

W. Rate Sheet Dated: 12/22/2020

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	100.792	100.792	100.449	2.500	100.230	100.230	99.886	2.250	99.306	99.306	99.006	3.125	95.791	95.791	95.491
2.625	100.796	100.796	100.452	2.625	100.233	100.233	99.889	2.500	99.312	99.312	99.012	3.250	97.287	97.287	96.987
2.750	101.738	101.738	101.332	2.750	100.677	100.677	100.271	2.625	99.314	99.314	99.014	3.375	97.288	97.288	96.988
2.875	101.741	101.741	101.335	2.875	100.680	100.680	100.273	2.750	99.259	99.259	98.959	3.500	97.289	97.289	96.989
3.000	101.745	101.745	101.338	3.000	100.682	100.682	100.276	2.875	99.261	99.261	98.961	3.625	97.291	97.291	96.991
3.125	101.748	101.748	101.342	3.125	100.685	100.685	100.278	3.000	99.264	99.264	98.964	Margin = 2.250		Index = 0.090	
3.250	101.472	101.472	101.172	3.250	100.161	100.161	99.861	3.125	99.266	99.266	98.966	30 Year OTC			
3.375	101.475	101.475	101.175	3.375	100.175	100.175	99.875	3.250	101.406	101.406	101.106	Rate	30 Day	45 Day	60 Day
3.500	101.478	101.478	101.178	3.500	100.178	100.178	99.878	3.375	101.464	101.464	101.164	4.000	101.860	101.860	101.360
3.625	101.481	101.481	101.181	3.625	100.210	100.210	99.910	3.500	101.466	101.466	101.166	4.125	101.872	101.872	101.372
3.750	102.837	102.837	102.530	3.750	102.219	102.219	101.913	3.625	101.541	101.541	101.241	4.375	102.636	102.636	102.136
3.875	102.732	102.732	102.426	3.875	102.208	102.208	101.902	3.750	102.660	102.660	102.360	4.500	102.638	102.638	102.138
4.000	102.735	102.735	102.429	4.000	102.210	102.210	101.904	3.875	102.649	102.649	102.349	4.625	102.640	102.640	102.140
4.125	102.747	102.747	102.441	4.125	102.211	102.211	101.905	4.000	102.650	102.650	102.350	4.875	103.387	103.387	102.887
4.250	103.622	103.622	103.422	4.250	102.987	102.987	102.787	4.125	102.652	102.652	102.352	5.000	103.390	103.390	102.890
4.375	103.511	103.511	103.311	4.375	102.975	102.975	102.775	4.250	102.896	102.896	102.596	5.125	103.391	103.391	102.891
4.500	103.513	103.513	103.313	4.500	102.977	102.977	102.777	4.375	102.885	102.885	102.585	5.500	105.079	105.079	104.579
4.625	103.515	103.515	103.315	4.625	102.979	102.979	102.779	4.500	102.886	102.886	102.586	5.625	105.080	105.080	104.580
6.250	106.000	106.000	105.800	6.250	105.727	105.727	105.527	4.625	102.888	102.888	102.588	6.250	105.388	105.388	104.888

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	102.319	102.219	102.219	101.875	2.250	102.219	102.119	102.119	101.775	2.250	101.686	101.586	101.586	101.286
2.375	102.322	102.222	102.222	101.879	2.375	102.222	102.122	102.122	101.778	2.375	101.689	101.589	101.589	101.289
2.500	102.322	102.222	102.222	101.879	2.500	102.222	102.122	102.122	101.778	2.500	101.689	101.589	101.589	101.289
2.625	102.322	102.222	102.222	101.879	2.625	102.222	102.122	102.122	101.778	2.625	101.689	101.589	101.589	101.289
2.750	103.522	103.422	103.422	103.016	2.750	103.422	103.322	103.322	102.916	2.750	101.630	101.530	101.530	101.230
2.875	103.525	103.425	103.425	103.019	2.875	103.425	103.325	103.325	102.919	2.875	101.642	101.542	101.542	101.242
3.000	103.525	103.425	103.425	103.019	3.000	103.425	103.325	103.325	102.918	3.000	101.642	101.542	101.542	101.242
3.125	103.525	103.425	103.425	103.019	3.125	103.424	103.324	103.324	102.918	3.125	101.641	101.541	101.541	101.241
3.250	102.996	102.896	102.896	102.596	3.250	102.898	102.798	102.798	102.498	3.250	103.780	103.680	103.680	103.380
3.375	103.010	102.910	102.910	102.610	3.375	102.921	102.821	102.821	102.521	3.375	103.845	103.745	103.745	103.445
3.500	103.009	102.909	102.909	102.609	3.500	102.909	102.809	102.809	102.509	3.500	103.790	103.690	103.690	103.390
3.625	103.009	102.909	102.909	102.609	3.625	102.938	102.838	102.838	102.538	3.625	103.862	103.762	103.762	103.462
3.750	104.262	104.162	104.162	103.856	3.750	104.166	104.066	104.066	103.760	3.750	104.907	104.807	104.807	104.507

