

W. Rate Sheet Dated: 12/3/2020

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	100.880	100.880	100.443	2.500	100.318	100.318	99.881	2.250	99.017	99.017	98.717	3.125	96.277	96.277	95.977
2.625	100.884	100.884	100.446	2.625	100.321	100.321	99.884	2.500	99.022	99.022	98.722	3.250	97.773	97.773	97.473
2.750	101.513	101.513	101.107	2.750	100.452	100.452	100.046	2.625	99.025	99.025	98.725	3.375	97.774	97.774	97.474
2.875	101.517	101.517	101.111	2.875	100.455	100.455	100.049	2.750	99.032	99.032	98.732	3.500	97.776	97.776	97.476
3.000	101.520	101.520	101.114	3.000	100.458	100.458	100.052	2.875	99.035	99.035	98.735	3.625	97.777	97.777	97.477
3.125	101.524	101.524	101.117	3.125	100.460	100.460	100.054	3.000	99.037	99.037	98.737	Margin = 2.250		Index = 0.110	
3.250	101.404	101.404	101.104	3.250	100.092	100.092	99.792	3.125	99.039	99.039	98.739	30 Year OTC			
3.375	101.407	101.407	101.107	3.375	100.105	100.105	99.805	3.250	101.063	101.063	100.763	Rate	30 Day	45 Day	60 Day
3.500	101.410	101.410	101.110	3.500	100.108	100.108	99.808	3.375	101.120	101.120	100.820	4.000	101.634	101.634	101.134
3.625	101.413	101.413	101.113	3.625	100.139	100.139	99.839	3.500	101.122	101.122	100.822	4.125	101.645	101.645	101.145
3.750	102.612	102.612	102.312	3.750	101.992	101.992	101.692	3.625	101.197	101.197	100.897	4.375	102.580	102.580	102.080
3.875	102.506	102.506	102.206	3.875	101.980	101.980	101.680	3.750	102.457	102.457	102.157	4.500	102.582	102.582	102.082
4.000	102.509	102.509	102.209	4.000	101.982	101.982	101.682	3.875	102.445	102.445	102.145	4.625	102.584	102.584	102.084
4.125	102.520	102.520	102.220	4.125	101.984	101.984	101.684	4.000	102.447	102.447	102.147	4.875	103.191	103.191	102.691
4.250	103.567	103.567	103.367	4.250	102.931	102.931	102.731	4.125	102.448	102.448	102.148	5.000	103.193	103.193	102.693
4.375	103.455	103.455	103.255	4.375	102.920	102.920	102.720	4.250	102.771	102.771	102.471	5.125	103.195	103.195	102.695
4.500	103.457	103.457	103.257	4.500	102.922	102.922	102.722	4.375	102.760	102.760	102.460	5.500	105.070	105.070	104.570
4.625	103.459	103.459	103.259	4.625	102.923	102.923	102.723	4.500	102.761	102.761	102.461	5.625	105.072	105.072	104.572
6.250	106.000	106.000	105.800	6.250	105.984	105.984	105.784	4.625	102.763	102.763	102.463	6.250	105.645	105.645	105.145

