

W. Rate Sheet Dated: 12/9/2020

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	100.849	100.849	100.459	2.500	100.287	100.287	99.896	2.250	99.343	99.343	99.043	3.125	96.273	96.273	95.973
2.625	100.853	100.853	100.462	2.625	100.290	100.290	99.899	2.500	99.348	99.348	99.048	3.250	97.774	97.774	97.474
2.750	101.592	101.592	101.217	2.750	100.530	100.530	100.155	2.625	99.351	99.351	99.051	3.375	97.776	97.776	97.476
2.875	101.595	101.595	101.220	2.875	100.533	100.533	100.158	2.750	99.241	99.241	98.941	3.500	97.777	97.777	97.477
3.000	101.598	101.598	101.223	3.000	100.536	100.536	100.161	2.875	99.243	99.243	98.943	3.625	97.773	97.773	97.473
3.125	101.602	101.602	101.227	3.125	100.538	100.538	100.163	3.000	99.245	99.245	98.945	Margin = 2.250		Index = 0.110	
3.250	101.419	101.419	101.119	3.250	100.119	100.119	99.819	3.125	99.247	99.247	98.947	30 Year OTC			
3.375	101.422	101.422	101.122	3.375	100.121	100.121	99.821	3.250	101.276	101.276	100.976	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	101.278	101.278	100.978	4.000	101.634	101.634	101.134
3.625	101.428	101.428	101.128	3.625	100.154	100.154	99.854	3.500	101.331	101.331	101.031	4.125	101.645	101.645	101.145
3.750	102.612	102.612	102.312	3.750	101.978	101.978	101.678	3.625	101.333	101.333	101.033	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	102.767	102.767	102.467	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	102.769	102.769	102.469	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	102.770	102.770	102.470	4.875	103.238	103.238	102.738
4.250	103.567	103.567	103.367	4.250	102.917	102.917	102.717	4.125	102.772	102.772	102.472	5.000	103.240	103.240	102.740
4.375	103.455	103.455	103.255	4.375	102.919	102.919	102.719	4.250	102.925	102.925	102.625	5.125	103.242	103.242	102.742
4.500	103.457	103.457	103.257	4.500	102.921	102.921	102.721	4.375	102.927	102.927	102.627	5.500	105.101	105.101	104.601
4.625	103.459	103.459	103.259	4.625	102.923	102.923	102.723	4.500	102.928	102.928	102.628	5.625	105.103	105.103	104.603
6.250	106.000	106.000	105.800	6.250	106.065	106.065	105.865	4.625	102.930	102.930	102.630	6.250	105.739	105.739	105.239

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	102.166	102.066	102.066	101.675	2.500	102.066	101.966	101.966	101.575	2.250	101.373	101.273	101.273	100.973
2.625	102.166	102.066	102.066	101.675	2.625	102.066	101.966	101.966	101.575	2.375	101.375	101.275	101.275	100.975
2.750	103.166	103.066	103.066	102.691	2.750	103.066	102.966	102.966	102.591	2.500	101.375	101.275	101.275	100.975
2.875	103.169	103.069	103.069	102.694	2.875	103.068	102.968	102.968	102.593	2.625	101.375	101.275	101.275	100.975
3.000	103.169	103.069	103.069	102.694	3.000	103.068	102.968	102.968	102.593	2.750	101.263	101.163	101.163	100.863
3.125	103.169	103.069	103.069	102.694	3.125	103.068	102.968	102.968	102.593	2.875	101.274	101.174	101.174	100.874
3.250	102.733	102.633	102.633	102.333	3.250	102.646	102.546	102.546	102.246	3.000	101.273	101.173	101.173	100.873
3.375	102.747	102.647	102.647	102.347	3.375	102.646	102.546	102.546	102.246	3.125	101.273	101.173	101.173	100.873
3.500	102.747	102.647	102.647	102.347	3.500	102.675	102.575	102.575	102.275	3.250	103.300	103.200	103.200	102.900
3.625	102.746	102.646	102.646	102.346	3.625	102.646	102.546	102.546	102.246	3.375	103.277	103.177	103.177	102.877
3.750	103.828	103.728	103.728	103.428	3.750	103.718	103.618	103.618	103.318	3.500	103.328	103.228	103.228	102.928
3.875	103.831	103.731	103.731	103.431	3.875	103.740	103.640	103.640	103.340	3.625	103.277	103.177	103.177	102.877
4.000	103.840	103.740	103.740	103.440	4.000	103.739	103.639	103.639	103.339	3.750	104.709	104.609	104.609	104.309

