

W. Rate Sheet Dated: 12/16/2020

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	100.917	100.917	100.574	2.500	100.355	100.355	100.011	2.250	99.130	99.130	98.830	3.125	96.277	96.277	95.977
2.625	100.921	100.921	100.577	2.625	100.358	100.358	100.014	2.500	99.136	99.136	98.836	3.250	97.773	97.773	97.473
2.750	101.691	101.691	101.285	2.750	100.630	100.630	100.224	2.625	99.138	99.138	98.838	3.375	97.774	97.774	97.474
2.875	101.694	101.694	101.288	2.875	100.633	100.633	100.227	2.750	99.048	99.048	98.748	3.500	97.776	97.776	97.476
3.000	101.698	101.698	101.292	3.000	100.636	100.636	100.229	2.875	99.050	99.050	98.750	3.625	97.777	97.777	97.477
3.125	101.701	101.701	101.295	3.125	100.638	100.638	100.231	3.000	99.053	99.053	98.753	Margin = 2.250		Index = 0.100	
3.250	101.597	101.597	101.297	3.250	100.286	100.286	99.986	3.125	99.055	99.055	98.755	30 Year OTC			
3.375	101.600	101.600	101.300	3.375	100.300	100.300	100.000	3.250	101.281	101.281	100.981	Rate	30 Day	45 Day	60 Day
3.500	101.603	101.603	101.303	3.500	100.303	100.303	100.003	3.375	101.339	101.339	101.039	4.000	101.766	101.766	101.266
3.625	101.606	101.606	101.306	3.625	100.335	100.335	100.035	3.500	101.341	101.341	101.041	4.125	101.779	101.779	101.279
3.750	102.743	102.743	102.443	3.750	102.126	102.126	101.826	3.625	101.416	101.416	101.116	4.375	102.792	102.792	102.292
3.875	102.638	102.638	102.338	3.875	102.114	102.114	101.814	3.750	102.504	102.504	102.204	4.500	102.794	102.794	102.294
4.000	102.641	102.641	102.341	4.000	102.116	102.116	101.816	3.875	102.492	102.492	102.192	4.625	102.796	102.796	102.296
4.125	102.654	102.654	102.354	4.125	102.118	102.118	101.818	4.000	102.494	102.494	102.194	4.875	103.090	103.090	102.590
4.250	103.778	103.778	103.578	4.250	103.143	103.143	102.943	4.125	102.495	102.495	102.195	5.000	103.093	103.093	102.593
4.375	103.667	103.667	103.467	4.375	103.131	103.131	102.931	4.250	102.802	102.802	102.502	5.125	103.094	103.094	102.594
4.500	103.669	103.669	103.469	4.500	103.133	103.133	102.933	4.375	102.791	102.791	102.491	5.500	105.094	105.094	104.594
4.625	103.671	103.671	103.471	4.625	103.135	103.135	102.935	4.500	102.793	102.793	102.493	5.625	105.096	105.096	104.596
6.250	106.000	106.000	105.800	6.250	105.899	105.899	105.699	4.625	102.794	102.794	102.494	6.250	105.560	105.560	105.060