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	102.197	102.097	102.097	101.659	2.500	102.097	101.997	101.997	101.559	2.250	101.197	101.097	101.097	100.797
2.625	102.197	102.097	102.097	101.659	2.625	102.097	101.997	101.997	101.559	2.375	101.200	101.100	101.100	100.800
2.750	103.088	102.988	102.988	102.581	2.750	102.988	102.888	102.888	102.481	2.500	101.200	101.100	101.100	100.800
2.875	103.091	102.991	102.991	102.585	2.875	102.990	102.890	102.890	102.484	2.625	101.200	101.100	101.100	100.800
3.000	103.091	102.991	102.991	102.585	3.000	102.990	102.890	102.890	102.484	2.750	101.204	101.104	101.104	100.804
3.125	103.091	102.991	102.991	102.585	3.125	102.990	102.890	102.890	102.483	2.875	101.215	101.115	101.115	100.815
3.250	102.717	102.617	102.617	102.317	3.250	102.620	102.520	102.520	102.220	3.000	101.215	101.115	101.115	100.815
3.375	102.731	102.631	102.631	102.331	3.375	102.641	102.541	102.541	102.241	3.125	101.214	101.114	101.114	100.814
3.500	102.731	102.631	102.631	102.331	3.500	102.631	102.531	102.531	102.231	3.250	103.236	103.136	103.136	102.836
3.625	102.731	102.631	102.631	102.331	3.625	102.659	102.559	102.559	102.259	3.375	103.301	103.201	103.201	102.901
3.750	103.828	103.728	103.728	103.428	3.750	103.732	103.632	103.632	103.332	3.500	103.246	103.146	103.146	102.846
3.875	103.831	103.731	103.731	103.431	3.875	103.726	103.626	103.626	103.326	3.625	103.319	103.219	103.219	102.919
4.000	103.840	103.740	103.740	103.440	4.000	103.739	103.639	103.639	103.339	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 LLPAs 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 IRRLR <= 125.00 LTV			0.000
VA IRRLR > 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	98.884	98.884	98.384	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.895	98.895	98.395	4.750	101.000	101.000	100.500
3.875	100.519	100.519	100.019	6.250	103.750	103.750	103.500	4.375	99.830	99.830	99.330	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.516	100.516	100.016					4.500	99.832	99.832	99.332	Rate	30 Day	45 Day	60 Day
4.125	100.505	100.505	100.005					4.625	99.834	99.834	99.334	6.250	102.750	102.750	102.250
4.250	101.465	101.465	100.965					4.875	100.441	100.441	99.941	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.476	101.476	100.976					5.000	100.443	100.443	99.943				
4.500	101.474	101.474	100.974					5.125	100.445	100.445	99.945				
4.625	101.472	101.472	100.972					5.500	102.320	102.320	101.820				
4.750	102.104	102.104	101.604					5.625	102.322	102.322	101.822				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.895	102.895	102.395				

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 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.:

1/4/2021

45 Day Lock Exp.:

1/18/2021

60 Day Lock Exp.:

2/1/2021

W. Rate Sheet Dated: 12/3/2020

