

W. Rate Sheet Dated: 12/8/2020

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	100.865	100.865	100.443	2.500	100.303	100.303	99.881	2.250	99.245	99.245	98.945	3.125	96.273	96.273	95.973
2.625	100.868	100.868	100.446	2.625	100.305	100.305	99.883	2.500	99.250	99.250	98.950	3.250	97.774	97.774	97.474
2.750	101.545	101.545	101.138	2.750	100.484	100.484	100.077	2.625	99.253	99.253	98.953	3.375	97.776	97.776	97.476
2.875	101.548	101.548	101.142	2.875	100.486	100.486	100.080	2.750	99.119	99.119	98.819	3.500	97.777	97.777	97.477
3.000	101.552	101.552	101.145	3.000	100.489	100.489	100.082	2.875	99.122	99.122	98.822	3.625	97.773	97.773	97.473
3.125	101.555	101.555	101.149	3.125	100.491	100.491	100.085	3.000	99.124	99.124	98.824	Margin = 2.250		Index = 0.110	
3.250	101.404	101.404	101.104	3.250	100.103	100.103	99.803	3.125	99.126	99.126	98.826	30 Year OTC			
3.375	101.407	101.407	101.107	3.375	100.105	100.105	99.805	3.250	101.362	101.362	101.062	Rate	30 Day	45 Day	60 Day
3.500	101.410	101.410	101.110	3.500	100.137	100.137	99.837	3.375	101.364	101.364	101.064	4.000	101.696	101.696	101.196
3.625	101.413	101.413	101.113	3.625	100.138	100.138	99.838	3.500	101.417	101.417	101.117	4.125	101.708	101.708	101.208
3.750	102.675	102.675	102.375	3.750	102.041	102.041	101.741	3.625	101.419	101.419	101.119	4.375	102.611	102.611	102.111
3.875	102.569	102.569	102.269	3.875	102.043	102.043	101.743	3.750	102.689	102.689	102.389	4.500	102.614	102.614	102.114
4.000	102.571	102.571	102.271	4.000	102.044	102.044	101.744	3.875	102.691	102.691	102.391	4.625	102.615	102.615	102.115
4.125	102.583	102.583	102.283	4.125	102.046	102.046	101.746	4.000	102.692	102.692	102.392	4.875	103.207	103.207	102.707
4.250	103.598	103.598	103.398	4.250	102.949	102.949	102.749	4.125	102.694	102.694	102.394	5.000	103.209	103.209	102.709
4.375	103.486	103.486	103.286	4.375	102.951	102.951	102.751	4.250	102.753	102.753	102.453	5.125	103.211	103.211	102.711
4.500	103.489	103.489	103.289	4.500	102.952	102.952	102.752	4.375	102.755	102.755	102.455	5.500	105.039	105.039	104.539
4.625	103.490	103.490	103.290	4.625	102.954	102.954	102.754	4.500	102.756	102.756	102.456	5.625	105.041	105.041	104.541
6.250	106.000	106.000	105.800	6.250	106.190	106.190	105.990	4.625	102.758	102.758	102.458	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	102.181	102.081	102.081	101.659	2.500	102.081	101.981	101.981	101.559	2.250	101.275	101.175	101.175	100.875
2.625	102.181	102.081	102.081	101.659	2.625	102.081	101.981	101.981	101.559	2.375	101.278	101.178	101.178	100.878
2.750	103.119	103.019	103.019	102.613	2.750	103.019	102.919	102.919	102.513	2.500	101.278	101.178	101.178	100.878
2.875	103.122	103.022	103.022	102.616	2.875	103.022	102.922	102.922	102.515	2.625	101.278	101.178	101.178	100.878
3.000	103.122	103.022	103.022	102.616	3.000	103.021	102.921	102.921	102.515	2.750	101.141	101.041	101.041	100.741
3.125	103.122	103.022	103.022	102.616	3.125	103.021	102.921	102.921	102.515	2.875	101.153	101.053	101.053	100.753
3.250	102.717	102.617	102.617	102.317	3.250	102.630	102.530	102.530	102.230	3.000	101.152	101.052	101.052	100.752
3.375	102.731	102.631	102.631	102.331	3.375	102.631	102.531	102.531	102.231	3.125	101.152	101.052	101.052	100.752
3.500	102.731	102.631	102.631	102.331	3.500	102.659	102.559	102.559	102.259	3.250	103.386	103.286	103.286	102.986
3.625	102.731	102.631	102.631	102.331	3.625	102.630	102.530	102.530	102.230	3.375	103.363	103.263	103.263	102.963
3.750	103.890	103.790	103.790	103.490	3.750	103.781	103.681	103.681	103.381	3.500	103.414	103.314	103.314	103.014
3.875	103.894	103.794	103.794	103.494	3.875	103.802	103.702	103.702	103.402	3.625	103.363	103.263	103.263	102.963
4.000	103.903	103.803	103.803	103.503	4.000	103.802	103.702	103.702	103.402	3.750	104.631	104.531	104.531	104.231

