



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.: 1/14/2021

45 Day Lock Exp.: 1/29/2021

60 Day Lock Exp.: 2/15/2021

W. Rate Sheet Dated: 12/15/2020

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	100.949	100.949	100.595	2.500	100.386	100.386	100.033	2.250	99.200	99.200	98.900	3.125	96.277	96.277	95.977
2.625	100.952	100.952	100.599	2.625	100.389	100.389	100.036	2.500	99.206	99.206	98.906	3.250	97.773	97.773	97.473
2.750	101.707	101.707	101.316	2.750	100.646	100.646	100.255	2.625	99.209	99.209	98.909	3.375	97.774	97.774	97.474
2.875	101.710	101.710	101.319	2.875	100.648	100.648	100.258	2.750	99.079	99.079	98.779	3.500	97.776	97.776	97.476
3.000	101.713	101.713	101.323	3.000	100.651	100.651	100.261	2.875	99.082	99.082	98.782	3.625	97.777	97.777	97.477
3.125	101.717	101.717	101.326	3.125	100.653	100.653	100.263	3.000	99.084	99.084	98.784	Margin = 2.250		Index = 0.100	
3.250	101.519	101.519	101.219	3.250	100.207	100.207	99.907	3.125	99.086	99.086	98.786	30 Year OTC			
3.375	101.522	101.522	101.222	3.375	100.222	100.222	99.922	3.250	101.250	101.250	100.950	Rate	30 Day	45 Day	60 Day
3.500	101.525	101.525	101.225	3.500	100.224	100.224	99.924	3.375	101.307	101.307	101.007	4.000	101.672	101.672	101.172
3.625	101.528	101.528	101.228	3.625	100.257	100.257	99.957	3.500	101.310	101.310	101.010	4.125	101.685	101.685	101.185
3.750	102.649	102.649	102.349	3.750	102.032	102.032	101.732	3.625	101.384	101.384	101.084	4.375	102.761	102.761	102.261
3.875	102.545	102.545	102.245	3.875	102.020	102.020	101.720	3.750	102.473	102.473	102.173	4.500	102.763	102.763	102.263
4.000	102.547	102.547	102.247	4.000	102.022	102.022	101.722	3.875	102.461	102.461	102.161	4.625	102.765	102.765	102.265
4.125	102.560	102.560	102.260	4.125	102.024	102.024	101.724	4.000	102.463	102.463	102.163	4.875	102.981	102.981	102.481
4.250	103.747	103.747	103.547	4.250	103.112	103.112	102.912	4.125	102.464	102.464	102.164	5.000	102.983	102.983	102.483
4.375	103.636	103.636	103.436	4.375	103.100	103.100	102.900	4.250	102.802	102.802	102.502	5.125	102.985	102.985	102.485
4.500	103.638	103.638	103.438	4.500	103.102	103.102	102.902	4.375	102.791	102.791	102.491	5.500	105.016	105.016	104.516
4.625	103.640	103.640	103.440	4.625	103.104	103.104	102.904	4.500	102.793	102.793	102.493	5.625	105.018	105.018	104.518
6.250	106.000	106.000	105.800	6.250	105.931	105.931	105.731	4.625	102.794	102.794	102.494	6.250	105.591	105.591	105.091