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	96.027	96.027	95.727
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	97.523	97.523	97.223
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	97.524	97.524	97.224
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	98.593	98.593	98.293	3.500	97.526	97.526	97.226
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.596	98.596	98.296	3.625	97.527	97.527	97.227
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	98.598	98.598	98.298	Margin = 2.250		Index = .110	
3.250	100.816	100.816	100.516	3.250	99.935	99.935	99.635	3.125	98.600	98.600	98.300	30 Year OTC			
3.375	100.819	100.819	100.519	3.375	99.948	99.948	99.648	3.250	100.905	100.905	100.605	Rate	30 Day	45 Day	60 Day
3.500	100.823	100.823	100.523	3.500	99.950	99.950	99.650	3.375	100.962	100.962	100.662	3.250	98.941	98.941	98.441
3.625	100.825	100.825	100.525	3.625	99.981	99.981	99.681	3.500	100.965	100.965	100.665	3.375	98.944	98.944	98.444
3.750	100.712	100.712	100.412	3.750	100.522	100.522	100.222	3.625	101.039	101.039	100.739	3.500	98.948	98.948	98.448
3.875	100.606	100.606	100.306	3.875	100.510	100.510	100.210	3.750	100.987	100.987	100.687	3.625	98.950	98.950	98.450
4.000	100.609	100.609	100.309	4.000	100.512	100.512	100.212	3.875	N/A	N/A	N/A	3.750	99.737	99.737	99.237
4.125	100.620	100.620	100.320	4.125	100.514	100.514	100.214	4.000	N/A	N/A	N/A	3.875	99.731	99.731	99.231
4.250	101.729	101.729	101.529	4.250	101.524	101.524	101.324	4.125	N/A	N/A	N/A	4.000	99.734	99.734	99.234
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	99.745	99.745	99.245
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	100.754	100.754	100.254
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	101.780	101.680	101.680	101.380	3.250	101.682	101.582	101.582	101.282	2.750	98.422	98.322	98.322	98.022
3.375	101.794	101.694	101.694	101.394	3.375	101.704	101.604	101.604	101.304	2.875	98.434	98.334	98.334	98.034
3.500	101.794	101.694	101.694	101.394	3.500	101.693	101.593	101.593	101.293	3.000	98.434	98.334	98.334	98.034
3.625	101.793	101.693	101.693	101.393	3.625	101.721	101.621	101.621	101.321	3.125	98.433	98.333	98.333	98.033
3.750	101.578	101.478	101.478	101.178	3.750	101.482	101.382	101.382	101.082	3.250	100.111	100.011	100.011	99.711
3.875	101.581	101.481	101.481	101.181	3.875	101.476	101.376	101.376	101.076	3.375	100.176	100.076	100.076	99.776
4.000	101.590	101.490	101.490	101.190	4.000	101.489	101.389	101.389	101.089	3.500	100.121	100.021	100.021	99.721
4.125	101.599	101.499	101.499	101.199	4.125	101.489	101.389	101.389	101.089	3.625	100.194	100.094	100.094	99.794
4.250	102.596	102.496	102.496	102.296	4.250	102.497	102.397	102.397	102.197	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 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	4.250	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.:

