

W. Rate Sheet Dated: 12/10/2020

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	100.896	100.896	100.568	2.500	100.334	100.334	100.006	2.250	99.386	99.386	99.086	3.125	96.273	96.273	95.973
2.625	100.900	100.900	100.571	2.625	100.337	100.337	100.008	2.500	99.391	99.391	99.091	3.250	97.774	97.774	97.474
2.750	101.498	101.498	101.129	2.750	100.437	100.437	100.068	2.625	99.394	99.394	99.094	3.375	97.776	97.776	97.476
2.875	101.501	101.501	101.133	2.875	100.440	100.440	100.071	2.750	99.276	99.276	98.976	3.500	97.777	97.777	97.477
3.000	101.505	101.505	101.136	3.000	100.442	100.442	100.073	2.875	99.278	99.278	98.978	3.625	97.773	97.773	97.473
3.125	101.508	101.508	101.139	3.125	100.444	100.444	100.076	3.000	99.280	99.280	98.980	Margin = 2.250		Index = 0.110	
3.250	101.279	101.279	100.979	3.250	99.978	99.978	99.678	3.125	99.283	99.283	98.983	30 Year OTC			
3.375	101.282	101.282	100.982	3.375	99.980	99.980	99.680	3.250	101.417	101.417	101.117	Rate	30 Day	45 Day	60 Day
3.500	101.285	101.285	100.985	3.500	100.012	100.012	99.712	3.375	101.419	101.419	101.119	4.000	101.493	101.493	100.993
3.625	101.288	101.288	100.988	3.625	100.013	100.013	99.713	3.500	101.472	101.472	101.172	4.125	101.504	101.504	101.004
3.750	102.472	102.472	102.172	3.750	101.838	101.838	101.538	3.625	101.474	101.474	101.174	4.375	102.658	102.658	102.158
3.875	102.366	102.366	102.066	3.875	101.840	101.840	101.540	3.750	102.533	102.533	102.233	4.500	102.661	102.661	102.161
4.000	102.368	102.368	102.068	4.000	101.841	101.841	101.541	3.875	102.535	102.535	102.235	4.625	102.662	102.662	102.162
4.125	102.379	102.379	102.079	4.125	101.843	101.843	101.543	4.000	102.536	102.536	102.236	4.875	103.051	103.051	102.551
4.250	103.645	103.645	103.445	4.250	102.996	102.996	102.796	4.125	102.538	102.538	102.238	5.000	103.053	103.053	102.553
4.375	103.533	103.533	103.333	4.375	102.998	102.998	102.798	4.250	102.909	102.909	102.609	5.125	103.055	103.055	102.555
4.500	103.536	103.536	103.336	4.500	102.999	102.999	102.799	4.375	102.911	102.911	102.611	5.500	105.039	105.039	104.539
4.625	103.537	103.537	103.337	4.625	103.001	103.001	102.801	4.500	102.913	102.913	102.613	5.625	105.041	105.041	104.541
6.250	106.000	106.000	105.800	6.250	105.955	105.955	105.755	4.625	102.914	102.914	102.614	6.250	105.629	105.629	105.129

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	102.413	102.313	102.313	101.984	2.500	102.313	102.213	102.213	101.884	2.250	101.616	101.516	101.516	101.216
2.625	102.413	102.313	102.313	101.984	2.625	102.313	102.213	102.213	101.884	2.375	101.618	101.518	101.518	101.218
2.750	103.272	103.172	103.172	102.803	2.750	103.172	103.072	103.072	102.703	2.500	101.618	101.518	101.518	101.218
2.875	103.275	103.175	103.175	102.807	2.875	103.175	103.075	103.075	102.706	2.625	101.618	101.518	101.518	101.218
3.000	103.275	103.175	103.175	102.806	3.000	103.174	103.074	103.074	102.705	2.750	101.498	101.398	101.398	101.098
3.125	103.275	103.175	103.175	102.806	3.125	103.174	103.074	103.074	102.706	2.875	101.509	101.409	101.409	101.109
3.250	102.792	102.692	102.692	102.392	3.250	102.705	102.605	102.605	102.305	3.000	101.508	101.408	101.408	101.108
3.375	102.806	102.706	102.706	102.406	3.375	102.706	102.606	102.606	102.306	3.125	101.509	101.409	101.409	101.109
3.500	102.806	102.706	102.706	102.406	3.500	102.734	102.634	102.634	102.334	3.250	103.640	103.540	103.540	103.240
3.625	102.806	102.706	102.706	102.406	3.625	102.705	102.605	102.605	102.305	3.375	103.618	103.518	103.518	103.218
3.750	103.887	103.787	103.787	103.487	3.750	103.777	103.677	103.677	103.377	3.500	103.668	103.568	103.568	103.268
3.875	103.891	103.791	103.791	103.491	3.875	103.799	103.699	103.699	103.399	3.625	103.617	103.517	103.517	103.217
4.000	103.900	103.800	103.800	103.500	4.000	103.798	103.698	103.698	103.398	3.750	104.675	104.575	104.575	104.275