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	102.475	102.375	102.375	102.022	2.500	102.375	102.275	102.275	101.922	2.250	101.580	101.480	101.480	101.180	
2.625	102.475	102.375	102.375	102.022	2.625	102.375	102.275	102.275	101.922	2.375	101.583	101.483	101.483	101.183	
2.750	103.491	103.391	103.391	103.000	2.750	103.391	103.291	103.291	102.900	2.500	101.583	101.483	101.483	101.183	
2.875	103.494	103.394	103.394	103.004	2.875	103.394	103.294	103.294	102.903	2.625	101.583	101.483	101.483	101.183	
3.000	103.494	103.394	103.394	103.003	3.000	103.393	103.293	103.293	102.903	2.750	101.451	101.351	101.351	101.051	
3.125	103.494	103.394	103.394	103.003	3.125	103.393	103.293	103.293	102.902	2.875	101.462	101.362	101.362	101.062	
3.250	103.042	102.942	102.942	102.642	3.250	102.945	102.845	102.845	102.545	3.000	101.462	101.362	101.362	101.062	
3.375	103.056	102.956	102.956	102.656	3.375	102.968	102.868	102.868	102.568	3.125	101.461	101.361	101.361	101.061	
3.500	103.056	102.956	102.956	102.656	3.500	102.956	102.856	102.856	102.556	3.250	103.624	103.524	103.524	103.224	
3.625	103.056	102.956	102.956	102.656	3.625	102.985	102.885	102.885	102.585	3.375	103.688	103.588	103.588	103.288	
3.750	104.075	103.975	103.975	103.675	3.750	103.978	103.878	103.878	103.578	3.500	103.633	103.533	103.533	103.233	
3.875	104.080	103.980	103.980	103.680	3.875	103.973	103.873	103.873	103.573	3.625	103.706	103.606	103.606	103.306	
4.000	104.087	103.987	103.987	103.687	4.000	103.986	103.886	103.886	103.586	3.750	104.720	104.620	104.620	104.320	

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 >90.00%			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"			
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	4.000	98.922	98.922	98.422	4.250	100.000	100.000	99.500
3.875	100.574	100.574	100.074	6.250	103.750	103.750	103.500	4.125	98.935	98.935	98.435	4.750	101.000	101.000	100.500
4.000	100.571	100.571	100.071					4.375	100.011	100.011	99.511	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	100.559	100.559	100.059					4.500	100.013	100.013	99.513	Rate	30 Day	45 Day	60 Day
4.250	101.659	101.659	101.159					4.625	100.015	100.015	99.515	6.250	102.750	102.750	102.250
4.375	101.671	101.671	101.171					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			
4.500	101.668	101.668	101.168					5.000	100.233	100.233	99.733				
4.625	101.667	101.667	101.167					5.125	100.235	100.235	99.735				
4.750	101.908	101.908	101.408					5.250	102.266	102.266	101.766				
								5.625	102.268	102.268	101.768				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.841	102.841	102.341				

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)	



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30 Day Lock Exp.:

1/14/2021

45 Day Lock Exp.:

1/29/2021

60 Day Lock Exp.:

2/15/2021

W. Rate Sheet Dated: 12/15/2020

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	97.859	97.859	97.559	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	97.862	97.862	97.562	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	97.864	97.864	97.564	Margin = 2.250		Index = .100	
3.250	100.681	100.681	100.381	3.250	99.800	99.800	99.500	3.125	97.866	97.866	97.566	30 Year OTC			
3.375	100.684	100.684	100.384	3.375	99.814	99.814	99.514	3.250	100.843	100.843	100.543	Rate	30 Day	45 Day	60 Day
3.500	100.688	100.688	100.388	3.500	99.817	99.817	99.517	3.375	100.900	100.900	100.600	3.250	98.806	98.806	98.306
3.625	100.690	100.690	100.390	3.625	99.849	99.849	99.549	3.500	100.902	100.902	100.602	3.375	98.809	98.809	98.309
3.750	100.749	100.749	100.449	3.750	100.562	100.562	100.262	3.625	100.977	100.977	100.677	3.500	98.813	98.813	98.313
3.875	100.645	100.645	100.345	3.875	100.550	100.550	100.250	3.750	101.003	101.003	100.703	3.625	98.815	98.815	98.315
4.000	100.647	100.647	100.347	4.000	100.552	100.552	100.252	3.875	N/A	N/A	N/A	3.750	99.774	99.774	99.274
4.125	100.660	100.660	100.360	4.125	100.554	100.554	100.254	4.000	N/A	N/A	N/A	3.875	99.770	99.770	99.270
4.250	101.785	101.785	101.585	4.250	101.579	101.579	101.379	4.125	N/A	N/A	N/A	4.000	99.772	99.772	99.272
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	99.785	99.785	99.285
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	100.810	100.810	100.310
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	101.855	101.755	101.755	101.455	3.250	101.757	101.657	101.657	101.357	2.750	98.669	98.569	98.569	98.269
3.375	101.869	101.769	101.769	101.469	3.375	101.780	101.680	101.680	101.380	2.875	98.681	98.581	98.581	98.281
3.500	101.869	101.769	101.769	101.469	3.500	101.768	101.668	101.668	101.368	3.000	98.681	98.581	98.581	98.281
3.625	101.868	101.768	101.768	101.468	3.625	101.798	101.698	101.698	101.398	3.125	98.680	98.580	98.580	98.280
3.750	101.825	101.725	101.725	101.425	3.750	101.728	101.628	101.628	101.328	3.250	100.499	100.399	100.399	100.099
3.875	101.830	101.730	101.730	101.430	3.875	101.723	101.623	101.623	101.323	3.375	100.563	100.463	100.463	100.163
4.000	101.837	101.737	101.737	101.437	4.000	101.736	101.636	101.636	101.336	3.500	100.508	100.408	100.408	100.108
4.125	101.847	101.747	101.747	101.447	4.125	101.736	101.636	101.636	101.336	3.625	100.581	100.481	100.481	100.181
4.250	102.859	102.759	102.759	102.559	4.250	102.760	102.660	102.660	102.460	3.750	101.595	101.495	101.495	101.195

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	
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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)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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60 Day Lock Exp.:

1/14/2021

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2/15/2021

W. Rate Sheet Dated: 12/15/2020

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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 1/14/2021
45 Day Lock Exp.: 1/29/2021
60 Day Lock Exp.: 2/15/2021

