249	101.049
3.000	102.251	102.251	102.051	3.000	102.250	102.250	102.039	3.000	102.393	102.393	102.193	2.875	99.516	99.516	99.302	3.000	101.349	101.349	101.149
3.125	102.589	102.589	102.389	3.125	102.614	102.614	102.414	3.125	101.610	101.610	101.410	2.990	100.005	100.005	99.805	3.125	100.347	100.347	100.147
3.250	101.904	101.904	101.704	3.250	102.042	102.042	101.842	3.250	101.840	101.840	101.640	3.000	100.105	100.105	99.905	3.250	100.577	100.577	100.377
3.375	102.463	102.463	102.263	3.375	102.546	102.546	102.346	3.375	102.125	102.125	101.925	3.125	100.443	100.443	100.243	3.375	100.862	100.862	100.662
3.500	102.859	102.859	102.659	3.500	102.920	102.920	102.720	3.500	102.320	102.320	102.120	3.250	99.832	99.832	99.632	3.500	101.057	101.057	100.857
3.625	103.110	103.110	102.910	3.625	103.184	103.184	102.984	3.625	102.297	102.297	102.097	3.375	100.391	100.391	100.191	3.625	100.534	100.534	100.334
3.750	102.095	102.095	101.895	3.750	102.833	102.833	102.633	3.750	102.593	102.593	102.393	3.500	100.787	100.787	100.587	3.750	100.830	100.830	100.630
3.875	102.445	102.445	102.245	3.875	103.253	103.253	103.053	3.875	102.737	102.737	102.537	3.625	101.038	101.038	100.838	3.875	100.974	100.974	100.774
3.990	102.611	102.611	102.411	3.990	103.500	103.500	103.300	3.990	102.940	102.940	102.740	3.750	99.674	99.674	99.474	3.990	101.177	101.177	100.977
4.000	102.711	102.711	102.511	4.000	103.600	103.600	103.400	4.000	103.040	103.040	102.840	3.875	100.024	100.024	99.824	4.000	101.277	101.277	101.077
4.125	102.872	102.872	102.672	4.125	103.761	103.761	103.561	4.125	103.255	103.255	103.055	3.990	100.190	100.190	99.990	4.125	101.055	101.055	100.855
4.250	103.102	103.102	102.902	4.250	103.790	103.790	103.590	4.250	103.447	103.447	103.247	4.000	100.290	100.290	100.090	4.250	101.247	101.247	101.047
4.375	103.343	103.343	103.143	4.375	103.981	103.981	103.781	4.375	103.652	103.652	103.452	4.125	100.451	100.451	100.251	4.375	101.452	101.452	101.252
4.500	103.558	103.558	103.358	4.500	104.143	104.143	103.943	4.500	103.794	103.794	103.594	4.250	100.309	100.309	100.109	4.500	101.594	101.594	101.394
4.625	103.660	103.660	103.460	4.625	104.270	104.270	104.070	4.625	103.184	103.184	102.984	4.375	100.550	100.550	100.350	4.625	98.952	98.952	98.752
4.750	104.078	104.078	103.878	4.750	104.797	104.797	104.597	4.750	103.280	103.280	103.080	4.500	100.765	100.765	100.565	4.750	100.194	100.194	99.994

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.:

12/31/2020

45 Day Lock Exp.:

1/15/2021

60 Day Lock Exp.:

2/1/2021

W. Rate Sheet Dated: 12/1/2020

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)