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 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

> 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	100.488	100.488	99.988	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	100.490	100.490	99.990				
4.500	101.474	101.474	100.974					5.125	100.492	100.492	99.992				
4.625	101.472	101.472	100.972					5.500	102.351	102.351	101.851				
4.750	102.151	102.151	101.651					5.625	102.353	102.353	101.853				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.989	102.989	102.489				

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.:

1/8/2021

45 Day Lock Exp.:

1/25/2021

60 Day Lock Exp.:

2/8/2021

W. Rate Sheet Dated: 12/9/2020

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	98.021	98.021	97.721	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	98.023	98.023	97.723	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	98.025	98.025	97.725	Margin = 2.250		Index = .110	
3.250	100.582	100.582	100.282	3.250	99.711	99.711	99.411	3.125	98.027	98.027	97.727	30 Year OTC			
3.375	100.585	100.585	100.285	3.375	99.714	99.714	99.414	3.250	100.869	100.869	100.569	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	100.871	100.871	100.571	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	100.924	100.924	100.624	3.375	98.710	98.710	98.210
3.750	100.712	100.712	100.412	3.750	100.508	100.508	100.208	3.625	100.925	100.925	100.625	3.500	98.713	98.713	98.213
3.875	100.606	100.606	100.306	3.875	100.510	100.510	100.210	3.750	101.297	101.297	100.997	3.625	98.716	98.716	98.216
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	101.604	101.604	101.404	4.250	101.385	101.385	101.185	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	100.629	100.629	100.129
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	98.481	98.381	98.381	98.081
3.375	101.560	101.460	101.460	101.160	3.375	101.459	101.359	101.359	101.059	2.875	98.492	98.392	98.392	98.092
3.500	101.559	101.459	101.459	101.159	3.500	101.487	101.387	101.387	101.087	3.000	98.492	98.392	98.392	98.092
3.625	101.559	101.459	101.459	101.159	3.625	101.458	101.358	101.358	101.058	3.125	98.492	98.392	98.392	98.092
3.750	101.578	101.478	101.478	101.178	3.750	101.468	101.368	101.368	101.068	3.250	100.175	100.075	100.075	99.775
3.875	101.581	101.481	101.481	101.181	3.875	101.490	101.390	101.390	101.090	3.375	100.152	100.052	100.052	99.752
4.000	101.590	101.490	101.490	101.190	4.000	101.489	101.389	101.389	101.089	3.500	100.203	100.103	100.103	99.803
4.125	101.599	101.499	101.499	101.199	4.125	101.489	101.389	101.389	101.089	3.625	100.152	100.052	100.052	99.752
4.250	102.471	102.371	102.371	102.171	4.250	102.359	102.259	102.259	102.059	3.750	101.584	101.484	101.484	101.184

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.:

1/8/2021

45 Day Lock Exp.:

1/25/2021

60 Day Lock Exp.:

2/8/2021

W. Rate Sheet Dated: 12/9/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.625	N/A	N/A	N/A	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.375	N/A	N/A	N/A	
1.500	N/A	N/A	N/A	
1.625	N/A	N/A	N/A	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	

Product Features								
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	
Manufactured Home^	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
Escrow Waiver**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	

^Does not apply to MH Advantage products

** Escrow Waiver allowed between 80.01% - 89.99% LTV for CA properties only. Standard price adjustment of (0.125) will apply.

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Conventional OTC	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Lock Desk Policy