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
2.250	102.444	102.344	102.344	102.000	2.250	102.344	102.244	102.244	101.900	2.250	101.510	101.410	101.410	101.110
2.375	102.447	102.347	102.347	102.004	2.375	102.347	102.247	102.247	101.903	2.375	101.513	101.413	101.413	101.113
2.500	102.447	102.347	102.347	102.004	2.500	102.347	102.247	102.247	101.903	2.500	101.513	101.413	101.413	101.113
2.625	102.447	102.347	102.347	102.004	2.625	102.347	102.247	102.247	101.903	2.625	101.513	101.413	101.413	101.113
2.750	103.475	103.375	103.375	102.969	2.750	103.375	103.275	103.275	102.869	2.750	101.419	101.319	101.319	101.019
2.875	103.479	103.379	103.379	102.972	2.875	103.378	103.278	103.278	102.872	2.875	101.431	101.331	101.331	101.031
3.000	103.478	103.378	103.378	102.972	3.000	103.378	103.278	103.278	102.872	3.000	101.431	101.331	101.331	101.031
3.125	103.478	103.378	103.378	102.972	3.125	103.377	103.277	103.277	102.871	3.125	101.430	101.330	101.330	101.030
3.250	103.121	103.021	103.021	102.721	3.250	103.023	102.923	102.923	102.623	3.250	103.655	103.555	103.555	103.255
3.375	103.135	103.035	103.035	102.735	3.375	103.046	102.946	102.946	102.646	3.375	103.720	103.620	103.620	103.320
3.500	103.134	103.034	103.034	102.734	3.500	103.034	102.934	102.934	102.634	3.500	103.665	103.565	103.565	103.265
3.625	103.134	103.034	103.034	102.734	3.625	103.063	102.963	102.963	102.663	3.625	103.737	103.637	103.637	103.337
3.750	104.169	104.069	104.069	103.769	3.750	104.072	103.972	103.972	103.672	3.750	104.751	104.651	104.651	104.351

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	99.016	99.016	98.516	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.029	99.029	98.529	4.750	101.000	101.000	100.500
3.875	100.668	100.668	100.168	6.250	103.750	103.750	103.500	4.375	100.042	100.042	99.542	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.665	100.665	100.165					4.500	100.044	100.044	99.544	Rate	30 Day	45 Day	60 Day
4.125	100.653	100.653	100.153					4.625	100.046	100.046	99.546	6.250	102.750	102.750	102.250
4.250	101.690	101.690	101.190					4.875	100.340	100.340	99.840	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.702	101.702	101.202					5.000	100.343	100.343	99.843				
4.500	101.700	101.700	101.200					5.125	100.344	100.344	99.844				
4.625	101.698	101.698	101.198					5.500	102.344	102.344	101.844				
4.750	102.017	102.017	101.517					5.625	102.346	102.346	101.846				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.810	102.810	102.310				

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.:

1/15/2021

45 Day Lock Exp.:

2/1/2021

60 Day Lock Exp.:

2/15/2021

W. Rate Sheet Dated: 12/16/2020

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	97.828	97.828	97.528	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	97.830	97.830	97.530	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	97.833	97.833	97.533	Margin = 2.250		Index = .100	
3.250	100.759	100.759	100.459	3.250	99.878	99.878	99.578	3.125	97.835	97.835	97.535	30 Year OTC			
3.375	100.762	100.762	100.462	3.375	99.893	99.893	99.593	3.250	100.874	100.874	100.574	Rate	30 Day	45 Day	60 Day
3.500	100.766	100.766	100.466	3.500	99.895	99.895	99.595	3.375	100.931	100.931	100.631	3.250	98.884	98.884	98.384
3.625	100.768	100.768	100.468	3.625	99.927	99.927	99.627	3.500	100.933	100.933	100.633	3.375	98.887	98.887	98.387
3.750	100.843	100.843	100.543	3.750	100.656	100.656	100.356	3.625	101.008	101.008	100.708	3.500	98.891	98.891	98.391
3.875	100.738	100.738	100.438	3.875	100.644	100.644	100.344	3.750	101.034	101.034	100.734	3.625	98.893	98.893	98.393
4.000	100.741	100.741	100.441	4.000	100.646	100.646	100.346	3.875	N/A	N/A	N/A	3.750	99.868	99.868	99.368
4.125	100.754	100.754	100.454	4.125	100.648	100.648	100.348	4.000	N/A	N/A	N/A	3.875	99.863	99.863	99.363
4.250	101.816	101.816	101.616	4.250	101.610	101.610	101.410	4.125	N/A	N/A	N/A	4.000	99.866	99.866	99.366
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	99.879	99.879	99.379
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	100.841	100.841	100.341
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	101.933	101.833	101.833	101.533	3.250	101.835	101.735	101.735	101.435	2.750	98.638	98.538	98.538	98.238
3.375	101.947	101.847	101.847	101.547	3.375	101.858	101.758	101.758	101.458	2.875	98.650	98.550	98.550	98.250
3.500	101.947	101.847	101.847	101.547	3.500	101.846	101.746	101.746	101.446	3.000	98.649	98.549	98.549	98.249
3.625	101.946	101.846	101.846	101.546	3.625	101.876	101.776	101.776	101.476	3.125	98.649	98.549	98.549	98.249
3.750	101.919	101.819	101.819	101.519	3.750	101.822	101.722	101.722	101.422	3.250	100.530	100.430	100.430	100.130
3.875	101.923	101.823	101.823	101.523	3.875	101.817	101.717	101.717	101.417	3.375	100.595	100.495	100.495	100.195
4.000	101.931	101.831	101.831	101.531	4.000	101.830	101.730	101.730	101.430	3.500	100.540	100.440	100.440	100.140
4.125	101.941	101.841	101.841	101.541	4.125	101.830	101.730	101.730	101.430	3.625	100.612	100.512	100.512	100.212
4.250	102.890	102.790	102.790	102.590	4.250	102.791	102.691	102.691	102.491	3.750	101.626	101.526	101.526	101.226