W. Rate Sheet Dated: 12/15/2020

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.972	100.972	100.729	3.375	102.036	102.036	101.836	3.375	102.036	102.036	101.836	2.500	100.212	100.212	99.948	3.375	101.567	101.567	101.367	2.500	100.212	100.212	99.948	3.375	101.567	101.567	101.367	2.500	100.212	100.212	99.948
2.875	101.630	101.630	101.398	3.500	102.421	102.421	102.221	3.500	102.421	102.421	102.221	2.625	100.692	100.692	100.437	3.500	101.952	101.952	101.752	2.625	100.692	100.692	100.437	3.500	101.952	101.952	101.752	2.625	100.692	100.692	100.437
2.990	102.100	102.100	101.895	3.625	102.661	102.661	102.461	3.625	102.661	102.661	102.461	2.750	100.707	100.707	100.464	3.625	102.192	102.192	101.992	2.750	100.707	100.707	100.464	3.625	102.192	102.192	101.992	2.750	100.707	100.707	100.464
3.000	102.200	102.200	101.995	3.750	101.641	101.641	101.441	3.750	101.641	101.641	101.441	2.875	101.365	101.365	101.133	3.750	100.603	100.603	100.403	2.875	101.365	101.365	101.133	3.750	100.603	100.603	100.403	2.875	101.365	101.365	101.133
3.125	102.517	102.517	102.317	3.875	101.983	101.983	101.783	3.875	101.983	101.983	101.783	2.990	101.835	101.835	101.630	3.875	100.945	100.945	100.745	2.990	101.835	101.835	101.630	3.875	100.945	100.945	100.745	2.990	101.835	101.835	101.630
3.250	102.241	102.241	102.040	3.990	102.273	102.273	102.073	3.990	102.273	102.273	102.073	3.000	101.935	101.935	101.730	3.990	101.235	101.235	101.035	3.000	101.935	101.935	101.730	3.990	101.235	101.235	101.035	3.000	101.935	101.935	101.035
3.375	102.786	102.786	102.586	4.000	102.373	102.373	102.173	4.000	102.373	102.373	102.173	3.125	102.252	102.252	102.052	4.000	101.335	101.335	101.135	3.125	102.252	102.252	102.052	4.000	101.335	101.335	101.135	3.125	102.252	102.252	102.052
3.500	103.171	103.171	102.971	4.125	102.534	102.534	102.334	4.125	102.534	102.534	102.334	3.250	101.772	101.772	101.571	4.125	101.496	101.496	101.296	3.250	101.772	101.772	101.571	4.125	101.496	101.496	101.296	3.250	101.772	101.772	101.571
3.625	103.411	103.411	103.211	4.250	102.535	102.535	102.335	4.250	102.535	102.535	102.335	3.375	102.317	102.317	102.117	4.250	101.060	101.060	100.860	3.375	102.317	102.317	102.117	4.250	101.060	101.060	100.860	3.375	102.317	102.317	102.117
3.750	102.391	102.391	102.191	4.375	102.774	102.774	102.574	4.375	102.774	102.774	102.574	3.500	102.702	102.702	102.502	4.375	101.299	101.299	101.099	3.500	102.702	102.702	102.502	4.375	101.299	101.299	101.099	3.500	102.702	102.702	102.502
3.875	102.733	102.733	102.533	4.500	102.986	102.986	102.786	4.500	102.986	102.986	102.786	3.625	102.942	102.942	102.742	4.500	101.511	101.511	101.311	3.625	102.942	102.942	102.742	4.500	101.511	101.511	101.311	3.625	102.942	102.942	102.742
3.990	102.898	102.898	102.698	4.625	103.087	103.087	102.887	4.625	103.087	103.087	102.887	3.750	101.353	101.353	101.153	4.625	101.612	101.612	101.412	3.750	101.353	101.353	101.153	4.625	101.612	101.612	101.412	3.750	101.353	101.353	101.153
4.000	102.998	102.998	102.798	4.750	103.492	103.492	103.292	4.750	103.492	103.492	103.292	3.875	101.695	101.695	101.495	4.750	100.643	100.643	100.443	3.875	101.695	101.695	101.495	4.750	100.643	100.643	100.443	3.875	101.695	101.695	101.495
4.125	103.159	103.159	102.959	4.875	103.712	103.712	103.508	4.875	103.712	103.712	103.508	3.990	101.860	101.860	101.660	4.875	100.863	100.863	100.663	3.990	101.860	101.860	101.660	4.875	100.863	100.863	100.663	3.990	101.860	101.860	101.660
4.250	103.160	103.160	102.960	4.990	103.945	103.945	103.745	4.990	103.945	103.945	103.745	4.000	101.960	101.960	101.760	4.990	101.096	101.096	100.896	4.000	101.960	101.960	101.760	4.990	101.096	101.096	100.896	4.000	101.960	101.960	101.760