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	99.110	99.110	98.610	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.122	99.122	98.622	4.750	101.000	101.000	100.500
3.875	100.762	100.762	100.262	6.250	103.750	103.750	103.500	4.375	99.886	99.886	99.386	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.759	100.759	100.259					4.500	99.888	99.888	99.388	Rate	30 Day	45 Day	60 Day
4.125	100.746	100.746	100.246					4.625	99.890	99.890	99.390	6.250	102.750	102.750	102.250
4.250	101.534	101.534	101.034					4.875	100.637	100.637	100.137	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.546	101.546	101.046					5.000	100.640	100.640	100.140				
4.500	101.543	101.543	101.043					5.125	100.641	100.641	100.141				
4.625	101.542	101.542	101.042					5.500	102.329	102.329	101.829				
4.750	102.314	102.314	101.814					5.625	102.330	102.330	101.830				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.638	102.638	102.138				

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

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.:

1/21/2021

45 Day Lock Exp.:

2/5/2021

60 Day Lock Exp.:

2/22/2021

W. Rate Sheet Dated: 12/22/2020

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	95.151	95.151	94.851
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	97.037	97.037	96.737
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	97.038	97.038	96.738
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	98.039	98.039	97.739	3.500	97.039	97.039	96.739
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.041	98.041	97.741	3.625	97.041	97.041	96.741
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	98.044	98.044	97.744	Margin = 2.250		Index = .090	
3.250	100.634	100.634	100.334	3.250	99.753	99.753	99.453	3.125	98.046	98.046	97.746	30 Year OTC			
3.375	100.637	100.637	100.337	3.375	99.768	99.768	99.468	3.250	100.999	100.999	100.699	Rate	30 Day	45 Day	60 Day
3.500	100.641	100.641	100.341	3.500	99.770	99.770	99.470	3.375	101.056	101.056	100.756	3.250	98.759	98.759	98.259
3.625	100.643	100.643	100.343	3.625	99.802	99.802	99.502	3.500	101.058	101.058	100.758	3.375	98.762	98.762	98.262
3.750	100.937	100.937	100.630	3.750	100.749	100.749	100.443	3.625	101.133	101.133	100.833	3.500	98.766	98.766	98.266
3.875	100.832	100.832	100.526	3.875	100.738	100.738	100.432	3.750	101.190	101.190	100.890	3.625	98.768	98.768	98.268
4.000	100.835	100.835	100.529	4.000	100.740	100.740	100.434	3.875	N/A	N/A	N/A	3.750	99.962	99.962	99.462
4.125	100.847	100.847	100.541	4.125	100.741	100.741	100.435	4.000	N/A	N/A	N/A	3.875	99.957	99.957	99.457
4.250	101.660	101.660	101.460	4.250	101.454	101.454	101.254	4.125	N/A	N/A	N/A	4.000	99.960	99.960	99.460
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	99.972	99.972	99.472
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	100.685	100.685	100.185
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	101.808	101.708	101.708	101.408	3.250	101.710	101.610	101.610	101.310	2.750	98.849	98.749	98.749	98.449
3.375	101.822	101.722	101.722	101.422	3.375	101.733	101.633	101.633	101.333	2.875	98.860	98.760	98.760	98.460
3.500	101.822	101.722	101.722	101.422	3.500	101.721	101.621	101.621	101.321	3.000	98.860	98.760	98.760	98.460
3.625	101.821	101.721	101.721	101.421	3.625	101.751	101.651	101.651	101.351	3.125	98.860	98.760	98.760	98.460
3.750	102.012	101.912	101.912	101.606	3.750	101.916	101.816	101.816	101.510	3.250	100.655	100.555	100.555	100.255
3.875	102.017	101.917	101.917	101.611	3.875	101.910	101.810	101.810	101.504	3.375	100.720	100.620	100.620	100.320
4.000	102.025	101.925	101.925	101.618	4.000	101.924	101.824	101.824	101.518	3.500	100.665	100.565	100.565	100.265
4.125	102.035	101.935	101.935	101.628	4.125	101.923	101.823	101.823	101.517	3.625	100.737	100.637	100.637	100.337
4.250	102.734	102.634	102.634	102.434	4.250	102.635	102.535	102.535	102.335	3.750	101.782	101.682	101.682	101.382

