

W. Rate Sheet Dated: 12/7/2020

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	100.834	100.834	100.412	2.500	100.271	100.271	99.849	2.250	99.218	99.218	98.918	3.125	96.273	96.273	95.973
2.625	100.837	100.837	100.415	2.625	100.274	100.274	99.852	2.500	99.223	99.223	98.923	3.250	97.774	97.774	97.474
2.750	101.545	101.545	101.107	2.750	100.484	100.484	100.046	2.625	99.226	99.226	98.926	3.375	97.776	97.776	97.476
2.875	101.548	101.548	101.111	2.875	100.486	100.486	100.049	2.750	99.209	99.209	98.909	3.500	97.777	97.777	97.477
3.000	101.552	101.552	101.114	3.000	100.489	100.489	100.051	2.875	99.212	99.212	98.912	3.625	97.773	97.773	97.473
3.125	101.555	101.555	101.117	3.125	100.491	100.491	100.054	3.000	99.214	99.214	98.914	Margin = 2.250		Index = 0.110	
3.250	101.419	101.419	101.119	3.250	100.119	100.119	99.819	3.125	99.216	99.216	98.916	30 Year OTC			
3.375	101.422	101.422	101.122	3.375	100.121	100.121	99.821	3.250	101.292	101.292	100.992	Rate	30 Day	45 Day	60 Day
3.500	101.426	101.426	101.126	3.500	100.152	100.152	99.852	3.375	101.294	101.294	100.994	4.000	101.650	101.650	101.150
3.625	101.428	101.428	101.128	3.625	100.154	100.154	99.854	3.500	101.347	101.347	101.047	4.125	101.661	101.661	101.161
3.750	102.628	102.628	102.328	3.750	101.994	101.994	101.694	3.625	101.349	101.349	101.049	4.375	102.533	102.533	102.033
3.875	102.522	102.522	102.222	3.875	101.996	101.996	101.696	3.750	102.377	102.377	102.077	4.500	102.536	102.536	102.036
4.000	102.525	102.525	102.225	4.000	101.998	101.998	101.698	3.875	102.378	102.378	102.078	4.625	102.537	102.537	102.037
4.125	102.536	102.536	102.236	4.125	101.999	101.999	101.699	4.000	102.380	102.380	102.080	4.875	103.207	103.207	102.707
4.250	103.520	103.520	103.320	4.250	102.871	102.871	102.671	4.125	102.381	102.381	102.081	5.000	103.209	103.209	102.709
4.375	103.408	103.408	103.208	4.375	102.873	102.873	102.673	4.250	102.894	102.894	102.594	5.125	103.211	103.211	102.711
4.500	103.411	103.411	103.211	4.500	102.874	102.874	102.674	4.375	102.896	102.896	102.596	5.500	105.101	105.101	104.601
4.625	103.412	103.412	103.212	4.625	102.876	102.876	102.676	4.500	102.897	102.897	102.597	5.625	105.103	105.103	104.603
6.250	106.000	106.000	105.800	6.250	106.190	106.190	105.990	4.625	102.899	102.899	102.599	6.250	105.864	105.864	105.364

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	102.150	102.050	102.050	101.628	2.500	102.050	101.950	101.950	101.528	2.250	101.248	101.148	101.148	100.848
2.625	102.150	102.050	102.050	101.628	2.625	102.050	101.950	101.950	101.528	2.375	101.250	101.150	101.150	100.850
2.750	103.119	103.019	103.019	102.581	2.750	103.019	102.919	102.919	102.481	2.500	101.250	101.150	101.150	100.850
2.875	103.122	103.022	103.022	102.585	2.875	103.022	102.922	102.922	102.484	2.625	101.250	101.150	101.150	100.850
3.000	103.122	103.022	103.022	102.585	3.000	103.021	102.921	102.921	102.484	2.750	101.231	101.131	101.131	100.831
3.125	103.122	103.022	103.022	102.585	3.125	103.021	102.921	102.921	102.484	2.875	101.242	101.142	101.142	100.842
3.250	102.733	102.633	102.633	102.333	3.250	102.646	102.546	102.546	102.246	3.000	101.242	101.142	101.142	100.842
3.375	102.747	102.647	102.647	102.347	3.375	102.646	102.546	102.546	102.246	3.125	101.242	101.142	101.142	100.842
3.500	102.747	102.647	102.647	102.347	3.500	102.675	102.575	102.575	102.275	3.250	103.315	103.215	103.215	102.915
3.625	102.746	102.646	102.646	102.346	3.625	102.646	102.546	102.546	102.246	3.375	103.293	103.193	103.193	102.893
3.750	103.844	103.744	103.744	103.444	3.750	103.734	103.634	103.634	103.334	3.500	103.343	103.243	103.243	102.943
3.875	103.847	103.747	103.747	103.447	3.875	103.755	103.655	103.655	103.355	3.625	103.292	103.192	103.192	102.892
4.000	103.856	103.756	103.756	103.456	4.000	103.755	103.655	103.655	103.355	3.750	104.319	104.219	104.219	103.919