4.375	103.399	103.399	103.199	5.000	104.045	104.045	103.845	5.000	104.045	104.045	103.845	4.125	102.121	102.121	101.921	5.000	101.196	101.196	100.996	4.125	102.121	102.121	101.921	5.000	101.196	101.196	100.996	4.125	102.121	102.121	101.921
4.500	103.611	103.611	103.411	5.125	104.282	104.282	104.082	5.125	104.282	104.282	104.082	4.250	101.685	101.685	101.485	5.125	101.283	101.283	101.083	4.250	101.685	101.685	101.485	5.125	101.283	101.283	101.083	4.250	101.685	101.685	101.485
4.625	103.712	103.712	103.512	5.250	105.017	105.017	104.817	5.250	105.017	105.017	104.817	4.375	101.924	101.924	101.724	5.250	101.868	101.868	101.668	4.375	101.924	101.924	101.724	5.250	101.868	101.868	101.668	4.375	101.924	101.924	101.724
4.750	104.117	104.117	103.917	5.375	105.616	105.616	105.416	5.375	105.616	105.616	105.416	4.500	102.136	102.136	101.936	5.375	102.317	102.317	102.117	4.500	102.136	102.136	101.936	5.375	102.317	102.317	102.117	4.500	102.136	102.136	101.936
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.567	101.567	101.367	2.750	101.017	101.017	100.781	3.375	103.337	103.337	103.137	3.375	103.337	103.337	103.137	3.375	103.337	103.337	103.137	2.750	101.017	101.017	100.781	3.375	103.337	103.337	103.137	2.750	101.017	101.017	100.781
3.500	101.952	101.952	101.752	2.875	101.604	101.604	101.370	3.500	103.706	103.706	103.506	3.500	103.706	103.706	103.506	3.500	103.706	103.706	103.506	2.875	101.604	101.604	101.370	3.500	103.706	103.706	103.506	2.875	101.604	101.604	101.370
3.625	102.192	102.192	101.992	2.990	102.016	102.016	101.791	3.625	103.970	103.970	103.770	3.625	103.970	103.970	103.770	2.990	102.549	102.549	102.349	2.990	102.016	102.016	101.791	3.625	103.970	103.970	103.770	2.990	102.016	102.016	101.791
3.750	100.603	100.603	100.403	3.000	102.116	102.116	101.891	3.750	103.621	103.621	103.421	3.750	103.621	103.621	103.421	3.000	102.649	102.649	102.449	3.000	102.116	102.116	101.891	3.750	103.621	103.621	103.421	3.000	102.116	102.116	101.891
3.875	100.945	100.945	100.745	3.125	102.476	102.476	102.255	3.875	104.038	104.038	103.838	3.875	104.038	104.038	103.838	3.125	101.901	101.901	101.701	3.125	102.476	102.476	102.255	3.875	104.038	104.038	103.838	3.125	102.476	102.476	102.255
3.990	101.235	101.235	101.035	3.250	103.340	103.340	103.140	3.990	104.280	104.280	104.080	3.990	104.280	104.280	104.080	3.250	102.127	102.127	101.927	3.250	103.340	103.340	103.140	3.990	104.280	104.280	104.080	3.250	103.340	103.340	103.140
4.000	101.335	101.335	101.135	3.375	102.837	102.837	102.637	4.000	104.380	104.380	104.180	4.000	104.380	104.380	104.180	3.375	102.408	102.408	102.208	3.375	102.837	102.837	102.637	4.000	104.380	104.380	104.180	3.375	102.837	102.837	102.637
4.125	101.496	101.496	101.296	3.500	103.206	103.206	103.006	4.125	104.537	104.537	104.337	4.125	104.537	104.537	104.337	3.500	102.605	102.605	102.405	3.500	103.206	103.206	103.006	4.125	104.537	104.537	104.337	3.500	103.206	103.206	103.006
4.250	101.060	101.060	100.860	3.625	103.470	103.470	103.270	4.250	104.362	104.362	104.162	4.250	104.362	104.362	104.162	3.625	102.513	102.513	102.313	3.625	103.470	103.470	103.270	4.250	104.362	104.362	104.162	3.625	103.470	103.470	103.270
4.375	101.299	101.299	101.099	3.750	103.121	103.121	102.921	4.375	104.551	104.551	104.351	4.375	104.551	104.551	104.351	3.750	102.806	102.806	102.606	3.750	103.121	103.121	102.921	4.375	104.551	104.551	104.351	3.750	103.121	103.121	102.921
4.500	101.511	101.511	101.311	3.875	103.538	103.538	103.338	4.500	105.088	105.088	104.888	4.500	105.088	105.088	104.888	3.875	102.945	102.945	102.745	3.875	103.538	103.538	103.338	4.500	105.088	105.088	104.888	3.875	103.538	103.538	103.338
4.625	101.612	101.612	101.412	3.990	103.780	103.780																									