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.:

1/21/2021

45 Day Lock Exp.:

2/5/2021

60 Day Lock Exp.:

2/22/2021

W. Rate Sheet Dated: 12/22/2020

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.:

1/21/2021

45 Day Lock Exp.:

2/5/2021

60 Day Lock Exp.:

2/22/2021

W. Rate Sheet Dated: 12/22/2020

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	100.825	100.825	100.825	3.375	102.157	102.157	101.957	3.375	102.157	102.157	101.957	2.500	100.257	100.257	100.049	3.375	101.650	101.650	101.450				
2.875	101.501	101.501	101.301	3.500	102.545	102.545	102.345	3.500	102.545	102.545	102.345	2.625	100.737	100.737	100.535	3.500	102.038	102.038	101.838				
2.990	102.015	102.015	101.815	3.625	102.802	102.802	102.602	3.625	102.802	102.802	102.602	2.750	100.541	100.541	100.341	3.625	102.295	102.295	102.095				
3.000	102.115	102.115	101.915	3.750	101.733	101.733	101.533	3.750	101.733	101.733	101.533	2.875	101.217	101.217	101.017	3.750	100.601	100.601	100.401				
3.125	102.449	102.449	102.249	3.875	102.083	102.083	101.883	3.875	102.083	102.083	101.883	2.990	101.731	101.731	101.531	3.875	100.951	100.951	100.751				
3.250	102.358	102.358	102.158	3.990	102.378	102.378	102.178	3.990	102.378	102.378	102.178	3.000	101.831	101.831	101.631	3.990	101.246	101.246	101.046				
3.375	102.907	102.907	102.707	4.000	102.478	102.478	102.278	4.000	102.478	102.478	102.278	3.125	102.165	102.165	101.965	4.000	101.346	101.346	101.146				
3.500	103.295	103.295	103.095	4.125	102.639	102.639	102.439	4.125	102.639	102.639	102.439	3.250	101.851	101.851	101.651	4.125	101.507	101.507	101.307				
3.625	103.552	103.552	103.352	4.250	102.751	102.751	102.551	4.250	102.751	102.751	102.551	3.375	102.400	102.400	102.200	4.250	101.244	101.244	101.044				
3.750	102.483	102.483	102.283	4.375	102.993	102.993	102.793	4.375	102.993	102.993	102.793	3.500	102.788	102.788	102.588	4.375	101.486	101.486	101.286				
3.875	102.833	102.833	102.633	4.500	103.208	103.208	103.008	4.500	103.208	103.208	103.008	3.625	103.045	103.045	102.845	4.500	101.701	101.701	101.501				
3.990	103.003	103.003	102.803	4.625	103.308	103.308	103.108	4.625	103.308	103.308	103.108	3.750	103.351	103.351	103.151	4.625	101.801	101.801	101.601				
4.000	103.103	103.103	102.903	4.750	103.508	103.508	103.308	4.750	103.508	103.508	103.308	3.875	101.701	101.701	101.501	4.750	100.658	100.658	100.458				
4.125	103.264	103.264	103.064	4.875	103.732	103.732	103.532	4.875	103.732	103.732	103.532	3.990	101.871	101.871	101.671	4.875	100.882	100.882	100.682				
4.250	103.376	103.376	103.176	4.990	103.969	103.969	103.769	4.990	103.969	103.969	103.769	4.000	101.971	101.971	101.771	4.990	101.119	101.119	100.919				
4.375	103.618	103.618	103.418	5.000	104.069	104.069	103.869	5.000	104.069	104.069	103.869	4.125	102.132	102.132	101.932	5.000	101.219	101.219	101.019				
4.500	103.833	103.833	103.633	5.125	104.307	104.307	104.107	5.125	104.307	104.307	104.107	4.250	101.869	101.869	101.669	5.125	101.307	101.307	101.107				
4.625	103.933	103.933	103.733	5.250	104.892	104.892	104.692	5.250	104.892	104.892	104.692	4.375	102.111	102.111	101.911	5.250	101.742	101.742	101.542				