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	98.900	98.900	98.400	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.911	98.911	98.411	4.750	101.000	101.000	100.500
3.875	100.534	100.534	100.034	6.250	103.750	103.750	103.500	4.375	99.783	99.783	99.283	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.532	100.532	100.032					4.500	99.786	99.786	99.286	Rate	30 Day	45 Day	60 Day
4.125	100.521	100.521	100.021					4.625	99.787	99.787	99.287	6.250	102.750	102.750	102.250
4.250	101.418	101.418	100.918					4.875	100.457	100.457	99.957	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.429	101.429	100.929					5.000	100.459	100.459	99.959				
4.500	101.427	101.427	100.927					5.125	100.461	100.461	99.961				
4.625	101.425	101.425	100.925					5.500	102.351	102.351	101.851				
4.750	102.119	102.119	101.619					5.625	102.353	102.353	101.853				
Borrower Paid Comp Only				Lender Paid Only				6.250	103.114	103.114	102.614				

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/V-Received & U/V-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

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" (JA & 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.:

1/6/2021

45 Day Lock Exp.:

1/21/2021

60 Day Lock Exp.:

2/5/2021

W. Rate Sheet Dated: 12/7/2020

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	95.633	95.633	95.333
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	97.989	97.989	97.689	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	97.992	97.992	97.692	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	97.994	97.994	97.694	Margin = 2.250		Index = .110	
3.250	100.582	100.582	100.282	3.250	99.711	99.711	99.411	3.125	97.996	97.996	97.696	30 Year OTC			
3.375	100.585	100.585	100.285	3.375	99.714	99.714	99.414	3.250	100.884	100.884	100.584	Rate	30 Day	45 Day	60 Day
3.500	100.588	100.588	100.288	3.500	99.745	99.745	99.445	3.375	100.887	100.887	100.587	3.250	98.707	98.707	98.207
3.625	100.591	100.591	100.291	3.625	99.747	99.747	99.447	3.500	100.939	100.939	100.639	3.375	98.710	98.710	98.210
3.750	100.728	100.728	100.428	3.750	100.524	100.524	100.224	3.625	100.941	100.941	100.641	3.500	98.713	98.713	98.213
3.875	100.622	100.622	100.322	3.875	100.526	100.526	100.226	3.750	100.907	100.907	100.607	3.625	98.716	98.716	98.216
4.000	100.625	100.625	100.325	4.000	100.528	100.528	100.228	3.875	N/A	N/A	N/A	3.750	99.753	99.753	99.253
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	101.557	101.557	101.357	4.250	101.338	101.338	101.138	4.125	N/A	N/A	N/A	4.000	99.750	99.750	99.250
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	100.582	100.582	100.082
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.250	101.546	101.446	101.446	101.146	3.250	101.459	101.359	101.359	101.059	2.750	98.450	98.350	98.350	98.050
3.375	101.560	101.460	101.460	101.160	3.375	101.459	101.359	101.359	101.059	2.875	98.461	98.361	98.361	98.061
3.500	101.559	101.459	101.459	101.159	3.500	101.487	101.387	101.387	101.087	3.000	98.461	98.361	98.361	98.061
3.625	101.559	101.459	101.459	101.159	3.625	101.458	101.358	101.358	101.058	3.125	98.461	98.361	98.361	98.061
3.750	101.594	101.494	101.494	101.194	3.750	101.484	101.384	101.384	101.084	3.250	100.190	100.090	100.090	99.790
3.875	101.597	101.497	101.497	101.197	3.875	101.505	101.405	101.405	101.105	3.375	100.168	100.068	100.068	99.768
4.000	101.606	101.506	101.506	101.206	4.000	101.505	101.405	101.405	101.105	3.500	100.218	100.118	100.118	99.818
4.125	101.614	101.514	101.514	101.214	4.125	101.505	101.405	101.405	101.105	3.625	100.167	100.067	100.067	99.767
4.250	102.425	102.325	102.325	102.125	4.250	102.312	102.212	102.212	102.012	3.750	101.194	101.094	101.094	100.794

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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

1/6/2021

1/21/2021

2/5/2021

W. Rate Sheet Dated: 12/7/2020

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.: 1/6/2021
45 Day Lock Exp.: 1/21/2021
60 Day Lock Exp.: 2/5/2021

