

W. Rate Sheet Dated: 12/14/2020

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	100.839	100.839	100.480	2.500	100.277	100.277	99.918	2.250	99.259	99.259	98.959	3.125	96.277	96.277	95.977
2.625	100.843	100.843	100.483	2.625	100.280	100.280	99.921	2.500	99.265	99.265	98.965	3.250	97.773	97.773	97.473
2.750	101.503	101.503	101.113	2.750	100.442	100.442	100.052	2.625	99.267	99.267	98.967	3.375	97.774	97.774	97.474
2.875	101.507	101.507	101.116	2.875	100.445	100.445	100.055	2.750	99.091	99.091	98.791	3.500	97.776	97.776	97.476
3.000	101.510	101.510	101.120	3.000	100.448	100.448	100.057	2.875	99.093	99.093	98.793	3.625	97.777	97.777	97.477
3.125	101.514	101.514	101.123	3.125	100.450	100.450	100.060	3.000	99.096	99.096	98.796	Margin = 2.250		Index = 0.110	
3.250	101.269	101.269	100.969	3.250	99.957	99.957	99.657	3.125	99.098	99.098	98.798	30 Year OTC			
3.375	101.272	101.272	100.972	3.375	99.972	99.972	99.672	3.250	101.336	101.336	101.036	Rate	30 Day	45 Day	60 Day
3.500	101.275	101.275	100.975	3.500	99.974	99.974	99.674	3.375	101.393	101.393	101.093	4.000	101.547	101.547	101.047
3.625	101.278	101.278	100.978	3.625	100.007	100.007	99.707	3.500	101.395	101.395	101.095	4.125	101.560	101.560	101.060
3.750	102.524	102.524	102.224	3.750	101.907	101.907	101.607	3.625	101.470	101.470	101.170	4.375	102.573	102.573	102.073
3.875	102.420	102.420	102.120	3.875	101.895	101.895	101.595	3.750	102.488	102.488	102.188	4.500	102.575	102.575	102.075
4.000	102.422	102.422	102.122	4.000	101.897	101.897	101.597	3.875	102.477	102.477	102.177	4.625	102.577	102.577	102.077
4.125	102.435	102.435	102.135	4.125	101.899	101.899	101.599	4.000	102.478	102.478	102.178	4.875	102.981	102.981	102.481
4.250	103.560	103.560	103.360	4.250	102.924	102.924	102.724	4.125	102.480	102.480	102.180	5.000	102.983	102.983	102.483
4.375	103.448	103.448	103.248	4.375	102.913	102.913	102.713	4.250	102.826	102.826	102.526	5.125	102.985	102.985	102.485
4.500	103.450	103.450	103.250	4.500	102.915	102.915	102.715	4.375	102.814	102.814	102.514	5.500	104.985	104.985	104.485
4.625	103.452	103.452	103.252	4.625	102.916	102.916	102.716	4.500	102.816	102.816	102.516	5.625	104.987	104.987	104.487
6.250	106.000	106.000	105.800	6.250	105.649	105.649	105.449	4.625	102.817	102.817	102.517	6.250	105.310	105.310	104.810

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	102.366	102.266	102.266	101.906	2.500	102.266	102.166	102.166	101.806	2.250	101.639	101.539	101.539	101.239
2.625	102.366	102.266	102.266	101.906	2.625	102.266	102.166	102.166	101.806	2.375	101.642	101.542	101.542	101.242
2.750	103.288	103.188	103.188	102.797	2.750	103.188	103.088	103.088	102.697	2.500	101.642	101.542	101.542	101.242
2.875	103.291	103.191	103.191	102.800	2.875	103.190	103.090	103.090	102.700	2.625	101.642	101.542	101.542	101.242
3.000	103.291	103.191	103.191	102.800	3.000	103.190	103.090	103.090	102.700	2.750	101.462	101.362	101.362	101.062
3.125	103.291	103.191	103.191	102.800	3.125	103.190	103.090	103.090	102.699	2.875	101.474	101.374	101.374	101.074
3.250	102.792	102.692	102.692	102.392	3.250	102.695	102.595	102.595	102.295	3.000	101.474	101.374	101.374	101.074
3.375	102.806	102.706	102.706	102.406	3.375	102.718	102.618	102.618	102.318	3.125	101.473	101.373	101.373	101.073
3.500	102.806	102.706	102.706	102.406	3.500	102.706	102.606	102.606	102.306	3.250	103.709	103.609	103.609	103.309
3.625	102.806	102.706	102.706	102.406	3.625	102.735	102.635	102.635	102.335	3.375	103.774	103.674	103.674	103.374
3.750	103.950	103.850	103.850	103.550	3.750	103.853	103.753	103.753	103.453	3.500	103.719	103.619	103.619	103.319
3.875	103.955	103.855	103.855	103.555	3.875	103.848	103.748	103.748	103.448	3.625	103.792	103.692	103.692	103.392
4.000	103.962	103.862	103.862	103.562	4.000	103.861	103.761	103.761	103.461	3.750	104.735	104.635	104.635	104.335