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	98.743	98.743	98.243	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.754	98.754	98.254	4.750	101.000	101.000	100.500
3.875	100.378	100.378	99.878	6.250	103.750	103.750	103.500	4.375	99.908	99.908	99.408	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.375	100.375	99.875					4.500	99.911	99.911	99.411	Rate	30 Day	45 Day	60 Day
4.125	100.364	100.364	99.864					4.625	99.912	99.912	99.412	6.250	102.750	102.750	102.250
4.250	101.543	101.543	101.043					4.875	100.301	100.301	99.801	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.554	101.554	101.054					5.000	100.303	100.303	99.803				
4.500	101.552	101.552	101.052					5.125	100.305	100.305	99.805				
4.625	101.550	101.550	101.050					5.500	102.289	102.289	101.789				
4.750	101.963	101.963	101.463					5.625	102.291	102.291	101.791				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.879	102.879	102.379				

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 (1pm 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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/11/2021

45 Day Lock Exp.:

1/25/2021

60 Day Lock Exp.:

2/8/2021

W. Rate Sheet Dated: 12/10/2020

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	98.056	98.056	97.756	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	98.058	98.058	97.758	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	98.060	98.060	97.760	Margin = 2.250		Index = .110	
3.250	100.441	100.441	100.141	3.250	99.570	99.570	99.270	3.125	98.063	98.063	97.763	30 Year OTC			
3.375	100.444	100.444	100.144	3.375	99.573	99.573	99.273	3.250	101.009	101.009	100.709	Rate	30 Day	45 Day	60 Day
3.500	100.448	100.448	100.148	3.500	99.604	99.604	99.304	3.375	101.012	101.012	100.712	3.250	98.566	98.566	98.066
3.625	100.450	100.450	100.150	3.625	99.606	99.606	99.306	3.500	101.064	101.064	100.764	3.375	98.569	98.569	98.069
3.750	100.572	100.572	100.272	3.750	100.368	100.368	100.068	3.625	101.066	101.066	100.766	3.500	98.573	98.573	98.073
3.875	100.466	100.466	100.166	3.875	100.370	100.370	100.070	3.750	101.063	101.063	100.763	3.625	98.575	98.575	98.075
4.000	100.468	100.468	100.168	4.000	100.371	100.371	100.071	3.875	N/A	N/A	N/A	3.750	99.597	99.597	99.097
4.125	100.479	100.479	100.179	4.125	100.373	100.373	100.073	4.000	N/A	N/A	N/A	3.875	99.591	99.591	99.091
4.250	101.682	101.682	101.482	4.250	101.463	101.463	101.263	4.125	N/A	N/A	N/A	4.000	99.593	99.593	99.093
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	99.604	99.604	99.104
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	100.707	100.707	100.207
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	101.605	101.505	101.505	101.205	3.250	101.518	101.418	101.418	101.118	2.750	98.716	98.616	98.616	98.316
3.375	101.619	101.519	101.519	101.219	3.375	101.518	101.418	101.418	101.118	2.875	98.728	98.628	98.628	98.328
3.500	101.619	101.519	101.519	101.219	3.500	101.547	101.447	101.447	101.147	3.000	98.727	98.627	98.627	98.327
3.625	101.618	101.518	101.518	101.218	3.625	101.517	101.417	101.417	101.117	3.125	98.727	98.627	98.627	98.327
3.750	101.637	101.537	101.537	101.237	3.750	101.527	101.427	101.427	101.127	3.250	100.515	100.415	100.415	100.115
3.875	101.641	101.541	101.541	101.241	3.875	101.549	101.449	101.449	101.149	3.375	100.493	100.393	100.393	100.093
4.000	101.650	101.550	101.550	101.250	4.000	101.548	101.448	101.448	101.148	3.500	100.543	100.443	100.443	100.143
4.125	101.658	101.558	101.558	101.258	4.125	101.549	101.449	101.449	101.149	3.625	100.492	100.392	100.392	100.092
4.250	102.750	102.650	102.650	102.450	4.250	102.637	102.537	102.537	102.337	3.750	101.550	101.450	101.450	101.150