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.:

1/15/2021

45 Day Lock Exp.:

2/1/2021

60 Day Lock Exp.:

2/15/2021

W. Rate Sheet Dated: 12/16/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

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

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

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

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

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

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

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

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

^Does not apply to MH Advantage products

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/15/2021

45 Day Lock Exp.:

2/1/2021

60 Day Lock Exp.:

2/15/2021

W. Rate Sheet Dated: 12/16/2020

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	100.808	100.808	100.598	3.375	101.954	101.954	101.751	3.375	101.954	101.954	101.751	2.500	99.999	99.999	99.742	3.375	101.485	101.485	101.282
2.875	101.482	101.482	101.277	3.500	102.348	102.348	102.148	3.500	102.348	102.348	102.148	2.625	100.489	100.489	100.238	3.500	101.879	101.879	101.679
2.990	101.978	101.978	101.778	3.625	102.602	102.602	102.402	3.625	102.602	102.602	102.402	2.750	100.543	100.543	100.333	3.625	102.133	102.133	101.933
3.000	102.078	102.078	101.878	3.750	101.658	101.658	101.458	3.750	101.658	101.658	101.458	2.875	101.217	101.217	101.012	3.750	100.620	100.620	100.420
3.125	102.415	102.415	102.215	3.875	102.011	102.011	101.811	3.875	102.011	102.011	101.811	2.990	101.713	101.713	101.513	3.875	100.973	100.973	100.773
3.250	102.144	102.144	101.936	3.990	102.308	102.308	102.108	3.990	102.308	102.308	102.108	3.000	101.813	101.813	101.613	3.990	101.270	101.270	101.070
3.375	102.704	102.704	102.501	4.000	102.408	102.408	102.208	4.000	102.408	102.408	102.208	3.125	102.150	102.150	101.950	4.000	101.370	101.370	101.170
3.500	103.098	103.098	102.898	4.125	102.572	102.572	102.372	4.125	102.572	102.572	102.372	3.250	101.675	101.675	101.467	4.125	101.534	101.534	101.334
3.625	103.352	103.352	103.152	4.250	102.583	102.583	102.383	4.250	102.583	102.583	102.383	3.375	102.235	102.235	102.032	4.250	101.108	101.108	100.908
3.750	102.408	102.408	102.208	4.375	102.828	102.828	102.628	4.375	102.828	102.828	102.628	3.500	102.629	102.629	102.429	4.375	101.353	101.353	101.153
3.875	102.761	102.761	102.561	4.500	103.046	103.046	102.846	4.500	103.046	103.046	102.846	3.625	102.883	102.883	102.683	4.500	101.571	101.571	101.371
3.990	102.933	102.933	102.733	4.625	103.150	103.150	102.950	4.625	103.150	103.150	102.950	3.750	101.370	101.370	101.170	4.625	101.675	101.675	101.475