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	98.797	98.797	98.297	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.810	98.810	98.310	4.750	101.000	101.000	100.500
3.875	100.449	100.449	99.949	6.250	103.750	103.750	103.500	4.375	99.823	99.823	99.323	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.446	100.446	99.946					4.500	99.825	99.825	99.325	Rate	30 Day	45 Day	60 Day
4.125	100.434	100.434	99.934					4.625	99.827	99.827	99.327	6.250	102.750	102.750	102.250
4.250	101.472	101.472	100.972					4.875	100.231	100.231	99.731	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.483	101.483	100.983					5.000	100.233	100.233	99.733				
4.500	101.481	101.481	100.981					5.125	100.235	100.235	99.735				
4.625	101.479	101.479	100.979					5.500	102.235	102.235	101.735				
4.750	101.908	101.908	101.408					5.625	102.237	102.237	101.737				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.560	102.560	102.060				

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.:

1/13/2021

45 Day Lock Exp.:

1/28/2021

60 Day Lock Exp.:

2/12/2021

W. Rate Sheet Dated: 12/14/2020

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	95.637	95.637	95.337
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.523	97.523	97.223
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.524	97.524	97.224
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	97.871	97.871	97.571	3.500	97.526	97.526	97.226
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.873	97.873	97.573	3.625	97.527	97.527	97.227
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.876	97.876	97.576	Margin = 2.250		Index = .110	
3.250	100.431	100.431	100.131	3.250	99.550	99.550	99.250	3.125	97.878	97.878	97.578	30 Year OTC			
3.375	100.434	100.434	100.134	3.375	99.564	99.564	99.264	3.250	100.929	100.929	100.629	Rate	30 Day	45 Day	60 Day
3.500	100.438	100.438	100.138	3.500	99.567	99.567	99.267	3.375	100.986	100.986	100.686	3.250	98.556	98.556	98.056
3.625	100.440	100.440	100.140	3.625	99.599	99.599	99.299	3.500	100.988	100.988	100.688	3.375	98.559	98.559	98.059
3.750	100.624	100.624	100.324	3.750	100.437	100.437	100.137	3.625	101.063	101.063	100.763	3.500	98.563	98.563	98.063
3.875	100.520	100.520	100.220	3.875	100.425	100.425	100.125	3.750	101.018	101.018	100.718	3.625	98.565	98.565	98.065
4.000	100.522	100.522	100.222	4.000	100.427	100.427	100.127	3.875	N/A	N/A	N/A	3.750	99.649	99.649	99.149
4.125	100.535	100.535	100.235	4.125	100.429	100.429	100.129	4.000	N/A	N/A	N/A	3.875	99.645	99.645	99.145
4.250	101.597	101.597	101.397	4.250	101.392	101.392	101.192	4.125	N/A	N/A	N/A	4.000	99.647	99.647	99.147
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	99.660	99.660	99.160
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	100.622	100.622	100.122
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	101.507	101.407	101.407	101.107	2.750	98.681	98.581	98.581	98.281
3.375	101.619	101.519	101.519	101.219	3.375	101.530	101.430	101.430	101.130	2.875	98.692	98.592	98.592	98.292
3.500	101.619	101.519	101.519	101.219	3.500	101.518	101.418	101.418	101.118	3.000	98.692	98.592	98.592	98.292
3.625	101.618	101.518	101.518	101.218	3.625	101.548	101.448	101.448	101.148	3.125	98.692	98.592	98.592	98.292
3.750	101.700	101.600	101.600	101.300	3.750	101.603	101.503	101.503	101.203	3.250	100.584	100.484	100.484	100.184
3.875	101.705	101.605	101.605	101.305	3.875	101.598	101.498	101.498	101.198	3.375	100.649	100.549	100.549	100.249
4.000	101.712	101.612	101.612	101.312	4.000	101.611	101.511	101.511	101.211	3.500	100.594	100.494	100.494	100.194
4.125	101.722	101.622	101.622	101.322	4.125	101.611	101.511	101.511	101.211	3.625	100.667	100.567	100.567	100.267
4.250	102.671	102.571	102.571	102.371	4.250	102.572	102.472	102.472	102.272	3.750	101.610	101.510	101.510	101.210