1/4/2021

45 Day Lock Exp.:

1/18/2021

60 Day Lock Exp.:

2/1/2021

W. Rate Sheet Dated: 12/3/2020

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

30 Day Lock Exp.: 1/4/2021
45 Day Lock Exp.: 1/18/2021
60 Day Lock Exp.: 2/1/2021

W. Rate Sheet Dated: 12/3/2020

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	100.852	100.852	100.652	3.375	101.770	101.770	101.570	3.375	101.770	101.770	101.570	2.500	99.636	99.636	99.411	3.375	101.048	101.048	100.848
2.875	101.543	101.543	101.343	3.500	102.174	102.174	101.974	3.500	102.174	102.174	101.974	2.625	100.137	100.137	99.924	3.500	101.452	101.452	101.252
2.990	102.050	102.050	101.850	3.625	102.430	102.430	102.230	3.625	102.430	102.430	102.230	2.750	100.056	100.056	99.856	3.625	101.708	101.708	101.508
3.000	102.150	102.150	101.950	3.750	101.389	101.389	101.189	3.750	101.389	101.389	101.189	2.875	100.747	100.747	100.547	3.750	100.318	100.318	100.118
3.125	102.489	102.489	102.289	3.875	101.747	101.747	101.547	3.875	101.747	101.747	101.547	2.990	101.254	101.254	101.054	3.875	100.676	100.676	100.476
3.250	101.952	101.952	101.752	3.990	102.048	102.048	101.848	3.990	102.048	102.048	101.848	3.000	101.354	101.354	101.154	3.990	100.977	100.977	100.777
3.375	102.520	102.520	102.320	4.000	102.148	102.148	101.948	4.000	102.148	102.148	101.948	3.125	101.693	101.693	101.493	4.000	101.077	101.077	100.877
3.500	102.924	102.924	102.724	4.125	102.313	102.313	102.113	4.125	102.313	102.313	102.113	3.250	101.230	101.230	101.030	4.125	101.242	101.242	101.042
3.625	103.180	103.180	102.980	4.250	102.365	102.365	102.165	4.250	102.365	102.365	102.165	3.375	101.798	101.798	101.598	4.250	100.922	100.922	100.722
3.750	102.139	102.139	101.939	4.375	102.611	102.611	102.411	4.375	102.611	102.611	102.411	3.500	102.202	102.202	102.002	4.375	101.168	101.168	100.968
3.875	102.497	102.497	102.297	4.500	102.829	102.829	102.629	4.500	102.829	102.829	102.629	3.625	102.458	102.458	102.258	4.500	101.386	101.386	101.186
3.990	102.673	102.673	102.473	4.625	102.932	102.932	102.732	4.625	102.932	102.932	102.732	3.750	101.068	101.068	100.868	4.625	101.489	101.489	101.289
4.000	102.773	102.773	102.573	4.750	103.329	103.329	103.129	4.750	103.329	103.329	103.129	3.875	101.426	101.426	101.226	4.750	100.480	100.480	100.280
4.125	102.938	102.938	102.738	4.875	103.554	103.554	103.354	4.875	103.554	103.554	103.354	3.990	101.602	101.602	101.402	4.875	100.705	100.705	100.505
4.250	102.990	102.990	102.790	4.990	103.789	103.789	103.589	4.990	103.789	103.789	103.589	4.000	101.702	101.702	101.502	4.990	100.940	100.940	100.740
4.375	103.236	103.236	103.036	5.000	103.889	103.889	103.689	5.000	103.889	103.889	103.689	4.125	101.867	101.867	101.667	5.000	101.040	101.040	100.840
4.500	103.454	103.454	103.254	5.125	104.127	104.127	103.927	5.125	104.127	104.127	103.927	4.250	101.547	101.547	101.347	5.125	101.128	101.128	100.928
4.625	103.557	103.557	103.357	5.250	104.490	104.490	104.261	5.250	104.490	104.490	104.261	4.375	101.793	101.793	101.593	5.250	101.341	101.341	101.141
4.750	103.954	103.954	103.754	5.375	105.509	105.509	105.226	5.375	105.509	105.509	105.226	4.500	102.011	102.011	101.811	5.375	102.210	102.210	101.927
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	101.048	101.048	100.848	2.750	101.027	101.027	100.819	3.375	103.111	103.111	102.911	3.375	103.111	103.111	102.911	2.750	101.798	101.798	101.598
3.500	101.452	101.452	101.252	2.875	101.631	101.631	101.431	3.500	103.492	103.492	103.292	3.500	103.492	103.492	103.292	2.875	102.140	102.140	101.940
3.625	101.708	101.708	101.508	2.990	102.065	102.065	101.865	3.625	103.763	103.763	103.563	3.625	103.763	103.763	103.563	2.990	102.268	102.268	102.068
3.750	100.318	100.318	100.118	3.000	102.165	102.165	101.965	3.750	103.384	103.384	103.184	3.750	103.384	103.384	103.184	3.000	102.368	102.368	102.168