4.000	103.033	103.033	102.833	4.750	103.567	103.567	103.367	4.750	103.567	103.567	103.367	3.875	101.723	101.723	101.523	4.750	100.718	100.718	100.518
4.125	103.197	103.197	102.997	4.875	103.793	103.793	103.593	4.875	103.793	103.793	103.593	3.990	101.895	101.895	101.695	4.875	100.944	100.944	100.744
4.250	103.208	103.208	103.008	4.990	104.029	104.029	103.829	4.990	104.029	104.029	103.829	4.000	101.995	101.995	101.795	4.990	101.180	101.180	100.980
4.375	103.453	103.453	103.253	5.000	104.129	104.129	103.929	5.000	104.129	104.129	103.929	4.125	102.159	102.159	101.959	5.000	101.280	101.280	101.080
4.500	103.671	103.671	103.471	5.125	104.369	104.369	104.169	5.125	104.369	104.369	104.169	4.250	101.733	101.733	101.533	5.125	101.370	101.370	101.170
4.625	103.775	103.775	103.575	5.250	105.143	105.143	104.766	5.250	105.143	105.143	104.766	4.375	101.978	101.978	101.778	5.250	101.994	101.994	101.617
4.750	104.192	104.192	103.987	5.375	105.743	105.743	105.366	5.375	105.743	105.743	105.366	4.500	102.196	102.196	101.996	5.375	102.444	102.444	102.067
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	101.485	101.485	101.282	2.750	100.879	100.879	100.678	3.375	103.348	103.348	103.146	3.375	103.348	103.348	103.146	2.750	101.999	101.999	101.799
3.500	101.879	101.879	101.679	2.875	101.475	101.475	101.277	3.500	103.726	103.726	103.526	3.500	103.726	103.726	103.526	2.875	102.333	102.333	102.133
3.625	102.133	102.133	101.933	2.990	101.898	101.898	101.698	3.625	103.993	103.993	103.793	3.625	103.993	103.993	103.793	2.990	102.459	102.459	102.259
3.750	100.620	100.620	100.420	3.000	101.998	101.998	101.798	3.750	103.637	103.637	103.437	3.750	103.637	103.637	103.437	3.000	102.559	102.559	102.359
3.875	100.973	100.973	100.773	3.125	102.370	102.370	102.170	3.875	104.063	104.063	103.863	3.875	104.063	104.063	103.863	3.125	101.871	101.871	101.671
3.990	101.270	101.270	101.070	3.250	102.339	102.339	102.133	3.990	104.313	104.313	104.113	3.990	104.313	104.313	104.113	3.250	102.100	102.100	101.900
4.000	101.370	101.370	101.170	3.375	102.848	102.848	102.646	4.000	104.413	104.413	104.213	4.000	104.413	104.413	104.213	3.375	102.383	102.383	102.183
4.125	101.534	101.534	101.334	3.500	103.226	103.226	103.026	4.125	104.573	104.573	104.373	4.125	104.573	104.573	104.373	3.500	102.579	102.579	102.379
4.250	101.108	101.108	100.908	3.625	103.493	103.493	103.293	4.250	104.410	104.410	104.210	4.250	104.410	104.410	104.210	3.625	102.572	102.572	102.372
4.375	101.353	101.353	101.153	3.750	103.137	103.137	102.937	4.375	104.603	104.603	104.403	4.375	104.603	104.603	104.403	3.750	102.866	102.866	102.666
4.500	101.571	101.571	101.371	3.875	103.563	103.563	103.363	4.500	105.143	105.143	104.943	4.500	105.143	105.143	104.943	3.875	103.006	103.006	102.806