4.750	104.133	104.133	103.933	5.375	105.486	105.486	105.286	5.375	105.486	105.486	105.286	4.500	102.326	102.326	102.126	5.375	102.186	102.186	101.986				
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	101.650	101.650	101.450	2.750	100.968	100.968	100.762	3.375	103.540	103.540	103.340	3.375	103.540	103.540	103.340	2.750	102.167	102.167	101.967				
3.500	102.038	102.038	101.838	2.875	101.590	101.590	101.386	3.500	103.916	103.916	103.716	3.500	103.916	103.916	103.716	2.875	102.497	102.497	102.297				
3.625	102.295	102.295	102.095	2.990	101.973	101.973	101.773	3.625	104.180	104.180	103.980	3.625	104.180	104.180	103.980	2.990	102.618	102.618	102.418				
3.750	100.601	100.601	100.401	3.000	102.073	102.073	101.873	3.750	103.716	103.716	103.516	3.750	103.716	103.716	103.516	3.000	102.718	102.718	102.518				
3.875	100.951	100.951	100.751	3.125	102.426	102.426	102.226	3.875	104.136	104.136	103.936	3.875	104.136	104.136	103.936	3.125	101.940	101.940	101.740				
3.990	101.246	101.246	101.046	3.250	102.536	102.536	102.336	3.990	104.382	104.382	104.182	3.990	104.382	104.382	104.182	3.250	102.151	102.151	101.951				
4.000	101.346	101.346	101.146	3.375	103.040	103.040	102.840	4.000	104.482	104.482	104.282	4.000	104.482	104.482	104.282	3.375	102.417	102.417	102.217				
4.125	101.507	101.507	101.307	3.500	103.416	103.416	103.216	4.125	104.638	104.638	104.438	4.125	104.638	104.638	104.438	3.500	102.606	102.606	102.406				
4.250	101.244	101.244	101.044	3.625	103.680	103.680	103.480	4.250	104.574	104.574	104.374	4.250	104.574	104.574	104.374	3.625	102.521	102.521	102.321				
4.375	101.486	101.486	101.286	3.750	103.216	103.216	103.016	4.375	104.765	104.765	104.565	4.375	104.765	104.765	104.565	3.750	102.795	102.795	102.595				
4.500	101.701	101.701	101.501	3.875	103.636	103.636	103.436	4.500	105.306	105.306	105.106	4.500	105.306	105.306	105.106	3.875	102.923	102.923	102.723				
4.625	101.801	101.801	101.601	3.990	103.882	103.882	103.682	4.625	105.434	105.434	105.234	4.625	105.434	105.434	105.234	3.990	103.092	103.092	102.892				
4.750	100.658	100.658	100.458	4.000	103.982	103.982	103.782	4.750	106.095	106.095	105.895	4.750	106.095	106.095	105.895	4.000	103.192	103.192	102.992				
4.875	100.882	100.882	100.682	4.125	104.138	104.138	103.938	4.875	106.348	106.348	106.148	4.875	106.348	106.348	106.148	4.125	103.524	103.524	103.324				
4.990	101.119	101.119	100.919	4.250	104.074	104.074	103.874	4.990	106.545	106.545	106.345	4.990	106.545	106.545	106.345	4.250	103.700	103.700	103.500				
5.000	101.219	101.219	101.019	4.375	104.265	104.265	104.065	5.000	106.645	106.645	106.445	5.000	106.645	106.645	106.445	4.375	103.898	103.898	103.698				
5.125	101.307	101.307	101.107	4.500	104.431	104.431	104.231	5.125	106.930	106.930	106.730	5.125	106.930	106.930	106.730	4.500	104.048	104.048	103.848				
5.250	101.742	101.742	101.542	4.625	104.559	104.559	104.359	5.250	106.749	106.749	106.549	5.250	106.749	106.749	106.549	4.625	103.350	103.350	103.144				
5.375	102.186	102.186	101.986	4.750	105.220	105.220	105.020	5.375	105.999	105.999	105.799	5.375	105.999	105.999	105.799	4.750	103.444	103.444	103.239				
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							