3.875	100.676	100.676	100.476	3.125	102.540	102.540	102.340	3.875	103.814	103.814	103.614	3.875	103.814	103.814	103.614	3.125	101.674	101.674	101.474
3.990	100.977	100.977	100.777	3.250	102.095	102.095	101.895	3.990	104.069	104.069	103.869	3.990	104.069	104.069	103.869	3.250	101.908	101.908	101.708
4.000	101.077	101.077	100.877	3.375	102.611	102.611	102.411	4.000	104.169	104.169	103.969	4.000	104.169	104.169	103.969	3.375	102.194	102.194	101.994
4.125	101.242	101.242	101.042	3.500	102.992	102.992	102.792	4.125	104.331	104.331	104.131	4.125	104.331	104.331	104.131	3.500	102.392	102.392	102.192
4.250	100.922	100.922	100.722	3.625	103.263	103.263	103.063	4.250	104.174	104.174	103.974	4.250	104.174	104.174	103.974	3.625	102.242	102.242	102.042
4.375	101.168	101.168	100.968	3.750	102.884	102.884	102.684	4.375	104.370	104.370	104.170	4.375	104.370	104.370	104.170	3.750	102.540	102.540	102.340
4.500	101.386	101.386	101.186	3.875	103.314	103.314	103.114	4.500	104.911	104.911	104.711	4.500	104.911	104.911	104.711	3.875	102.686	102.686	102.486
4.625	101.489	101.489	101.289	3.990	103.569	103.569	103.369	4.625	105.040	105.040	104.840	4.625	105.040	105.040	104.840	3.990	102.895	102.895	102.695
4.750	100.480	100.480	100.280	4.000	103.669	103.669	103.469	4.750	105.546	105.546	105.346	4.750	105.546	105.546	105.346	4.000	102.995	102.995	102.795
4.875	100.705	100.705	100.505	4.125	103.831	103.831	103.631	4.875	105.799	105.799	105.599	4.875	105.799	105.799	105.599	4.125	103.262	103.262	103.062
4.990	100.940	100.940	100.740	4.250	103.674	103.674	103.474	4.990	105.997	105.997	105.797	4.990	105.997	105.997	105.797	4.250	103.457	103.457	103.257
5.000	101.040	101.040	100.840	4.375	103.870	103.870	103.670	5.000	106.097	106.097	105.897	5.000	106.097	106.097	105.897	4.375	103.666	103.666	103.466
5.125	101.128	101.128	100.928	4.500	104.036	104.036	103.836	5.125	106.381	106.381	106.181	5.125	106.381	106.381	106.181	4.500	103.812	103.812	103.612
5.250	101.341	101.341	101.141	4.625	104.165	104.165	103.965	5.250	106.527	106.527	106.327	5.250	106.527	106.527	106.327	4.625	103.137	103.137	102.937
5.375	102.210	102.210	102.012	4.750	104.671	104.671	104.471	5.375	105.774	105.774	105.574	5.375	105.774	105.774	105.574	4.750	103.235	103.235	103.035
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	103.798	103.798	103.598	2.750	104.048	104.048	103.848	2.750	102.054	102.054	101.854	2.750	104.054	104.054	103.854	2.750	104.304	104.304	104.104
2.875	102.265	102.265	102.065	2.875	102.265	102.265	102.065	2.875	102.396	102.396	102.196	2.875	102.521	102.521	102.321	2.875	102.521	102.521	102.321
2.990	102.393	102.393	102.193	2.990	102.393	102.393	102.193	2.990	102.524	102.524	102.324	2.990	102.649	102.649	102.449	2.990	102.649	102.649	102.449
3.000	102.493	102.493	102.293	3.000	102.493	102.493	102.293	3.000	102.624	102.624	102.424	3.000	102.749	102.749	102.549	3.000	102.749	102.749	102.549
3.125	101.799	101.799	101.599	3.125	101.799	101.799	101.599	3.125	101.711	101.711	101.511	3.125	101.836	101.836	101.636	3.125	101.836	101.836	101.636
3.250	102.033	102.033	101.833	3.250	102.033	102.033	101.833	3.250	101.945	101.945	101.745	3.250	102.070	102.070	101.870	3.250	102.070	102.070	101.870
3.375	102.319	102.319	102.119	3.375	102.319	102.319	102.119	3.375	102.231	102.231	102.031	3.375	102.356	102.356	102.156	3.375	102.356	102.356	102.156
3.500	102.517	102.517	102.317	3.500	102.517	102.517	102.317	3.500	102.429	102.429	102.229	3.500	102.554	102.554	102.354	3.500	102.554	102.554	102.354
3.625	102.667	102.667	102.467	3.625	102.667	102.667	102.467	3.625	102.557	102.557	102.357	3.625	102.682	102.682	102.482	3.625	102.682	102.682	102.482
3.750	102.665	102.665	102.465	3.750	102.665	10													