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.:

1/11/2021

45 Day Lock Exp.:

1/25/2021

60 Day Lock Exp.:

2/8/2021

W. Rate Sheet Dated: 12/10/2020

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.: 1/11/2021
45 Day Lock Exp.: 1/25/2021
60 Day Lock Exp.: 2/8/2021

W. Rate Sheet Dated: 12/10/2020

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	100.811	100.811	100.608	3.375	101.824	101.824	101.624	3.375	101.824	101.824	101.624	2.500	99.897	99.897	99.697	3.375	101.358	101.358	101.158
2.875	101.487	101.487	101.287	3.500	102.216	102.216	102.016	3.500	102.216	102.216	102.016	2.625	100.390	100.390	100.190	3.500	101.750	101.750	101.550
2.990	101.975	101.975	101.775	3.625	102.459	102.459	102.259	3.625	102.459	102.459	102.259	2.750	100.539	100.539	100.339	3.625	101.993	101.993	101.793
3.000	102.075	102.075	101.875	3.750	101.369	101.369	101.169	3.750	101.369	101.369	101.169	2.875	101.215	101.215	101.015	3.750	100.298	100.298	100.098
3.125	102.402	102.402	102.202	3.875	101.719	101.719	101.519	3.875	101.719	101.719	101.519	2.990	101.703	101.703	101.503	3.875	100.648	100.648	100.448
3.250	102.020	102.020	101.815	3.990	102.014	102.014	101.814	3.990	102.014	102.014	101.814	3.000	101.803	101.803	101.603	3.990	100.943	100.943	100.743
3.375	102.574	102.574	102.374	4.000	102.114	102.114	101.914	4.000	102.114	102.114	101.914	3.125	102.130	102.130	101.930	4.000	101.043	101.043	100.843
3.500	102.966	102.966	102.766	4.125	102.279	102.279	102.079	4.125	102.279	102.279	102.079	3.250	101.554	101.554	101.349	4.125	101.208	101.208	101.008
3.625	103.209	103.209	103.009	4.250	102.365	102.365	102.165	4.250	102.365	102.365	102.165	3.375	102.108	102.108	101.908	4.250	100.919	100.919	100.719
3.750	102.119	102.119	101.919	4.375	102.608	102.608	102.408	4.375	102.608	102.608	102.408	3.500	102.500	102.500	102.300	4.375	101.162	101.162	100.962
3.875	102.469	102.469	102.269	4.500	102.823	102.823	102.623	4.500	102.823	102.823	102.623	3.625	102.743	102.743	102.543	4.500	101.377	101.377	101.177
3.990	102.639	102.639	102.439	4.625	102.927	102.927	102.727	4.625	102.927	102.927	102.727	3.750	101.048	101.048	100.848	4.625	101.481	101.481	101.281
4.000	102.739	102.739	102.539	4.750	103.175	103.175	102.975	4.750	103.175	103.175	102.975	3.875	101.398	101.398	101.198	4.750	100.323	100.323	100.123
4.125	102.904	102.904	102.704	4.875	103.397	103.397	103.197	4.875	103.397	103.397	103.197	3.990	101.568	101.568	101.368	4.875	100.545	100.545	100.345
4.250	102.990	102.990	102.790	4.990	103.632	103.632	103.432	4.990	103.632	103.632	103.432	4.000	101.668	101.668	101.468	4.990	100.780	100.780	100.580
4.375	103.233	103.233	103.033	5.000	103.732	103.732	103.532	5.000	103.732	103.732	103.532	4.125	101.833	101.833	101.633	5.000	100.880	100.880	100.680
4.500	103.448	103.448	103.248	5.125	103.971	103.971	103.771	5.125	103.971	103.971	103.771	4.250	101.544	101.544	101.344	5.125	100.969	100.969	100.769
4.625	103.552	103.552	103.352	5.250	104.781	104.781	104.581	5.250	104.781	104.781	104.581	4.375	101.787	101.787	101.587	5.250	101.629	101.629	101.429
4.750	103.800	103.800	103.600	5.375	105.380	105.380	105.180	5.375	105.380	105.380	105.180	4.500	102.002	102.002	101.802	5.375	102.078	102.078	101.878
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	101.358	101.358	101.158	2.750	100.955	100.955	100.755	3.375	103.161	103.161	102.961	3.375	103.161	103.161	102.961	2.750	101.962	101.962	101.762
3.500	101.750	101.750	101.550	2.875	101.549	101.549	101.349	3.500	103.535	103.535	103.335	3.500	103.535	103.535	103.335	2.875	102.297	102.297	102.097
3.625	101.993	101.993	101.793	2.990	101.969	101.969	101.769	3.625	103.799	103.799	103.599	3.625	103.799	103.799	103.599	2.990	102.421	102.421	102.221