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				
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	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@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/13/2021

45 Day Lock Exp.:

1/28/2021

60 Day Lock Exp.:

2/12/2021

W. Rate Sheet Dated: 12/14/2020

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.: 1/13/2021
45 Day Lock Exp.: 1/28/2021
60 Day Lock Exp.: 2/12/2021

W. Rate Sheet Dated: 12/14/2020

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	100.890	100.890	100.643	3.375	101.836	101.836	101.636	3.375	101.836	101.836	101.636	2.500	100.103	100.103	99.877	3.375	101.367	101.367	101.167
2.875	101.550	101.550	101.315	3.500	102.221	102.221	102.021	3.500	102.221	102.221	102.021	2.625	100.583	100.583	100.363	3.500	101.752	101.752	101.552
2.990	102.022	102.022	101.815	3.625	102.462	102.462	102.262	3.625	102.462	102.462	102.262	2.750	100.625	100.625	100.378	3.625	101.993	101.993	101.793
3.000	102.122	102.122	101.915	3.750	101.459	101.459	101.259	3.750	101.459	101.459	101.259	2.875	101.285	101.285	101.050	3.750	100.421	100.421	100.221
3.125	102.441	102.441	102.241	3.875	101.805	101.805	101.605	3.875	101.805	101.805	101.605	2.990	101.757	101.757	101.550	3.875	100.767	100.767	100.567
3.250	102.039	102.039	101.839	3.990	102.097	102.097	101.897	3.990	102.097	102.097	101.897	3.000	101.857	101.857	101.650	3.990	101.059	101.059	100.859
3.375	102.586	102.586	102.386	4.000	102.197	102.197	101.997	4.000	102.197	102.197	101.997	3.125	102.176	102.176	101.976	4.000	101.159	101.159	100.959
3.500	102.971	102.971	102.771	4.125	102.360	102.360	102.160	4.125	102.360	102.360	102.160	3.250	101.570	101.570	101.370	4.125	101.322	101.322	101.122
3.625	103.212	103.212	103.012	4.250	102.458	102.458	102.258	4.250	102.458	102.458	102.258	3.375	102.117	102.117	101.917	4.250	100.983	100.983	100.783
3.750	102.209	102.209	102.009	4.375	102.698	102.698	102.498	4.375	102.698	102.698	102.498	3.500	102.502	102.502	102.302	4.375	101.223	101.223	101.023
3.875	102.555	102.555	102.355	4.500	102.913	102.913	102.713	4.500	102.913	102.913	102.713	3.625	102.743	102.743	102.543	4.500	101.438	101.438	101.238
3.990	102.722	102.722	102.522	4.625	103.013	103.013	102.813	4.625	103.013	103.013	102.813	3.750	101.171	101.171	100.971	4.625	101.538	101.538	101.338
4.000	102.822	102.822	102.622	4.750	103.403	103.403	103.173	4.750	103.403	103.403	103.173	3.875	101.517	101.517	101.317	4.750	100.554	100.554	100.324
4.125	102.985	102.985	102.785	4.875	103.623	103.623	103.413	4.875	103.623	103.623	103.413	3.990	101.684	101.684	101.484	4.875	100.774	100.774	100.564
4.250	103.083	103.083	102.883	4.990	103.856	103.856	103.653	4.990	103.856	103.856	103.653	4.000	101.784	101.784	101.584	4.990	101.007	101.007	100.804
4.375	103.323	103.323	103.123	5.000	103.956	103.956	103.753	5.000	103.956	103.956	103.753	4.125	101.947	101.947	101.747	5.000	101.107	101.107	100.904
4.500	103.538	103.538	103.338	5.125	104.193	104.193	103.992	5.125	104.193	104.193	103.992	4.250	101.608	101.608	101.408	5.125	101.194	101.194	100.993
4.625	103.638	103.638	103.438	5.250	105.031	105.031	104.691	5.250	105.031	105.031	104.691	4.375	101.848	101.848	101.648	5.250	101.882	101.882	101.542
4.750	104.028	104.028	103.798	5.375	105.624	105.624	105.291	5.375	105.624	105.624	105.291	4.500	102.063	102.063	101.863	5.375	102.325	102.325	101.992
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	101.367	101.367	101.167	2.750	100.943	100.943	100.721	3.375	103.157	103.157	102.957	3.375	103.157	103.157	102.957	2.750	102.012	102.012	101.812
3.500	101.752	101.752	101.552	2.875	101.532	101.532	101.312	3.500	103.527	103.527	103.327	3.500	103.527	103.527	103.327	2.875	102.344	102.344	102.144