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	98.946	98.946	98.446	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.958	98.958	98.458	4.750	101.000	101.000	100.500
3.875	100.581	100.581	100.081	6.250	103.750	103.750	103.500	4.375	99.861	99.861	99.361	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.579	100.579	100.079					4.500	99.864	99.864	99.364	Rate	30 Day	45 Day	60 Day
4.125	100.567	100.567	100.067					4.625	99.865	99.865	99.365	6.250	102.750	102.750	102.250
4.250	101.496	101.496	100.996					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	101.507	101.507	101.007					5.000	100.459	100.459	99.959				
4.500	101.505	101.505	101.005					5.125	100.461	100.461	99.961				
4.625	101.503	101.503	101.003					5.500	102.289	102.289	101.789				
4.750	102.119	102.119	101.619					5.625	102.291	102.291	101.791				
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/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.:

1/7/2021

45 Day Lock Exp.:

1/22/2021

60 Day Lock Exp.:

2/8/2021

W. Rate Sheet Dated: 12/8/2020

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	95.633	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	97.899	97.899	97.599	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	97.902	97.902	97.602	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	97.904	97.904	97.604	Margin = 2.250		Index = .110	
3.250	100.566	100.566	100.266	3.250	99.695	99.695	99.395	3.125	97.906	97.906	97.606	30 Year OTC			
3.375	100.569	100.569	100.269	3.375	99.698	99.698	99.398	3.250	100.955	100.955	100.655	Rate	30 Day	45 Day	60 Day
3.500	100.573	100.573	100.273	3.500	99.729	99.729	99.429	3.375	100.957	100.957	100.657	3.250	98.691	98.691	98.191
3.625	100.575	100.575	100.275	3.625	99.731	99.731	99.431	3.500	101.010	101.010	100.710	3.375	98.694	98.694	98.194
3.750	100.775	100.775	100.475	3.750	100.571	100.571	100.271	3.625	101.011	101.011	100.711	3.500	98.698	98.698	98.198
3.875	100.669	100.669	100.369	3.875	100.573	100.573	100.273	3.750	101.219	101.219	100.919	3.625	98.700	98.700	98.200
4.000	100.671	100.671	100.371	4.000	100.574	100.574	100.274	3.875	N/A	N/A	N/A	3.750	99.800	99.800	99.300
4.125	100.683	100.683	100.383	4.125	100.576	100.576	100.276	4.000	N/A	N/A	N/A	3.875	99.794	99.794	99.294
4.250	101.635	101.635	101.435	4.250	101.416	101.416	101.216	4.125	N/A	N/A	N/A	4.000	99.796	99.796	99.296
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	99.808	99.808	99.308
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	100.660	100.660	100.160
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	101.530	101.430	101.430	101.130	3.250	101.443	101.343	101.343	101.043	2.750	98.360	98.260	98.260	97.960
3.375	101.544	101.444	101.444	101.144	3.375	101.443	101.343	101.343	101.043	2.875	98.371	98.271	98.271	97.971
3.500	101.544	101.444	101.444	101.144	3.500	101.472	101.372	101.372	101.072	3.000	98.371	98.271	98.271	97.971
3.625	101.543	101.443	101.443	101.143	3.625	101.442	101.342	101.342	101.042	3.125	98.371	98.271	98.271	97.971
3.750	101.640	101.540	101.540	101.240	3.750	101.531	101.431	101.431	101.131	3.250	100.261	100.161	100.161	99.861
3.875	101.644	101.544	101.544	101.244	3.875	101.552	101.452	101.452	101.152	3.375	100.238	100.138	100.138	99.838
4.000	101.653	101.553	101.553	101.253	4.000	101.552	101.452	101.452	101.152	3.500	100.289	100.189	100.189	99.889
4.125	101.661	101.561	101.561	101.261	4.125	101.552	101.452	101.452	101.152	3.625	100.238	100.138	100.138	99.838
4.250	102.503	102.403	102.403	102.203	4.250	102.390	102.290	102.290	102.090	3.750	101.506	101.406	101.406	101.106

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

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

1/7/2021

1/22/2021

2/8/2021

W. Rate Sheet Dated: 12/8/2020

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.: 1/7/2021
45 Day Lock Exp.: 1/22/2021
60 Day Lock Exp.: 2/8/2021