4.625	101.675	101.675	101.475	3.990	103.813	103.813	103.613	4.625	105.273	105.273	105.073	4.625	105.273	105.273	105.073	3.990	103.207	103.207	103.007
4.750	100.718	100.718	100.518	4.000	103.913	103.913	103.713	4.750	106.148	106.148	105.948	4.750	106.148	106.148	105.948	4.000	103.307	103.307	103.107
4.875	100.944	100.944	100.744	4.125	104.073	104.073	103.873	4.875	106.402	106.402	106.202	4.875	106.402	106.402	106.202	4.125	103.403	103.403	103.203
4.990	101.180	101.180	100.980	4.250	103.910	103.910	103.710	4.990	106.599	106.599	106.399	4.990	106.599	106.599	106.399	4.250	103.593	103.593	103.393
5.000	101.280	101.280	101.080	4.375	104.103	104.103	103.903	5.000	106.699	106.699	106.499	5.000	106.699	106.699	106.499	4.375	103.797	103.797	103.597
5.125	101.370	101.370	101.170	4.500	104.268	104.268	104.068	5.125	106.983	106.983	106.783	5.125	106.983	106.983	106.783	4.500	103.944	103.944	103.744
5.250	101.994	101.994	101.617	4.625	104.398	104.398	104.198	5.250	106.859	106.859	106.659	5.250	106.859	106.859	106.659	4.625	103.297	103.297	103.085
5.375	102.444	102.444	102.067	4.750	105.273	105.273	105.073	5.375	106.013	106.013	105.813	5.375	106.013	106.013	105.813	4.750	103.394	103.394	103.183
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	103.999	103.999	103.799	2.750	104.249	104.249	104.049	2.750	102.286	102.286	102.086	2.750	104.286	104.286	104.086	2.750	104.536	104.536	104.336
2.875	102.458	102.458	102.258	2.875	102.458	102.458	102.258	2.875	102.620	102.620	102.420	2.875	102.745	102.745	102.545	2.875	102.745	102.745	102.545
2.990	102.584	102.584	102.384	2.990	102.584	102.584	102.384	2.990	102.746	102.746	102.546	2.990	102.871	102.871	102.671	2.990	102.871	102.871	102.671
3.000	102.684	102.684	102.484	3.000	102.684	102.684	102.484	3.000	102.846	102.846	102.646	3.000	102.971	102.971	102.771	3.000	102.971	102.971	102.771
3.125	101.996	101.996	101.796	3.125	101.996	101.996	101.796	3.125	101.814	101.814	101.614	3.125	101.939	101.939	101.739	3.125	101.939	101.939	101.739
3.250	102.225	102.225	102.025	3.250	102.225	102.225	102.025	3.250	102.043	102.043	101.843	3.250	102.168	102.168	101.968	3.250	102.168	102.168	101.968
3.375	102.508	102.508	102.308	3.375	102.508	102.508	102.308	3.375	102.326	102.326	102.126	3.375	102.451	102.451	102.251	3.375	102.451	102.451	102.251
3.500	102.704	102.704	102.504	3.500	102.704	102.704	102.504	3.500	102.522	102.522	102.322	3.500	102.647	102.647	102.447	3.500	102.647	102.647	102.447
3.625	102.697	102.697	102.497	3.625	102.697	102.697	102.497	3.625	102.047	102.047	101.847	3.625	102.172	102.172	101.972	3.625	102.172	102.172	101.972
3.750	102.991	102.991	102.791	3.750	102.991	102.991	102.791	3.750	102.341	102.341	102.141	3.750	102.466	102.466	102.266	3.750	102.466	102.466	102.266
3.875	103.131	103.131	102.931	3.875	103.131	103.131													