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.:

1/14/2021

45 Day Lock Exp.:

1/29/2021

60 Day Lock Exp.:

2/15/2021

W. Rate Sheet Dated: 12/15/2020

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	100.972	100.972	100.729	2.750	101.017	101.017	100.781	2.750	102.090	102.090	101.890	2.500	98.862	98.862	98.598	2.750	101.077	101.077	100.877
2.875	101.630	101.630	101.398	2.875	101.604	101.604	101.370	2.875	102.425	102.425	102.225	2.625	99.342	99.342	99.087	2.875	101.412	101.412	101.212
2.990	102.100	102.100	101.895	2.990	102.016	102.016	101.791	2.990	102.549	102.549	102.349	2.750	99.357	99.357	99.114	2.990	101.536	101.536	101.336
3.000	102.200	102.200	101.995	3.000	102.116	102.116	101.891	3.000	102.649	102.649	102.449	2.875	100.015	100.015	99.783	3.000	101.636	101.636	101.436
3.125	102.517	102.517	102.317	3.125	102.476	102.476	102.255	3.125	101.901	101.901	101.701	2.990	100.485	100.485	100.280	3.125	100.544	100.544	100.344
3.250	102.241	102.241	102.040	3.250	102.340	102.340	102.140	3.250	102.127	102.127	101.927	3.000	100.585	100.585	100.380	3.250	100.770	100.770	100.570
3.375	102.786	102.786	102.586	3.375	102.837	102.837	102.637	3.375	102.408	102.408	102.208	3.125	100.902	100.902	100.702	3.375	101.051	101.051	100.851
3.500	103.171	103.171	102.971	3.500	103.206	103.206	103.006	3.500	102.605	102.605	102.405	3.250	100.422	100.422	100.221	3.500	101.248	101.248	101.048
3.625	103.411	103.411	103.211	3.625	103.470	103.470	103.270	3.625	102.513	102.513	102.313	3.375	100.967	100.967	100.767	3.625	100.688	100.688	100.488
3.750	102.391	102.391	102.191	3.750	103.121	103.121	102.921	3.750	102.806	102.806	102.606	3.500	101.352	101.352	101.152	3.750	100.981	100.981	100.781
3.875	102.733	102.733	102.533	3.875	103.538	103.538	103.338	3.875	102.945	102.945	102.745	3.625	101.592	101.592	101.392	3.875	101.120	101.120	100.920
3.990	102.898	102.898	102.698	3.990	103.780	103.780	103.580	3.990	103.143	103.143	102.943	3.750	100.003	100.003	99.803	3.990	101.318	101.318	101.118
4.000	102.998	102.998	102.798	4.000	103.880	103.880	103.680	4.000	103.243	103.243	103.043	3.875	100.345	100.345	100.145	4.000	101.418	101.418	101.218
4.125	103.159	103.159	102.959	4.125	104.037	104.037	103.837	4.125	103.331	103.331	103.131	3.990	100.510	100.510	100.310	4.125	101.068	101.068	100.868
4.250	103.160	103.160	102.960	4.250	103.862	103.862	103.662	4.250	103.519	103.519	103.319	4.000	100.610	100.610	100.410	4.250	101.256	101.256	101.056
4.375	103.399	103.399	103.199	4.375	104.051	104.051	103.851	4.375	103.722	103.722	103.522	4.125	100.771	100.771	100.571	4.375	101.459	101.459	101.259
4.500	103.611	103.611	103.411	4.500	104.213	104.213	104.013	4.500	103.867	103.867	103.667	4.250	100.335	100.335	100.135	4.500	101.604	101.604	101.404
4.625	103.712	103.712	103.512	4.625	104.341	104.341	104.141	4.625	103.288	103.288	103.088	4.375	100.574	100.574	100.374	4.625	98.994	98.994	98.794
4.750	104.117	104.117	103.893	4.750	105.191	105.191	104.991	4.750	103.384	103.384	103.184	4.500	100.786	100.786	100.586	4.750	100.316	100.316	100.097

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.:

1/14/2021

45 Day Lock Exp.:

1/29/2021

60 Day Lock Exp.:

2/15/2021

W. Rate Sheet Dated: 12/15/2020

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)