W. Rate Sheet Dated: 12/8/2020

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	100.842	100.842	100.642	3.375	101.775	101.775	101.575	3.375	101.775	101.775	101.575	2.500	100.010	100.010	99.758	3.375	101.309	101.309	101.109
2.875	101.518	101.518	101.318	3.500	102.167	102.167	101.967	3.500	102.167	102.167	101.967	2.625	100.500	100.500	100.250	3.500	101.701	101.701	101.501
2.990	102.006	102.006	101.806	3.625	102.413	102.413	102.213	3.625	102.413	102.413	102.213	2.750	100.570	100.570	100.370	3.625	101.947	101.947	101.747
3.000	102.106	102.106	101.906	3.750	101.389	101.389	101.189	3.750	101.389	101.389	101.189	2.875	101.246	101.246	101.046	3.750	100.318	100.318	100.118
3.125	102.433	102.433	102.233	3.875	101.738	101.738	101.538	3.875	101.738	101.738	101.538	2.990	101.734	101.734	101.534	3.875	100.667	100.667	100.467
3.250	101.973	101.973	101.773	3.990	102.033	102.033	101.833	3.990	102.033	102.033	101.833	3.000	101.834	101.834	101.634	3.990	100.962	100.962	100.762
3.375	102.525	102.525	102.325	4.000	102.133	102.133	101.933	4.000	102.133	102.133	101.933	3.125	102.161	102.161	101.961	4.000	101.062	101.062	100.862
3.500	102.917	102.917	102.717	4.125	102.295	102.295	102.095	4.125	102.295	102.295	102.095	3.250	101.507	101.507	101.307	4.125	101.224	101.224	101.024
3.625	103.163	103.163	102.963	4.250	102.412	102.412	102.212	4.250	102.412	102.412	102.212	3.375	102.059	102.059	101.859	4.250	100.966	100.966	100.766
3.750	102.139	102.139	101.939	4.375	102.655	102.655	102.455	4.375	102.655	102.655	102.455	3.500	102.451	102.451	102.251	4.375	101.209	101.209	101.009
3.875	102.488	102.488	102.288	4.500	102.870	102.870	102.670	4.500	102.870	102.870	102.670	3.625	102.697	102.697	102.497	4.500	101.424	101.424	101.224
3.990	102.658	102.658	102.458	4.625	102.971	102.971	102.771	4.625	102.971	102.971	102.771	3.750	101.068	101.068	100.868	4.625	101.525	101.525	101.325
4.000	102.758	102.758	102.558	4.750	103.224	103.224	103.024	4.750	103.224	103.224	103.024	3.875	101.417	101.417	101.217	4.750	100.372	100.372	100.172
4.125	102.920	102.920	102.720	4.875	103.446	103.446	103.246	4.875	103.446	103.446	103.246	3.990	101.587	101.587	101.387	4.875	100.594	100.594	100.394
4.250	103.037	103.037	102.837	4.990	103.678	103.678	103.478	4.990	103.678	103.678	103.478	4.000	101.687	101.687	101.487	4.990	100.826	100.826	100.626
4.375	103.280	103.280	103.080	5.000	103.778	103.778	103.578	5.000	103.778	103.778	103.578	4.125	101.849	101.849	101.649	5.000	100.926	100.926	100.726
4.500	103.495	103.495	103.295	5.125	104.017	104.017	103.817	5.125	104.017	104.017	103.817	4.250	101.591	101.591	101.391	5.125	101.015	101.015	100.815
4.625	103.596	103.596	103.396	5.250	104.862	104.862	104.507	5.250	104.862	104.862	104.507	4.375	101.834	101.834	101.634	5.250	101.710	101.710	101.515
4.750	103.849	103.849	103.649	5.375	105.455	105.455	105.106	5.375	105.455	105.455	105.106	4.500	102.049	102.049	101.849	5.375	102.153	102.153	101.804
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	101.309	101.309	101.109	2.750	100.990	100.990	100.775	3.375	103.119	103.119	102.919	3.375	103.119	103.119	102.919	2.750	101.868	101.868	101.668
3.500	101.701	101.701	101.501	2.875	101.583	101.583	101.368	3.500	103.490	103.490	103.290	3.500	103.490	103.490	103.290	2.875	102.202	102.202	102.002
3.625	101.947	101.947	101.747	2.990	102.000	102.000	101.790	3.625	103.756	103.756	103.556	3.625	103.756	103.756	103.556	2.990	102.327	102.327	102.127
3.750	100.318	100.318	100.118	3.000	102.100	102.100	101.890	3.750	103.400	103.400	103.200	3.750	103.400	103.400	103.200	3.000	102.427	102.427	102.227