3.625	101.993	101.993	101.793	2.990	101.945	101.945	101.734	3.625	103.792	103.792	103.592	3.625	103.792	103.792	103.592	2.990	102.469	102.469	102.269
3.750	100.421	100.421	100.221	3.000	102.045	102.045	101.834	3.750	103.491	103.491	103.291	3.750	103.491	103.491	103.291	3.000	102.569	102.569	102.369
3.875	100.767	100.767	100.567	3.125	102.406	102.406	102.199	3.875	103.908	103.908	103.708	3.875	103.908	103.908	103.708	3.125	101.747	101.747	101.547
3.990	101.059	101.059	100.859	3.250	102.158	102.158	101.958	3.990	104.149	104.149	103.949	3.990	104.149	104.149	103.949	3.250	101.975	101.975	101.775
4.000	101.159	101.159	100.959	3.375	102.657	102.657	102.457	4.000	104.249	104.249	104.049	4.000	104.249	104.249	104.049	3.375	102.254	102.254	102.054
4.125	101.322	101.322	101.122	3.500	103.027	103.027	102.827	4.125	104.407	104.407	104.207	4.125	104.407	104.407	104.207	3.500	102.451	102.451	102.251
4.250	100.983	100.983	100.783	3.625	103.292	103.292	103.092	4.250	104.305	104.305	104.105	4.250	104.305	104.305	104.105	3.625	102.309	102.309	102.109
4.375	101.223	101.223	101.023	3.750	102.991	102.991	102.791	4.375	104.494	104.494	104.294	4.375	104.494	104.494	104.294	3.750	102.601	102.601	102.401
4.500	101.438	101.438	101.238	3.875	103.408	103.408	103.208	4.500	105.031	105.031	104.831	4.500	105.031	105.031	104.831	3.875	102.740	102.740	102.540
4.625	101.538	101.538	101.338	3.990	103.649	103.649	103.449	4.625	105.159	105.159	104.959	4.625	105.159	105.159	104.959	3.990	102.938	102.938	102.738
4.750	100.554	100.554	100.324	4.000	103.749	103.749	103.549	4.750	105.990	105.990	105.790	4.750	105.990	105.990	105.790	4.000	103.038	103.038	102.838
4.875	100.774	100.774	100.564	4.125	103.907	103.907	103.707	4.875	106.242	106.242	106.042	4.875	106.242	106.242	106.042	4.125	103.191	103.191	102.991
4.990	101.007	101.007	100.804	4.250	103.805	103.805	103.605	4.990	106.437	106.437	106.237	4.990	106.437	106.437	106.237	4.250	103.379	103.379	103.179
5.000	101.107	101.107	100.904	4.375	103.994	103.994	103.794	5.000	106.537	106.537	106.337	5.000	106.537	106.537	106.337	4.375	103.581	103.581	103.381
5.125	101.194	101.194	100.993	4.500	104.156	104.156	103.956	5.125	106.817	106.817	106.617	5.125	106.817	106.817	106.617	4.500	103.727	103.727	103.527
5.250	101.882	101.882	101.682	4.625	104.284	104.284	104.084	5.250	106.738	106.738	106.538	5.250	106.738	106.738	106.538	4.625	103.101	103.101	102.901
5.375	102.325	102.325	102.125	4.750	105.115	105.115	104.915	5.375	105.894	105.894	105.694	5.375	105.894	105.894	105.694	4.750	103.198	103.198	102.998
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	104.012	104.012	103.812	2.750	104.262	104.262	104.062	2.750	102.299	102.299	102.099	2.750	104.299	104.299	104.099	2.750	104.549	104.549	104.349
2.875	102.469	102.469	102.269	2.875	102.469	102.469	102.269	2.875	102.756	102.756	102.556	2.875	102.756	102.756	102.556	2.875	102.756	102.756	102.556
2.990	102.594	102.594	102.394	2.990	102.594	102.594	102.394	2.990	102.756	102.756	102.556	2.990	102.881	102.881	102.681	2.990	102.881	102.881	102.681
3.000	102.694	102.694	102.494	3.000	102.694	102.694	102.494	3.000	102.856	102.856	102.656	3.000	102.981	102.981	102.781	3.000	102.981	102.981	102.781
3.125	101.872	101.872	101.672	3.125	101.872	101.872	101.672	3.125	101.690	101.690	101.490	3.125	101.815	101.815	101.615	3.125	101.815	101.815	101.615
3.250	102.100	102.100	101.900	3.250	102.100	102.100	101.900	3.250	101.918	101.918	101.718	3.250	102.043	102.043	101.843	3.250	102.043	102.043	101.843
3.375	102.379	102.379	102.179	3.375	102.379	102.379	102.179	3.375	102.197	102.197	101.997	3.375	102.322	102.322	102.122	3.375	102.322	102.322	102.122
3.500	102.576	102.576	102.376	3.500	102.576	102.576	102.376	3.500	102.394										