W. Rate Sheet Dated: 12/7/2020

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	100.796	100.796	100.595	3.375	101.791	101.791	101.591	3.375	101.791	101.791	101.591	2.500	99.999	99.999	99.753	3.375	101.325	101.325	101.125
2.875	101.476	101.476	101.276	3.500	102.184	102.184	101.984	3.500	102.184	102.184	101.984	2.625	100.493	100.493	100.249	3.500	101.718	101.718	101.518
2.990	101.971	101.971	101.771	3.625	102.434	102.434	102.234	3.625	102.434	102.434	102.234	2.750	100.524	100.524	100.323	3.625	101.968	101.968	101.768
3.000	102.071	102.071	101.871	3.750	101.474	101.474	101.274	3.750	101.474	101.474	101.274	2.875	101.204	101.204	101.004	3.750	100.403	100.403	100.203
3.125	102.399	102.399	102.199	3.875	101.826	101.826	101.626	3.875	101.826	101.826	101.626	2.990	101.699	101.699	101.499	3.875	100.755	100.755	100.555
3.250	101.982	101.982	101.782	3.990	102.121	102.121	101.921	3.990	102.121	102.121	101.921	3.000	101.799	101.799	101.599	3.990	101.050	101.050	100.850
3.375	102.541	102.541	102.341	4.000	102.221	102.221	102.021	4.000	102.221	102.221	102.021	3.125	102.127	102.127	101.927	4.000	101.150	101.150	100.950
3.500	102.934	102.934	102.734	4.125	102.387	102.387	102.187	4.125	102.387	102.387	102.187	3.250	101.516	101.516	101.316	4.125	101.316	101.316	101.116
3.625	103.184	103.184	102.984	4.250	102.470	102.470	102.270	4.250	102.470	102.470	102.270	3.375	102.075	102.075	101.875	4.250	101.024	101.024	100.824
3.750	102.224	102.224	102.024	4.375	102.714	102.714	102.514	4.375	102.714	102.714	102.514	3.500	102.468	102.468	102.268	4.375	101.268	101.268	101.068
3.875	102.576	102.576	102.376	4.500	102.932	102.932	102.732	4.500	102.932	102.932	102.732	3.625	102.718	102.718	102.518	4.500	101.486	101.486	101.286
3.990	102.746	102.746	102.546	4.625	103.033	103.033	102.833	4.625	103.033	103.033	102.833	3.750	101.513	101.513	101.313	4.625	101.587	101.587	101.387
4.000	102.846	102.846	102.646	4.750	103.281	103.281	103.081	4.750	103.281	103.281	103.081	3.875	101.505	101.505	101.305	4.750	100.429	100.429	100.229
4.125	103.012	103.012	102.812	4.875	103.504	103.504	103.304	4.875	103.504	103.504	103.304	3.990	101.675	101.675	101.475	4.875	100.652	100.652	100.452
4.250	103.095	103.095	102.895	4.990	103.738	103.738	103.538	4.990	103.738	103.738	103.538	4.000	101.775	101.775	101.575	4.990	100.886	100.886	100.686
4.375	103.339	103.339	103.139	5.000	103.838	103.838	103.638	5.000	103.838	103.838	103.638	4.125	101.941	101.941	101.741	5.000	100.986	100.986	100.786
4.500	103.557	103.557	103.357	5.125	104.077	104.077	103.877	5.125	104.077	104.077	103.877	4.250	101.649	101.649	101.449	5.125	101.075	101.075	100.875
4.625	103.658	103.658	103.458	5.250	104.876	104.876	104.676	5.250	104.876	104.876	104.676	4.375	101.893	101.893	101.693	5.250	101.724	101.724	101.524
4.750	103.906	103.906	103.706	5.375	105.474	105.474	105.274	5.375	105.474	105.474	105.274	4.500	102.111	102.111	101.911	5.375	102.172	102.172	101.972
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	101.325	101.325	101.125	2.750	100.943	100.943	100.722	3.375	103.128	103.128	102.928	3.375	103.128	103.128	102.928	2.750	101.844	101.844	101.644
3.500	101.718	101.718	101.518	2.875	101.540	101.540	101.318	3.500	103.505	103.505	103.305	3.500	103.505	103.505	103.305	2.875	102.183	102.183	101.983
3.625	101.968	101.968	101.768	2.990	101.963	101.963	101.746	3.625	103.771	103.771	103.571	3.625	103.771	103.771	103.571	2.990	102.308	102.308	102.108
3.750	100.403	100.403	100.203	3.000	102.063	102.063	101.846	3.750	103.466	103.466	103.266	3.750	103.466	103.466	103.266	3.000	102.408	102.408	102.208
3.875	100.755	100.755	100.555	3.125	102.432	102.432	102.221	3.875	103.889	103.889	103.689	3.875	103.889	103.889	103.689	3.125	101.711	101.711	101.511