3.875	100.667	100.667	100.467	3.125	102.465	102.465	102.265	3.875	103.820	103.820	103.620	3.875	103.820	103.820	103.620	3.125	101.696	101.696	101.496
3.990	100.962	100.962	100.762	3.250	102.114	102.114	101.911	3.990	104.065	104.065	103.865	3.990	104.065	104.065	103.865	3.250	101.925	101.925	101.725
4.000	101.062	101.062	100.862	3.375	102.619	102.619	102.419	4.000	104.165	104.165	103.965	4.000	104.165	104.165	103.965	3.375	102.208	102.208	102.008
4.125	101.224	101.224	101.024	3.500	102.990	102.990	102.790	4.125	104.325	104.325	104.125	4.125	104.325	104.325	104.125	3.500	102.405	102.405	102.205
4.250	100.966	100.966	100.766	3.625	103.256	103.256	103.056	4.250	104.238	104.238	104.038	4.250	104.238	104.238	104.038	3.625	102.303	102.303	102.103
4.375	101.209	101.209	101.009	3.750	102.900	102.900	102.700	4.375	104.429	104.429	104.229	4.375	104.429	104.429	104.229	3.750	102.598	102.598	102.398
4.500	101.424	101.424	101.224	3.875	103.320	103.320	103.120	4.500	104.968	104.968	104.768	4.500	104.968	104.968	104.768	3.875	102.739	102.739	102.539
4.625	101.525	101.525	101.325	3.990	103.565	103.565	103.365	4.625	105.095	105.095	104.895	4.625	105.095	105.095	104.895	3.990	102.940	102.940	102.740
4.750	100.372	100.372	100.172	4.000	103.665	103.665	103.465	4.750	105.776	105.776	105.576	4.750	105.776	105.776	105.576	4.000	103.040	103.040	102.840
4.875	100.594	100.594	100.394	4.125	103.825	103.825	103.625	4.875	106.026	106.026	105.826	4.875	106.026	106.026	105.826	4.125	103.279	103.279	103.079
4.990	100.826	100.826	100.626	4.250	103.738	103.738	103.538	4.990	106.223	106.223	106.023	4.990	106.223	106.223	106.023	4.250	103.468	103.468	103.268
5.000	100.926	100.926	100.726	4.375	103.929	103.929	103.729	5.000	106.323	106.323	106.123	5.000	106.323	106.323	106.123	4.375	103.672	103.672	103.472
5.125	101.015	101.015	100.815	4.500	104.093	104.093	103.893	5.125	106.605	106.605	106.405	5.125	106.605	106.605	106.405	4.500	103.817	103.817	103.617
5.250	101.710	101.710	101.510	4.625	104.220	104.220	104.020	5.250	106.753	106.753	106.553	5.250	106.753	106.753	106.553	4.625	102.994	102.994	102.794
5.375	102.153	102.153	101.804	4.750	104.901	104.901	104.701	5.375	105.725	105.725	105.471	5.375	105.725	105.725	105.471	4.750	103.091	103.091	102.891
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	103.868	103.868	103.668	2.750	104.118	104.118	103.918	2.750	102.124	102.124	101.924	2.750	104.124	104.124	103.924	2.750	104.374	104.374	104.174
2.875	102.327	102.327	102.127	2.875	102.327	102.327	102.127	2.875	102.458	102.458	102.258	2.875	102.583	102.583	102.383	2.875	102.583	102.583	102.383
2.990	102.452	102.452	102.252	2.990	102.452	102.452	102.252	2.990	102.583	102.583	102.383	2.990	102.708	102.708	102.508	2.990	102.708	102.708	102.508
3.000	102.552	102.552	102.352	3.000	102.552	102.552	102.352	3.000	102.683	102.683	102.483	3.000	102.808	102.808	102.608	3.000	102.808	102.808	102.608
3.125	101.821	101.821	101.621	3.125	101.821	101.821	101.621	3.125	101.733	101.733	101.533	3.125	101.858	101.858	101.658	3.125	101.858	101.858	101.658
3.250	102.050	102.050	101.850	3.250	102.050	102.050	101.850	3.250	101.962	101.962	101.762	3.250	102.087	102.087	101.887	3.250	102.087	102.087	101.887
3.375	102.333	102.333	102.133	3.375	102.333	102.333	102.133	3.375	102.245	102.245	102.045	3.375	102.370	102.370	102.170	3.375	102.370	102.370	102.170
3.500	102.530	102.530	102.330	3.500	102.530	102.530	102.330	3.500	102.442	102.442	102.242	3.500	102.567	102.567	102.367	3.500	102.567	102.567	102.367
3.625	102.428	102.428	102.228	3.625	102.428	102.428	102.228	3.625	101.840	101.840	101.640	3.625	101.965	101.965	101.765	3.625	101.965	101.965	101.765
3.750	102.723	102.723	102.523	3.750	102.723														



