

W. Rate Sheet Dated: 12/23/2020

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	100.730	100.730	100.386	2.500	100.168	100.168	99.824	2.250	99.290	99.290	98.990	3.125	95.787	95.787	95.487
2.625	100.733	100.733	100.389	2.625	100.170	100.170	99.827	2.500	99.296	99.296	98.996	3.250	97.288	97.288	96.988
2.750	101.769	101.769	101.363	2.750	100.708	100.708	100.302	2.625	99.298	99.298	98.998	3.375	97.289	97.289	96.989
2.875	101.772	101.772	101.366	2.875	100.711	100.711	100.305	2.750	99.216	99.216	98.916	3.500	97.291	97.291	96.991
3.000	101.776	101.776	101.369	3.000	100.713	100.713	100.307	2.875	99.218	99.218	98.918	3.625	97.287	97.287	96.987
3.125	101.779	101.779	101.373	3.125	100.716	100.716	100.309	3.000	99.220	99.220	98.920	Margin = 2.250		Index = 0.090	
3.250	101.503	101.503	101.203	3.250	100.204	100.204	99.904	3.125	99.222	99.222	98.922	30 Year OTC			
3.375	101.506	101.506	101.206	3.375	100.206	100.206	99.906	3.250	101.383	101.383	101.083	Rate	30 Day	45 Day	60 Day
3.500	101.509	101.509	101.209	3.500	100.239	100.239	99.939	3.375	101.385	101.385	101.085	4.000	101.730	101.730	101.105
3.625	101.512	101.512	101.212	3.625	100.241	100.241	99.941	3.500	101.461	101.461	101.161	4.125	101.732	101.732	101.107
3.750	102.689	102.689	102.226	3.750	102.065	102.065	101.603	3.625	101.462	101.462	101.162	4.375	102.636	102.636	102.136
3.875	102.591	102.591	102.129	3.875	102.067	102.067	101.605	3.750	102.506	102.506	102.206	4.500	102.637	102.637	102.137
4.000	102.605	102.605	102.142	4.000	102.069	102.069	101.606	3.875	102.508	102.508	102.208	4.625	102.640	102.640	102.140
4.125	102.607	102.607	102.144	4.125	102.071	102.071	101.608	4.000	102.509	102.509	102.209	4.875	103.325	103.325	102.825
4.250	103.608	103.608	103.408	4.250	102.973	102.973	102.773	4.125	102.511	102.511	102.211	5.000	103.327	103.327	102.827
4.375	103.511	103.511	103.311	4.375	102.975	102.975	102.775	4.250	102.883	102.883	102.583	5.125	103.329	103.329	102.829
4.500	103.512	103.512	103.312	4.500	102.977	102.977	102.777	4.375	102.884	102.884	102.584	5.500	104.875	104.875	104.375
4.625	103.515	103.515	103.315	4.625	102.978	102.978	102.778	4.500	102.886	102.886	102.586	5.625	104.877	104.877	104.377
6.250	106.000	106.000	105.800	6.250	105.714	105.714	105.514	4.625	102.887	102.887	102.587	6.250	105.374	105.374	104.874

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	102.256	102.156	102.156	101.813	2.250	102.156	102.056	102.056	101.713	2.250	101.670	101.570	101.570	101.270
2.375	102.260	102.160	102.160	101.816	2.375	102.159	102.059	102.059	101.716	2.375	101.673	101.573	101.573	101.273
2.500	102.260	102.160	102.160	101.816	2.500	102.159	102.059	102.059	101.715	2.500	101.673	101.573	101.573	101.273
2.625	102.260	102.160	102.160	101.816	2.625	102.159	102.059	102.059	101.715	2.625	101.673	101.573	101.573	101.273
2.750	103.553	103.453	103.453	103.047	2.750	103.453	103.353	103.353	102.947	2.750	101.588	101.488	101.488	101.188
2.875	103.557	103.457	103.457	103.050	2.875	103.456	103.356	103.356	102.950	2.875	101.599	101.499	101.499	101.199
3.000	103.556	103.456	103.456	103.050	3.000	103.455	103.355	103.355	102.949	3.000	101.598	101.498	101.498	101.198
3.125	103.556	103.456	103.456	103.050	3.125	103.456	103.356	103.356	102.949	3.125	101.598	101.498	101.498	101.198
3.250	103.027	102.927	102.927	102.627	3.250	102.941	102.841	102.841	102.541	3.250	103.757	103.657	103.657	103.357
3.375	103.041	102.941	102.941	102.641	3.375	102.940	102.840	102.840	102.540	3.375	103.712	103.612	103.612	103.312
3.500	103.040	102.940	102.940	102.640	3.500	102.970	102.870	102.870	102.570	3.500	103.785	103.685	103.685	103.385
3.625	103.040	102.940	102.940	102.640	3.625	102.939	102.839	102.839	102.539	3.625	103.711	103.611	103.611	103.311
3.750	104.114	104.014	104.014	103.552	3.750	104.012	103.912	103.912	103.449	3.750	104.753	104.653	104.653	104.353

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 LLPAs on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	
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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.100	0.100	0.100	0.100	0.100	0.100	0.000	0.000
3.25-3.625	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
3.75-4.125	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
4.25-4.625	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
4.75-5.125	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.980	98.980	98.355	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.982	98.982	98.357	4.750	101.000	101.000	100.500
3.875	100.621	100.621	100.059	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	100.608	100.608	100.045					4.500	99.887	99.887	99.387	Rate	30 Day	45 Day	60 Day
4.125	100.606	100.606	100.043					4.625	99.890	99.890	99.390	6.250	102.750	102.750	102.250
4.250	101.548	101.548	101.048					4.875	100.575	100.575	100.075	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	100.577	100.577	100.077				
4.500	101.544	101.544	101.044					5.125	100.579	100.579	100.079				
4.625	101.542	101.542	101.042					5.500	102.125	102.125	101.625				
4.750	102.265	102.265	101.765					5.625	102.127	102.127	101.627				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.624	102.624	102.124				