3.990	101.050	101.050	100.850	3.250	102.120	102.120	101.920	3.990	104.138	104.138	103.938	3.990	104.138	104.138	103.938	3.250	101.941	101.941	101.741
4.000	101.150	101.150	100.950	3.375	102.628	102.628	102.428	4.000	104.238	104.238	104.038	4.000	104.238	104.238	104.038	3.375	102.226	102.226	102.026
4.125	101.316	101.316	101.116	3.500	103.005	103.005	102.805	4.125	104.399	104.399	104.199	4.125	104.399	104.399	104.199	3.500	102.421	102.421	102.221
4.250	101.024	101.024	100.824	3.625	103.271	103.271	103.071	4.250	104.284	104.284	104.084	4.250	104.284	104.284	104.084	3.625	102.251	102.251	102.051
4.375	101.268	101.268	101.068	3.750	102.966	102.966	102.766	4.375	104.477	104.477	104.277	4.375	104.477	104.477	104.277	3.750	102.546	102.546	102.346
4.500	101.486	101.486	101.286	3.875	103.389	103.389	103.189	4.500	105.016	105.016	104.816	4.500	105.016	105.016	104.816	3.875	102.690	102.690	102.490
4.625	101.587	101.587	101.387	3.990	103.638	103.638	103.438	4.625	105.145	105.145	104.945	4.625	105.145	105.145	104.945	3.990	102.893	102.893	102.693
4.750	100.429	100.429	100.229	4.000	103.738	103.738	103.538	4.750	105.817	105.817	105.617	4.750	105.817	105.817	105.617	4.000	102.993	102.993	102.793
4.875	100.652	100.652	100.452	4.125	103.899	103.899	103.699	4.875	106.069	106.069	105.869	4.875	106.069	106.069	105.869	4.125	103.246	103.246	103.046
4.990	100.886	100.886	100.686	4.250	103.784	103.784	103.584	4.990	106.266	106.266	106.066	4.990	106.266	106.266	106.066	4.250	103.439	103.439	103.239
5.000	100.986	100.986	100.786	4.375	103.977	103.977	103.777	5.000	106.366	106.366	106.166	5.000	106.366	106.366	106.166	4.375	103.643	103.643	103.443
5.125	101.075	101.075	100.875	4.500	104.141	104.141	103.941	5.125	106.650	106.650	106.450	5.125	106.650	106.650	106.450	4.500	103.786	103.786	103.586
5.250	101.724	101.724	101.524	4.625	104.270	104.270	104.070	5.250	106.587	106.587	106.387	5.250	106.587	106.587	106.387	4.625	103.157	103.157	102.957
5.375	102.172	102.172	101.972	4.750	104.942	104.942	104.742	5.375	105.792	105.792	105.592	5.375	105.792	105.792	105.592	4.750	103.254	103.254	103.054
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	103.844	103.844	103.644	2.750	104.094	104.094	103.894	2.750	102.100	102.100	101.900	2.750	104.100	104.100	103.900	2.750	104.350	104.350	104.150
2.875	102.308	102.308	102.108	2.875	102.308	102.308	102.108	2.875	102.439	102.439	102.239	2.875	102.564	102.564	102.364	2.875	102.564	102.564	102.364
2.990	102.433	102.433	102.233	2.990	102.433	102.433	102.233	2.990	102.564	102.564	102.364	2.990	102.689	102.689	102.489	2.990	102.689	102.689	102.489
3.000	102.533	102.533	102.333	3.000	102.533	102.533	102.333	3.000	102.664	102.664	102.464	3.000	102.789	102.789	102.589	3.000	102.789	102.789	102.589
3.125	101.836	101.836	101.636	3.125	101.836	101.836	101.636	3.125	101.748	101.748	101.548	3.125	101.873	101.873	101.673	3.125	101.873	101.873	101.673
3.250	102.066	102.066	101.866	3.250	102.066	102.066	101.866	3.250	101.978	101.978	101.778	3.250	102.103	102.103	101.903	3.250	102.103	102.103	101.903
3.375	102.351	102.351	102.151	3.375	102.351	102.351	102.151	3.375	102.263	102.263	102.063	3.375	102.388	102.388	102.188	3.375	102.388	102.388	102.188
3.500	102.546	102.546	102.346	3.500	102.546	102.546	102.346	3.500	102.458	102.458	102.258	3.500	102.583	102.583	102.383	3.500	102.583	102.583	102.383
3.625	102.376	102.376	102.176	3.625	102.376	102.376	102.176	3.625	101.788	101.788	101.588	3.625	101.913	101.913	101.713	3.625	101.913	101.913	101.713
3.750	102.671	102.671	102.471	3.750	102.671	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.:

1/6/2021

45 Day Lock Exp.:

1/21/2021

60 Day Lock Exp.:

2/5/2021

W. Rate Sheet Dated: 12/7/2020

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	100.796	100.796	100.595	2.750	100.943	100.943	100.722	2.750	101.844	101.844	101.644	2.500	98.649	98.649	98.403	2.750	100.800	100.800	100.600
2.875	101.476	101.476	101.276	2.875	101.540	101.540	101.318	2.875	102.183	102.183	101.983	2.625	99.143	99.143	98.899	2.875	101.139	101.139	100.939
2.990	101.971	101.971	101.771	2.990	101.963	101.963	101.746	2.990	102.308	102.308	102.108	2.750	99.174	99.174	98.973	2.990	101.264	101.264	101.064
3.000	102.071	102.071	101.871	3.000	102.063	102.063	101.846	3.000	102.408	102.408	102.208	2.875	99.854	99.854	99.654	3.000	101.364	101.364	101.164
3.125	102.399	102.399	102.199	3.125	102.432	102.432	102.221	3.125	101.711	101.711	101.511	2.990	100.349	100.349	100.149	3.125	100.448	100.448	100.248
3.250	101.982	101.982	101.782	3.250	102.120	102.120	101.920	3.250	101.941	101.941	101.741	3.000	100.449	100.449	100.249	3.250	100.678	100.678	100.478
3.375	102.541	102.541	102.341	3.375	102.628	102.628	102.428	3.375	102.226	102.226	102.026	3.125	100.777	100.777	100.577	3.375	100.963	100.963	100.763
3.500	102.934	102.934	102.734	3.500	103.005	103.005	102.805	3.500	102.421	102.421	102.221	3.250	100.166	100.166	99.966	3.500	101.158	101.158	100.958
3.625	103.184	103.184	102.984	3.625	103.271	103.271	103.071	3.625	102.251	102.251	102.051	3.375	100.725	100.725	100.525	3.625	100.488	100.488	100.288
3.750	102.224	102.224	102.024	3.750	102.966	102.966	102.766	3.750	102.546	102.546	102.346	3.500	101.118	101.118	100.918	3.750	100.783	100.783	100.583
3.875	102.576	102.576	102.376	3.875	103.389	103.389	103.189	3.875	102.690	102.690	102.490	3.625	101.368	101.368	101.168	3.875	100.927	100.927	100.727
3.990	102.746	102.746	102.546	3.990	103.638	103.638	103.438	3.990	102.893	102.893	102.693	3.750	99.803	99.803	99.603	3.990	101.130	101.130	100.930
4.000	102.846	102.846	102.646	4.000	103.738	103.738	103.538	4.000	102.993	102.993	102.793	3.875	100.155	100.155	99.955	4.000	101.230	101.230	101.030
4.125	103.012	103.012	102.812	4.125	103.899	103.899	103.699	4.125	103.246	103.246	103.046	3.990	100.325	100.325	100.125	4.125	101.046	101.046	100.846
4.250	103.095	103.095	102.895	4.250	103.784	103.784	103.584	4.250	103.439	103.439	103.239	4.000	100.425	100.425	100.225	4.250	101.239	101.239	101.039
4.375	103.339	103.339	103.139	4.375	103.977	103.977	103.777	4.375	103.643	103.643	103.443	4.125	100.591	100.591	100.391	4.375	101.443	101.443	101.243
4.500	103.557	103.557	103.357	4.500	104.141	104.141	103.941	4.500	103.786	103.786	103.586	4.250	100.299	100.299	100.099	4.500	101.586	101.586	101.386
4.625	103.658	103.658	103.458	4.625	104.270	104.270	104.070	4.625	103.157	103.157	102.957	4.375	100.543	100.543	100.343	4.625	98.925	98.925	98.725
4.750	103.906	103.906	103.706	4.750	104.942	104.942	104.742	4.750	103.254	103.254	103.054	4.500	100.761	100.761	100.561	4.750	100.143	100.143	99.943

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.:

1/6/2021

45 Day Lock Exp.:

1/21/2021

60 Day Lock Exp.:

2/5/2021

W. Rate Sheet Dated: 12/7/2020

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)