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

Flood Certification = \$10.00

*UW Fee with option to buy out = \$895 / \$495 for streamline

^IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/8/2021

45 Day Lock Exp.:

1/25/2021

60 Day Lock Exp.:

2/8/2021

W. Rate Sheet Dated: 12/9/2020

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	100.831	100.831	100.631	3.375	101.844	101.844	101.644	3.375	101.844	101.844	101.644	2.500	99.964	99.964	99.764	3.375	101.378	101.378	101.178
2.875	101.505	101.505	101.305	3.500	102.235	102.235	102.035	3.500	102.235	102.235	102.035	2.625	100.456	100.456	100.256	3.500	101.769	101.769	101.569
2.990	101.993	101.993	101.793	3.625	102.482	102.482	102.282	3.625	102.482	102.482	102.282	2.750	100.559	100.559	100.359	3.625	102.016	102.016	101.816
3.000	102.093	102.093	101.893	3.750	101.391	101.391	101.191	3.750	101.391	101.391	101.191	2.875	101.233	101.233	101.033	3.750	100.320	100.320	100.120
3.125	102.420	102.420	102.220	3.875	101.740	101.740	101.540	3.875	101.740	101.740	101.540	2.990	101.721	101.721	101.521	3.875	100.669	100.669	100.469
3.250	102.041	102.041	101.841	3.990	102.035	102.035	101.835	3.990	102.035	102.035	101.835	3.000	101.821	101.821	101.621	3.990	100.964	100.964	100.764
3.375	102.594	102.594	102.394	4.000	102.135	102.135	101.935	4.000	102.135	102.135	101.935	3.125	102.148	102.148	101.948	4.000	101.064	101.064	100.864
3.500	102.985	102.985	102.785	4.125	102.297	102.297	102.097	4.125	102.297	102.297	102.097	3.250	101.575	101.575	101.375	4.125	101.226	101.226	101.026
3.625	103.232	103.232	103.032	4.250	102.427	102.427	102.227	4.250	102.427	102.427	102.227	3.375	102.128	102.128	101.928	4.250	100.981	100.981	100.781
3.750	102.141	102.141	101.941	4.375	102.670	102.670	102.470	4.375	102.670	102.670	102.470	3.500	102.519	102.519	102.319	4.375	101.224	101.224	101.024
3.875	102.490	102.490	102.290	4.500	102.886	102.886	102.686	4.500	102.886	102.886	102.686	3.625	102.766	102.766	102.566	4.500	101.440	101.440	101.240
3.990	102.660	102.660	102.460	4.625	102.987	102.987	102.787	4.625	102.987	102.987	102.787	3.750	101.070	101.070	100.870	4.625	101.541	101.541	101.341
4.000	102.760	102.760	102.560	4.750	103.215	103.215	103.015	4.750	103.215	103.215	103.015	3.875	101.419	101.419	101.219	4.750	100.363	100.363	100.163
4.125	102.922	102.922	102.722	4.875	103.437	103.437	103.237	4.875	103.437	103.437	103.237	3.990	101.589	101.589	101.389	4.875	100.585	100.585	100.385
4.250	103.052	103.052	102.852	4.990	103.669	103.669	103.469	4.990	103.669	103.669	103.469	4.000	101.689	101.689	101.489	4.990	100.817	100.817	100.617
4.375	103.295	103.295	103.095	5.000	103.769	103.769	103.569	5.000	103.769	103.769	103.569	4.125	101.851	101.851	101.651	5.000	100.917	100.917	100.717
4.500	103.511	103.511	103.311	5.125	104.007	104.007	103.807	5.125	104.007	104.007	103.807	4.250	101.606	101.606	101.406	5.125	101.005	101.005	100.805
4.625	103.612	103.612	103.412	5.250	104.887	104.887	104.554	5.250	104.887	104.887	104.554	4.375	101.849	101.849	101.649	5.250	101.735	101.735	101.402
4.750	103.840	103.840	103.640	5.375	105.485	105.485	105.153	5.375	105.485	105.485	105.153	4.500	102.065	102.065	101.865	5.375	102.183	102.183	101.851
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	101.378	101.378	101.178	2.750	100.989	100.989	100.789	3.375	101.190	101.190	100.990	3.375	101.190	101.190	100.990	2.750	101.958	101.958	101.758
3.500	101.769	101.769	101.569	2.875	101.581	101.581	101.381	3.500	103.563	103.563	103.363	3.500	103.563	103.563	103.363	2.875	102.292	102.292	102.092
3.625	102.016	102.016	101.816	2.990	101.997	101.997	101.797	3.625	103.829	103.829	103.629	3.625	103.829	103.829	103.629	2.990	102.417	102.417	102.217
3.750	100.320	100.320	100.120	3.000	102.097	102.097	101.897	3.750	103.398	103.398	103.198	3.750	103.398	103.398	103.198	3.000	102.517	102.517	102.317