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.:

1/7/2021

45 Day Lock Exp.:

1/22/2021

60 Day Lock Exp.:

2/8/2021

W. Rate Sheet Dated: 12/8/2020

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	100.842	100.842	100.642	2.750	100.990	100.990	100.775	2.750	101.868	101.868	101.668	2.500	98.660	98.660	98.408	2.750	100.824	100.824	100.624
2.875	101.518	101.518	101.318	2.875	101.583	101.583	101.368	2.875	102.202	102.202	102.002	2.625	99.150	99.150	98.900	2.875	101.158	101.158	100.958
2.990	102.006	102.006	101.806	2.990	102.000	102.000	101.790	2.990	102.327	102.327	102.127	2.750	99.220	99.220	99.020	2.990	101.283	101.283	101.083
3.000	102.106	102.106	101.906	3.000	102.100	102.100	101.890	3.000	102.427	102.427	102.227	2.875	99.896	99.896	99.696	3.000	101.383	101.383	101.183
3.125	102.433	102.433	102.233	3.125	102.465	102.465	102.261	3.125	101.696	101.696	101.496	2.990	100.384	100.384	100.184	3.125	100.433	100.433	100.233
3.250	101.973	101.973	101.773	3.250	102.114	102.114	101.911	3.250	101.925	101.925	101.725	3.000	100.484	100.484	100.284	3.250	100.662	100.662	100.462
3.375	102.525	102.525	102.325	3.375	102.619	102.619	102.419	3.375	102.208	102.208	102.008	3.125	100.811	100.811	100.611	3.375	100.945	100.945	100.745
3.500	102.917	102.917	102.717	3.500	102.990	102.990	102.790	3.500	102.405	102.405	102.205	3.250	100.157	100.157	99.957	3.500	101.142	101.142	100.942
3.625	103.163	103.163	102.963	3.625	103.256	103.256	103.056	3.625	102.303	102.303	102.103	3.375	100.709	100.709	100.509	3.625	100.540	100.540	100.340
3.750	102.139	102.139	101.939	3.750	102.900	102.900	102.700	3.750	102.598	102.598	102.398	3.500	101.101	101.101	100.901	3.750	100.835	100.835	100.635
3.875	102.488	102.488	102.288	3.875	103.320	103.320	103.120	3.875	102.739	102.739	102.539	3.625	101.347	101.347	101.147	3.875	100.976	100.976	100.776
3.990	102.658	102.658	102.458	3.990	103.565	103.565	103.365	3.990	102.940	102.940	102.740	3.750	99.718	99.718	99.518	3.990	101.177	101.177	100.977
4.000	102.758	102.758	102.558	4.000	103.665	103.665	103.465	4.000	103.040	103.040	102.840	3.875	100.067	100.067	99.867	4.000	101.277	101.277	101.077
4.125	102.920	102.920	102.720	4.125	103.825	103.825	103.625	4.125	103.279	103.279	103.079	3.990	100.237	100.237	100.037	4.125	101.079	101.079	100.879
4.250	103.037	103.037	102.837	4.250	103.738	103.738	103.538	4.250	103.468	103.468	103.268	4.000	100.337	100.337	100.137	4.250	101.268	101.268	101.068
4.375	103.280	103.280	103.080	4.375	103.929	103.929	103.729	4.375	103.672	103.672	103.472	4.125	100.499	100.499	100.299	4.375	101.472	101.472	101.272
4.500	103.495	103.495	103.295	4.500	104.093	104.093	103.893	4.500	103.817	103.817	103.617	4.250	100.241	100.241	100.041	4.500	101.617	101.617	101.417
4.625	103.596	103.596	103.396	4.625	104.220	104.220	104.020	4.625	102.994	102.994	102.794	4.375	100.484	100.484	100.284	4.625	98.762	98.762	98.562
4.750	103.849	103.849	103.649	4.750	104.901	104.901	104.701	4.750	103.091	103.091	102.891	4.500	100.699	100.699	100.499	4.750	99.980	99.980	99.780

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.:

1/7/2021

45 Day Lock Exp.:

1/22/2021

60 Day Lock Exp.:

2/8/2021

W. Rate Sheet Dated: 12/8/2020

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)