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.:

1/4/2021

45 Day Lock Exp.:

1/18/2021

60 Day Lock Exp.:

2/1/2021

W. Rate Sheet Dated: 12/3/2020

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	100.852	100.852	100.652	2.750	101.027	101.027	100.819	2.750	101.798	101.798	101.598	2.500	98.286	98.286	98.061	2.750	100.754	100.754	100.554
2.875	101.543	101.543	101.343	2.875	101.631	101.631	101.431	2.875	102.140	102.140	101.940	2.625	98.787	98.787	98.574	2.875	101.096	101.096	100.896
2.990	102.050	102.050	101.850	2.990	102.065	102.065	101.865	2.990	102.268	102.268	102.068	2.750	98.706	98.706	98.506	2.990	101.224	101.224	101.024
3.000	102.150	102.150	101.950	3.000	102.165	102.165	101.965	3.000	102.368	102.368	102.168	2.875	99.397	99.397	99.197	3.000	101.324	101.324	101.124
3.125	102.489	102.489	102.289	3.125	102.540	102.540	102.340	3.125	101.674	101.674	101.474	2.990	99.904	99.904	99.704	3.125	100.411	100.411	100.211
3.250	101.952	101.952	101.752	3.250	102.095	102.095	101.895	3.250	101.908	101.908	101.708	3.000	100.004	100.004	99.804	3.250	100.645	100.645	100.445
3.375	102.520	102.520	102.320	3.375	102.611	102.611	102.411	3.375	102.194	102.194	101.994	3.125	100.343	100.343	100.143	3.375	100.931	100.931	100.731
3.500	102.924	102.924	102.724	3.500	102.992	102.992	102.792	3.500	102.392	102.392	102.192	3.250	99.880	99.880	99.680	3.500	101.129	101.129	100.929
3.625	103.180	103.180	102.980	3.625	103.263	103.263	103.063	3.625	102.242	102.242	102.042	3.375	100.448	100.448	100.248	3.625	100.479	100.479	100.279
3.750	102.139	102.139	101.939	3.750	102.884	102.884	102.684	3.750	102.540	102.540	102.340	3.500	100.852	100.852	100.652	3.750	100.777	100.777	100.577
3.875	102.497	102.497	102.297	3.875	103.314	103.314	103.114	3.875	102.686	102.686	102.486	3.625	101.108	101.108	100.908	3.875	100.923	100.923	100.723
3.990	102.673	102.673	102.473	3.990	103.569	103.569	103.369	3.990	102.895	102.895	102.695	3.750	99.718	99.718	99.518	3.990	101.132	101.132	100.932
4.000	102.773	102.773	102.573	4.000	103.669	103.669	103.469	4.000	102.995	102.995	102.795	3.875	100.076	100.076	99.876	4.000	101.232	101.232	101.032
4.125	102.938	102.938	102.738	4.125	103.831	103.831	103.631	4.125	103.262	103.262	103.062	3.990	100.252	100.252	100.052	4.125	101.062	101.062	100.862
4.250	102.990	102.990	102.790	4.250	103.674	103.674	103.474	4.250	103.457	103.457	103.257	4.000	100.352	100.352	100.152	4.250	101.257	101.257	101.057
4.375	103.236	103.236	103.036	4.375	103.870	103.870	103.670	4.375	103.666	103.666	103.466	4.125	100.517	100.517	100.317	4.375	101.466	101.466	101.266
4.500	103.454	103.454	103.254	4.500	104.036	104.036	103.836	4.500	103.812	103.812	103.612	4.250	100.197	100.197	99.997	4.500	101.612	101.612	101.412
4.625	103.557	103.557	103.357	4.625	104.165	104.165	103.965	4.625	103.137	103.137	102.937	4.375	100.443	100.443	100.243	4.625	98.905	98.905	98.705
4.750	103.954	103.954	103.754	4.750	104.671	104.671	104.471	4.750	103.235	103.235	103.035	4.500	100.661	100.661	100.461	4.750	100.149	100.149	99.949

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.:

1/4/2021

45 Day Lock Exp.:

1/18/2021

60 Day Lock Exp.:

2/1/2021

W. Rate Sheet Dated: 12/3/2020

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)