3.875	100.669	100.669	100.469	3.125	102.461	102.461	102.261	3.875	103.818	103.818	103.618	3.875	103.818	103.818	103.618	3.125	101.817	101.817	101.617
3.990	100.964	100.964	100.764	3.250	102.187	102.187	101.987	3.990	104.063	104.063	103.863	3.990	104.063	104.063	103.863	3.250	102.046	102.046	101.846
4.000	101.064	101.064	100.864	3.375	102.690	102.690	102.490	4.000	104.163	104.163	103.963	4.000	104.163	104.163	103.963	3.375	102.329	102.329	102.129
4.125	101.226	101.226	101.026	3.500	103.063	103.063	102.863	4.125	104.322	104.322	104.122	4.125	104.322	104.322	104.122	3.500	102.525	102.525	102.325
4.250	100.981	100.981	100.781	3.625	103.329	103.329	103.129	4.250	104.249	104.249	104.049	4.250	104.249	104.249	104.049	3.625	102.298	102.298	102.098
4.375	101.224	101.224	101.024	3.750	102.898	102.898	102.698	4.375	104.440	104.440	104.240	4.375	104.440	104.440	104.240	3.750	102.593	102.593	102.393
4.500	101.440	101.440	101.240	3.875	103.318	103.318	103.118	4.500	104.979	104.979	104.779	4.500	104.979	104.979	104.779	3.875	102.734	102.734	102.534
4.625	101.541	101.541	101.341	3.990	103.563	103.563	103.363	4.625	105.106	105.106	104.906	4.625	105.106	105.106	104.906	3.990	102.935	102.935	102.735
4.750	100.363	100.363	100.163	4.000	103.663	103.663	103.463	4.750	105.759	105.759	105.559	4.750	105.759	105.759	105.559	4.000	103.035	103.035	102.835
4.875	100.585	100.585	100.385	4.125	103.822	103.822	103.622	4.875	106.009	106.009	105.809	4.875	106.009	106.009	105.809	4.125	103.330	103.330	103.130
4.990	100.817	100.817	100.617	4.250	103.749	103.749	103.549	4.990	106.206	106.206	106.006	4.990	106.206	106.206	106.006	4.250	103.520	103.520	103.320
5.000	100.917	100.917	100.717	4.375	103.940	103.940	103.740	5.000	106.306	106.306	106.106	5.000	106.306	106.306	106.106	4.375	103.725	103.725	103.525
5.125	101.005	101.005	100.805	4.500	104.104	104.104	103.904	5.125	106.588	106.588	106.388	5.125	106.588	106.588	106.388	4.500	103.867	103.867	103.667
5.250	101.735	101.735	101.402	4.625	104.231	104.231	104.031	5.250	106.598	106.598	106.270	5.250	106.598	106.598	106.270	4.625	103.161	103.161	102.961
5.375	102.183	102.183	101.851	4.750	104.884	104.884	104.684	5.375	105.757	105.757	105.503	5.375	105.757	105.757	105.503	4.750	103.257	103.257	103.057
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	103.958	103.958	103.758	2.750	104.208	104.208	104.008	2.750	102.214	102.214	102.014	2.750	104.214	104.214	104.014	2.750	104.464	104.464	104.264
2.875	102.417	102.417	102.217	2.875	102.417	102.417	102.217	2.875	102.548	102.548	102.348	2.875	102.673	102.673	102.473	2.875	102.673	102.673	102.473
2.990	102.542	102.542	102.342	2.990	102.542	102.542	102.342	2.990	102.673	102.673	102.473	2.990	102.798	102.798	102.598	2.990	102.798	102.798	102.598
3.000	102.642	102.642	102.442	3.000	102.642	102.642	102.442	3.000	102.773	102.773	102.573	3.000	102.898	102.898	102.698	3.000	102.898	102.898	102.698
3.125	101.942	101.942	101.742	3.125	101.942	101.942	101.742	3.125	101.854	101.854	101.654	3.125	101.979	101.979	101.779	3.125	101.979	101.979	101.779
3.250	102.171	102.171	101.971	3.250	102.171	102.171	101.971	3.250	102.083	102.083	101.883	3.250	102.208	102.208	102.008	3.250	102.208	102.208	102.008
3.375	102.454	102.454	102.254	3.375	102.454	102.454	102.254	3.375	102.366	102.366	102.166	3.375	102.491	102.491	102.291	3.375	102.491	102.491	102.291
3.500	102.650	102.650	102.450	3.500	102.650	102.650	102.450	3.500	102.562	102.562	102.362	3.500	102.687	102.687	102.487	3.500	102.687	102.687	102.487
3.625	102.423	102.423	102.223	3.625	102.423	102.423	102.223	3.625	101.853	101.853	101.653	3.625	101.960	101.960	101.760	3.625	101.960	101.960	101.760
3.750	102.718	102.718	102.518	3.750	102.718	102.718	102.518	3.750	102.130	102.130	101.930	3.750	102.255	102.255	102.055	3.750	102.255	102.255	102.055
3.875	102.859	102.859	102.659	3.875	102.859	102.852													