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.:

1/15/2021

45 Day Lock Exp.:

2/1/2021

60 Day Lock Exp.:

2/15/2021

W. Rate Sheet Dated: 12/16/2020

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	100.808	100.808	100.598	2.750	100.879	100.879	100.678	2.750	101.999	101.999	101.799	2.500	98.649	98.649	98.392	2.750	100.986	100.986	100.786
2.875	101.482	101.482	101.277	2.875	101.475	101.475	101.272	2.875	102.333	102.333	102.133	2.625	99.139	99.139	98.888	2.875	101.320	101.320	101.120
2.990	101.978	101.978	101.778	2.990	101.898	101.898	101.698	2.990	102.459	102.459	102.259	2.750	99.193	99.193	98.983	2.990	101.446	101.446	101.246
3.000	102.078	102.078	101.878	3.000	101.998	101.998	101.798	3.000	102.559	102.559	102.359	2.875	99.867	99.867	99.662	3.000	101.546	101.546	101.346
3.125	102.415	102.415	102.215	3.125	102.370	102.370	102.170	3.125	101.871	101.871	101.671	2.990	100.363	100.363	100.163	3.125	100.514	100.514	100.314
3.250	102.144	102.144	101.936	3.250	102.339	102.339	102.133	3.250	102.100	102.100	101.900	3.000	100.463	100.463	100.263	3.250	100.743	100.743	100.543
3.375	102.704	102.704	102.501	3.375	102.848	102.848	102.646	3.375	102.383	102.383	102.183	3.125	100.800	100.800	100.600	3.375	101.026	101.026	100.826
3.500	103.098	103.098	102.898	3.500	103.226	103.226	103.026	3.500	102.579	102.579	102.379	3.250	100.325	100.325	100.117	3.500	101.222	101.222	101.022
3.625	103.352	103.352	103.152	3.625	103.493	103.493	103.293	3.625	102.572	102.572	102.372	3.375	100.885	100.885	100.682	3.625	100.747	100.747	100.547
3.750	102.408	102.408	102.208	3.750	103.137	103.137	102.937	3.750	102.866	102.866	102.666	3.500	101.279	101.279	101.079	3.750	101.041	101.041	100.841
3.875	102.761	102.761	102.561	3.875	103.563	103.563	103.363	3.875	103.006	103.006	102.806	3.625	101.533	101.533	101.333	3.875	101.181	101.181	100.981
3.990	102.933	102.933	102.733	3.990	103.813	103.813	103.613	3.990	103.207	103.207	103.007	3.750	100.020	100.020	99.820	3.990	101.382	101.382	101.182
4.000	103.033	103.033	102.833	4.000	103.913	103.913	103.713	4.000	103.307	103.307	103.107	3.875	100.373	100.373	100.173	4.000	101.482	101.482	101.282
4.125	103.197	103.197	102.997	4.125	104.073	104.073	103.873	4.125	103.403	103.403	103.203	3.990	100.545	100.545	100.345	4.125	101.140	101.140	100.940
4.250	103.208	103.208	103.008	4.250	103.910	103.910	103.710	4.250	103.593	103.593	103.393	4.000	100.645	100.645	100.445	4.250	101.330	101.330	101.130
4.375	103.453	103.453	103.253	4.375	104.103	104.103	103.903	4.375	103.797	103.797	103.597	4.125	100.809	100.809	100.609	4.375	101.534	101.534	101.334
4.500	103.671	103.671	103.471	4.500	104.268	104.268	104.068	4.500	103.944	103.944	103.744	4.250	100.383	100.383	100.183	4.500	101.681	101.681	101.481
4.625	103.775	103.775	103.575	4.625	104.398	104.398	104.198	4.625	103.297	103.297	103.085	4.375	100.628	100.628	100.428	4.625	99.003	99.003	98.791
4.750	104.192	104.192	103.987	4.750	105.273	105.273	105.073	4.750	103.394	103.394	103.183	4.500	100.846	100.846	100.646	4.750	100.326	100.326	100.115

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤80%	>80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, LPMI, UW Fee Buyout			

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
All Refinances "R/T"	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/15/2021

45 Day Lock Exp.:

2/1/2021

60 Day Lock Exp.:

2/15/2021

W. Rate Sheet Dated: 12/16/2020

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)