3.750	102.298	102.298	102.098	3.000	102.069	102.069	101.869	3.750	103.974	103.974	103.774	3.750	103.974	103.974	103.774	3.000	102.521	102.521	102.321
3.875	100.648	100.648	100.448	3.125	102.430	102.430	102.230	3.875	103.794	103.794	103.594	3.875	103.794	103.794	103.594	3.125	101.787	101.787	101.587
3.990	100.943	100.943	100.743	3.250	102.157	102.157	101.957	3.990	104.041	104.041	103.841	3.990	104.041	104.041	103.841	3.250	102.016	102.016	101.816
4.000	101.043	101.043	100.843	3.375	102.661	102.661	102.461	4.000	104.141	104.141	103.941	4.000	104.141	104.141	103.941	3.375	102.299	102.299	102.099
4.125	101.208	101.208	101.008	3.500	103.035	103.035	102.835	4.125	104.298	104.298	104.098	4.125	104.298	104.298	104.098	3.500	102.496	102.496	102.296
4.250	100.919	100.919	100.719	3.625	103.299	103.299	103.099	4.250	104.188	104.188	103.988	4.250	104.188	104.188	103.988	3.625	102.321	102.321	102.121
4.375	101.162	101.162	100.962	3.750	102.874	102.874	102.674	4.375	104.379	104.379	104.179	4.375	104.379	104.379	104.179	3.750	102.616	102.616	102.416
4.500	101.377	101.377	101.177	3.875	103.294	103.294	103.094	4.500	104.918	104.918	104.718	4.500	104.918	104.918	104.718	3.875	102.757	102.757	102.557
4.625	101.481	101.481	101.281	3.990	103.541	103.541	103.341	4.625	105.047	105.047	104.847	4.625	105.047	105.047	104.847	3.990	102.958	102.958	102.758
4.750	100.323	100.323	100.123	4.000	103.641	103.641	103.441	4.750	105.733	105.733	105.533	4.750	105.733	105.733	105.533	4.000	103.058	103.058	102.858
4.875	100.545	100.545	100.345	4.125	103.798	103.798	103.598	4.875	105.984	105.984	105.784	4.875	105.984	105.984	105.784	4.125	103.175	103.175	102.975
4.990	100.780	100.780	100.580	4.250	103.688	103.688	103.488	4.990	106.182	106.182	105.982	4.990	106.182	106.182	105.982	4.250	103.363	103.363	103.163
5.000	100.880	100.880	100.680	4.375	103.879	103.879	103.679	5.000	106.282	106.282	106.082	5.000	106.282	106.282	106.082	4.375	103.568	103.568	103.368
5.125	100.969	100.969	100.769	4.500	104.043	104.043	103.843	5.125	106.566	106.566	106.366	5.125	106.566	106.566	106.366	4.500	103.712	103.712	103.512
5.250	101.629	101.629	101.429	4.625	104.172	104.172	103.972	5.250	106.492	106.492	106.292	5.250	106.492	106.492	106.292	4.625	103.098	103.098	102.898
5.375	102.078	102.078	101.878	4.750	104.858	104.858	104.658	5.375	105.651	105.651	105.451	5.375	105.651	105.651	105.451	4.750	103.195	103.195	102.995
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	103.962	103.962	103.762	2.750	104.212	104.212	104.012	2.750	102.218	102.218	102.018	2.750	104.218	104.218	104.018	2.750	104.468	104.468	104.268
2.875	102.422	102.422	102.222	2.875	102.422	102.422	102.222	2.875	102.553	102.553	102.353	2.875	102.678	102.678	102.478	2.875	102.678	102.678	102.478
2.990	102.546	102.546	102.346	2.990	102.546	102.546	102.346	2.990	102.677	102.677	102.477	2.990	102.802	102.802	102.602	2.990	102.802	102.802	102.602
3.000	102.646	102.646	102.446	3.000	102.646	102.646	102.446	3.000	102.777	102.777	102.577	3.000	102.902	102.902	102.702	3.000	102.902	102.902	102.702
3.125	101.912	101.912	101.712	3.125	101.912	101.912	101.712	3.125	102.824	102.824	102.624	3.125	101.949	101.949	101.749	3.125	101.949	101.949	101.749
3.250	102.141	102.141	101.941	3.250	102.141	102.141	101.941	3.250	101.853	101.853	101.653	3.250	102.178	102.178	101.978	3.250	102.178	102.178	101.978
3.375	102.424	102.424	102.224	3.375	102.424	102.424	102.224	3.375	102.336	102.336	102.136	3.375	102.461	102.461	102.261	3.375	102.461	102.461	102.261
3.500	102.621	102.621	102.421	3.500	102.621	102.621	102.421	3.500	102.533	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.:

1/11/2021

45 Day Lock Exp.:

1/25/2021

60 Day Lock Exp.:

2/8/2021

W. Rate Sheet Dated: 12/10/2020

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	100.811	100.811	100.608	2.750	100.955	100.955	100.755	2.750	101.962	101.962	101.762	2.500	98.547	98.547	98.347	2.750	100.918	100.918	100.718
2.875	101.487	101.487	101.287	2.875	101.549	101.549	101.349	2.875	102.297	102.297	102.097	2.625	99.040	99.040	98.840	2.875	101.253	101.253	101.053
2.990	101.975	101.975	101.775	2.990	101.969	101.969	101.769	2.990	102.421	102.421	102.221	2.750	99.189	99.189	98.986	2.990	101.377	101.377	101.177
3.000	102.075	102.075	101.875	3.000	102.069	102.069	101.869	3.000	102.521	102.521	102.321	2.875	99.865	99.865	99.665	3.000	101.477	101.477	101.277
3.125	102.402	102.402	102.202	3.125	102.430	102.430	102.230	3.125	101.787	101.787	101.587	2.990	100.353	100.353	100.153	3.125	100.524	100.524	100.324
3.250	102.020	102.020	101.815	3.250	102.157	102.157	101.957	3.250	102.016	102.016	101.816	3.000	100.453	100.453	100.253	3.250	100.753	100.753	100.553
3.375	102.574	102.574	102.374	3.375	102.661	102.661	102.461	3.375	102.299	102.299	102.099	3.125	100.780	100.780	100.580	3.375	101.036	101.036	100.836
3.500	102.966	102.966	102.766	3.500	103.035	103.035	102.835	3.500	102.496	102.496	102.296	3.250	100.204	100.204	99.999	3.500	101.233	101.233	101.033
3.625	103.209	103.209	103.009	3.625	103.299	103.299	103.099	3.625	102.321	102.321	102.121	3.375	100.758	100.758	100.558	3.625	100.558	100.558	100.358
3.750	102.119	102.119	101.919	3.750	102.874	102.874	102.674	3.750	102.616	102.616	102.416	3.500	101.150	101.150	100.950	3.750	100.853	100.853	100.653
3.875	102.469	102.469	102.269	3.875	103.294	103.294	103.094	3.875	102.757	102.757	102.557	3.625	101.393	101.393	101.193	3.875	100.994	100.994	100.794
3.990	102.639	102.639	102.439	3.990	103.541	103.541	103.341	3.990	102.958	102.958	102.758	3.750	99.698	99.698	99.498	3.990	101.195	101.195	100.995
4.000	102.739	102.739	102.539	4.000	103.641	103.641	103.441	4.000	103.058	103.058	102.858	3.875	100.048	100.048	99.848	4.000	101.295	101.295	101.095
4.125	102.904	102.904	102.704	4.125	103.798	103.798	103.598	4.125	103.175	103.175	102.975	3.990	100.218	100.218	100.018	4.125	100.975	100.975	100.775
4.250	102.990	102.990	102.790	4.250	103.688	103.688	103.488	4.250	103.363	103.363	103.163	4.000	100.318	100.318	100.118	4.250	101.163	101.163	100.963
4.375	103.233	103.233	103.033	4.375	103.879	103.879	103.679	4.375	103.568	103.568	103.368	4.125	100.483	100.483	100.283	4.375	101.368	101.368	101.168
4.500	103.448	103.448	103.248	4.500	104.043	104.043	103.843	4.500	103.712	103.712	103.512	4.250	100.194	100.194	99.994	4.500	101.512	101.512	101.312
4.625	103.552	103.552	103.352	4.625	104.172	104.172	103.972	4.625	103.098	103.098	102.898	4.375	100.437	100.437	100.237	4.625	98.866	98.866	98.666
4.750	103.800	103.800	103.600	4.750	104.858	104.858	104.658	4.750	103.195	103.195	102.995	4.500	100.652	100.652	100.452	4.750	100.084	100.084	99.884

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.:

1/11/2021

45 Day Lock Exp.:

1/25/2021

60 Day Lock Exp.:

2/8/2021

W. Rate Sheet Dated: 12/10/2020

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)