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.:

1/8/2021

45 Day Lock Exp.:

1/25/2021

60 Day Lock Exp.:

2/8/2021

W. Rate Sheet Dated: 12/9/2020

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	100.831	100.831	100.631	2.750	100.989	100.989	100.789	2.750	101.958	101.958	101.758	2.500	98.614	98.614	98.414	2.750	100.914	100.914	100.714
2.875	101.505	101.505	101.305	2.875	101.581	101.581	101.381	2.875	102.292	102.292	102.092	2.625	99.106	99.106	98.906	2.875	101.248	101.248	101.048
2.990	101.993	101.993	101.793	2.990	101.997	101.997	101.797	2.990	102.417	102.417	102.217	2.750	99.209	99.209	99.009	2.990	101.373	101.373	101.173
3.000	102.093	102.093	101.893	3.000	102.097	102.097	101.897	3.000	102.517	102.517	102.317	2.875	99.883	99.883	99.683	3.000	101.473	101.473	101.273
3.125	102.420	102.420	102.220	3.125	102.461	102.461	102.261	3.125	101.817	101.817	101.617	2.990	100.371	100.371	100.171	3.125	100.554	100.554	100.354
3.250	102.041	102.041	101.841	3.250	102.187	102.187	101.987	3.250	102.046	102.046	101.846	3.000	100.471	100.471	100.271	3.250	100.783	100.783	100.583
3.375	102.594	102.594	102.394	3.375	102.690	102.690	102.490	3.375	102.329	102.329	102.129	3.125	100.798	100.798	100.598	3.375	101.066	101.066	100.866
3.500	102.985	102.985	102.785	3.500	103.063	103.063	102.863	3.500	102.525	102.525	102.325	3.250	100.225	100.225	100.025	3.500	101.262	101.262	101.062
3.625	103.232	103.232	103.032	3.625	103.329	103.329	103.129	3.625	102.298	102.298	102.098	3.375	100.778	100.778	100.578	3.625	100.535	100.535	100.335
3.750	102.141	102.141	101.941	3.750	102.898	102.898	102.698	3.750	102.593	102.593	102.393	3.500	101.169	101.169	100.969	3.750	100.830	100.830	100.630
3.875	102.490	102.490	102.290	3.875	103.318	103.318	103.118	3.875	102.734	102.734	102.534	3.625	101.416	101.416	101.216	3.875	100.971	100.971	100.771
3.990	102.660	102.660	102.460	3.990	103.563	103.563	103.363	3.990	102.935	102.935	102.735	3.750	99.720	99.720	99.520	3.990	101.172	101.172	100.972
4.000	102.760	102.760	102.560	4.000	103.663	103.663	103.463	4.000	103.035	103.035	102.835	3.875	100.069	100.069	99.869	4.000	101.272	101.272	101.072
4.125	102.922	102.922	102.722	4.125	103.822	103.822	103.622	4.125	103.330	103.330	103.130	3.990	100.239	100.239	100.039	4.125	101.130	101.130	100.930
4.250	103.052	103.052	102.852	4.250	103.749	103.749	103.549	4.250	103.520	103.520	103.320	4.000	100.339	100.339	100.139	4.250	101.320	101.320	101.120
4.375	103.295	103.295	103.095	4.375	103.940	103.940	103.740	4.375	103.725	103.725	103.525	4.125	100.501	100.501	100.301	4.375	101.525	101.525	101.325
4.500	103.511	103.511	103.311	4.500	104.104	104.104	103.904	4.500	103.867	103.867	103.667	4.250	100.256	100.256	100.056	4.500	101.667	101.667	101.467
4.625	103.612	103.612	103.412	4.625	104.231	104.231	104.031	4.625	103.161	103.161	102.961	4.375	100.499	100.499	100.299	4.625	98.929	98.929	98.729
4.750	103.840	103.840	103.640	4.750	104.884	104.884	104.684	4.750	103.257	103.257	103.057	4.500	100.715	100.715	100.515	4.750	100.146	100.146	99.946

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.:

1/8/2021

45 Day Lock Exp.:

1/25/2021

60 Day Lock Exp.:

2/8/2021

W. Rate Sheet Dated: 12/9/2020

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 †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)