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/13/2021

45 Day Lock Exp.:

1/28/2021

60 Day Lock Exp.:

2/12/2021

W. Rate Sheet Dated: 12/14/2020

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	100.890	100.890	100.643	2.750	100.943	100.943	100.721	2.750	102.012	102.012	101.812	2.500	98.753	98.753	98.527	2.750	100.999	100.999	100.799
2.875	101.550	101.550	101.315	2.875	101.532	101.532	101.312	2.875	102.344	102.344	102.144	2.625	99.233	99.233	99.013	2.875	101.331	101.331	101.131
2.990	102.022	102.022	101.815	2.990	101.945	101.945	101.734	2.990	102.469	102.469	102.269	2.750	99.275	99.275	99.028	2.990	101.456	101.456	101.256
3.000	102.122	102.122	101.915	3.000	102.045	102.045	101.834	3.000	102.569	102.569	102.369	2.875	99.935	99.935	99.700	3.000	101.556	101.556	101.356
3.125	102.441	102.441	102.241	3.125	102.406	102.406	102.199	3.125	101.747	101.747	101.547	2.990	100.407	100.407	100.200	3.125	100.390	100.390	100.190
3.250	102.039	102.039	101.839	3.250	102.158	102.158	101.958	3.250	101.975	101.975	101.775	3.000	100.507	100.507	100.300	3.250	100.618	100.618	100.418
3.375	102.586	102.586	102.386	3.375	102.657	102.657	102.457	3.375	102.254	102.254	102.054	3.125	100.826	100.826	100.626	3.375	100.897	100.897	100.697
3.500	102.971	102.971	102.771	3.500	103.027	103.027	102.827	3.500	102.451	102.451	102.251	3.250	100.220	100.220	100.020	3.500	101.094	101.094	100.894
3.625	103.212	103.212	103.012	3.625	103.292	103.292	103.092	3.625	102.309	102.309	102.109	3.375	100.767	100.767	100.567	3.625	100.484	100.484	100.284
3.750	102.209	102.209	102.009	3.750	102.991	102.991	102.791	3.750	102.601	102.601	102.401	3.500	101.152	101.152	100.952	3.750	100.776	100.776	100.576
3.875	102.555	102.555	102.355	3.875	103.408	103.408	103.208	3.875	102.740	102.740	102.540	3.625	101.393	101.393	101.193	3.875	100.915	100.915	100.715
3.990	102.722	102.722	102.522	3.990	103.649	103.649	103.449	3.990	102.938	102.938	102.738	3.750	99.821	99.821	99.621	3.990	101.113	101.113	100.913
4.000	102.822	102.822	102.622	4.000	103.749	103.749	103.549	4.000	103.038	103.038	102.838	3.875	100.167	100.167	99.967	4.000	101.213	101.213	101.013
4.125	102.985	102.985	102.785	4.125	103.907	103.907	103.707	4.125	103.191	103.191	102.991	3.990	100.334	100.334	100.134	4.125	100.928	100.928	100.728
4.250	103.083	103.083	102.883	4.250	103.805	103.805	103.605	4.250	103.379	103.379	103.179	4.000	100.434	100.434	100.234	4.250	101.116	101.116	100.916
4.375	103.323	103.323	103.123	4.375	103.994	103.994	103.794	4.375	103.581	103.581	103.381	4.125	100.597	100.597	100.397	4.375	101.318	101.318	101.118
4.500	103.538	103.538	103.338	4.500	104.156	104.156	103.956	4.500	103.727	103.727	103.527	4.250	100.758	100.758	100.558	4.500	101.464	101.464	101.264
4.625	103.638	103.638	103.438	4.625	104.284	104.284	104.084	4.625	103.101	103.101	102.901	4.375	100.498	100.498	100.298	4.625	98.807	98.807	98.607
4.750	104.028	104.028	103.798	4.750	105.115	105.115	104.915	4.750	103.198	103.198	102.998	4.500	100.713	100.713	100.513	4.750	100.130	100.130	99.930

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.:

1/13/2021

45 Day Lock Exp.:

1/28/2021

60 Day Lock Exp.:

2/12/2021

W. Rate Sheet Dated: 12/14/2020

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	0.500	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)