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.:

1/21/2021

45 Day Lock Exp.:

2/5/2021

60 Day Lock Exp.:

2/22/2021

W. Rate Sheet Dated: 12/22/2020

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	100.825	100.825	100.625	2.750	100.968	100.968	100.762	2.750	102.167	102.167	101.967	2.500	98.907	98.907	98.699	2.750	101.154	101.154	100.954
2.875	101.501	101.501	101.301	2.875	101.590	101.590	101.386	2.875	102.497	102.497	102.297	2.625	99.387	99.387	99.185	2.875	101.484	101.484	101.284
2.990	102.015	102.015	101.815	2.990	101.973	101.973	101.773	2.990	102.618	102.618	102.418	2.750	99.191	99.191	98.991	2.990	101.605	101.605	101.405
3.000	102.115	102.115	101.915	3.000	102.073	102.073	101.873	3.000	102.718	102.718	102.518	2.875	99.867	99.867	99.667	3.000	101.705	101.705	101.505
3.125	102.449	102.449	102.249	3.125	102.426	102.426	102.226	3.125	101.940	101.940	101.740	2.990	100.381	100.381	100.181	3.125	100.677	100.677	100.477
3.250	102.358	102.358	102.158	3.250	102.536	102.536	102.336	3.250	102.151	102.151	101.951	3.000	100.481	100.481	100.281	3.250	100.888	100.888	100.688
3.375	102.907	102.907	102.707	3.375	103.040	103.040	102.840	3.375	102.417	102.417	102.217	3.125	100.815	100.815	100.615	3.375	101.154	101.154	100.954
3.500	103.295	103.295	103.095	3.500	103.416	103.416	103.216	3.500	102.606	102.606	102.406	3.250	100.501	100.501	100.301	3.500	101.343	101.343	101.143
3.625	103.552	103.552	103.352	3.625	103.680	103.680	103.480	3.625	102.521	102.521	102.321	3.375	101.050	101.050	100.850	3.625	100.758	100.758	100.558
3.750	102.483	102.483	102.283	3.750	103.216	103.216	103.016	3.750	102.795	102.795	102.595	3.500	101.438	101.438	101.238	3.750	101.032	101.032	100.832
3.875	102.833	102.833	102.633	3.875	103.636	103.636	103.436	3.875	102.923	102.923	102.723	3.625	101.695	101.695	101.495	3.875	101.160	101.160	100.960
3.990	103.003	103.003	102.803	3.990	103.882	103.882	103.682	3.990	103.092	103.092	102.892	3.750	100.001	100.001	99.801	3.990	101.329	101.329	101.129
4.000	103.103	103.103	102.903	4.000	103.982	103.982	103.782	4.000	103.192	103.192	102.992	3.875	100.351	100.351	100.151	4.000	101.429	101.429	101.229
4.125	103.264	103.264	103.064	4.125	104.138	104.138	103.938	4.125	103.524	103.524	103.324	3.990	100.521	100.521	100.321	4.125	101.324	101.324	101.124
4.250	103.376	103.376	103.176	4.250	104.074	104.074	103.874	4.250	103.700	103.700	103.500	4.000	100.621	100.621	100.421	4.250	101.500	101.500	101.300
4.375	103.618	103.618	103.418	4.375	104.265	104.265	104.065	4.375	103.898	103.898	103.698	4.125	100.782	100.782	100.582	4.375	101.698	101.698	101.498
4.500	103.833	103.833	103.633	4.500	104.431	104.431	104.231	4.500	104.048	104.048	103.848	4.250	100.519	100.519	100.319	4.500	101.848	101.848	101.648
4.625	103.933	103.933	103.733	4.625	104.559	104.559	104.359	4.625	103.350	103.350	103.144	4.375	100.761	100.761	100.561	4.625	99.118	99.118	98.912
4.750	104.133	104.133	103.933	4.750	105.220	105.220	105.020	4.750	103.444	103.444	103.239	4.500	100.976	100.976	100.776	4.750	100.372	100.372	100.167

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.:

1/21/2021

45 Day Lock Exp.:

2/5/2021

60 Day Lock Exp.:

2/22/2021

W. Rate Sheet Dated: 12/22/2020

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)