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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/22/2021

45 Day Lock Exp.:

2/8/2021

60 Day Lock Exp.:

2/22/2021

W. Rate Sheet Dated: 12/23/2020

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	95.147	95.147	94.847
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	97.038	97.038	96.738
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	97.039	97.039	96.739
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	97.996	97.996	97.696	3.500	97.041	97.041	96.741
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.998	97.998	97.698	3.625	97.037	97.037	96.737
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	98.000	98.000	97.700	Margin = 2.250		Index = .090	
3.250	100.665	100.665	100.365	3.250	99.796	99.796	99.496	3.125	98.002	98.002	97.702	30 Year OTC			
3.375	100.669	100.669	100.369	3.375	99.799	99.799	99.499	3.250	100.976	100.976	100.676	Rate	30 Day	45 Day	60 Day
3.500	100.671	100.671	100.371	3.500	99.831	99.831	99.531	3.375	100.978	100.978	100.678	3.250	98.790	98.790	98.290
3.625	100.674	100.674	100.374	3.625	99.833	99.833	99.533	3.500	101.053	101.053	100.753	3.375	98.794	98.794	98.294
3.750	100.789	100.789	100.326	3.750	100.595	100.595	100.133	3.625	101.055	101.055	100.755	3.500	98.796	98.796	98.296
3.875	100.691	100.691	100.229	3.875	100.597	100.597	100.135	3.750	101.036	101.036	100.736	3.625	98.799	98.799	98.299
4.000	100.705	100.705	100.242	4.000	100.599	100.599	100.136	3.875	N/A	N/A	N/A	3.750	99.814	99.814	99.252
4.125	100.707	100.707	100.244	4.125	100.601	100.601	100.138	4.000	N/A	N/A	N/A	3.875	99.816	99.816	99.254
4.250	101.646	101.646	101.446	4.250	101.440	101.440	101.240	4.125	N/A	N/A	N/A	4.000	99.830	99.830	99.268
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	99.832	99.832	99.270
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	100.671	100.671	100.171
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	101.840	101.740	101.740	101.440	3.250	101.754	101.654	101.654	101.354	2.750	98.806	98.706	98.706	98.406
3.375	101.853	101.753	101.753	101.453	3.375	101.752	101.652	101.652	101.352	2.875	98.817	98.717	98.717	98.417
3.500	101.853	101.753	101.753	101.453	3.500	101.783	101.683	101.683	101.383	3.000	98.817	98.717	98.717	98.417
3.625	101.853	101.753	101.753	101.453	3.625	101.752	101.652	101.652	101.352	3.125	98.817	98.717	98.717	98.417
3.750	101.864	101.764	101.764	101.302	3.750	101.762	101.662	101.662	101.199	3.250	100.632	100.532	100.532	100.232
3.875	101.884	101.784	101.784	101.322	3.875	101.783	101.683	101.683	101.221	3.375	100.587	100.487	100.487	100.187
4.000	101.895	101.795	101.795	101.332	4.000	101.783	101.683	101.683	101.220	3.500	100.660	100.560	100.560	100.260
4.125	101.883	101.783	101.783	101.321	4.125	101.783	101.683	101.683	101.221	3.625	100.586	100.486	100.486	100.186
4.250	102.720	102.620	102.620	102.420	4.250	102.621	102.521	102.521	102.321	3.750	101.628	101.528	101.528	101.228

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 AVIM	-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.:

1/22/2021

45 Day Lock Exp.:

2/8/2021

60 Day Lock Exp.:

2/22/2021

W. Rate Sheet Dated: 12/23/2020

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

30 Day Lock Exp.: 1/22/2021
45 Day Lock Exp.: 2/8/2021
60 Day Lock Exp.: 2/22/2021

W. Rate Sheet Dated: 12/23/2020

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	100.820	100.820	100.603	3.375	102.161	102.161	101.961	3.375	102.161	102.161	101.961	2.500	100.270	100.270	100.059	3.375	101.654	101.654	101.454	2.500	100.270	100.270	100.059	3.375	101.654	101.654	101.454	2.500	100.270	100.270	100.059
2.875	101.494	101.494	101.289	3.500	102.550	102.550	102.350	3.500	102.550	102.550	102.350	2.625	100.751	100.751	100.543	3.500	102.043	102.043	101.843	2.625	100.751	100.751	100.543	3.500	102.043	102.043	101.843	2.625	100.751	100.751	100.543
2.990	102.004	102.004	101.804	3.625	102.809	102.809	102.609	3.625	102.809	102.809	102.609	2.750	100.536	100.536	100.319	3.625	102.302	102.302	102.102	2.750	100.536	100.536	100.319	3.625	102.302	102.302	102.102	2.750	100.536	100.536	100.319
3.000	102.004	102.004	101.904	3.750	101.705	101.705	101.505	3.750	101.705	101.705	101.505	2.875	101.210	101.210	101.005	3.750	100.573	100.573	100.373	2.875	101.210	101.210	101.005	3.750	100.573	100.573	100.373	2.875	101.210	101.210	101.005
3.125	102.437	102.437	102.237	3.875	102.054	102.054	101.854	3.875	102.054	102.054	101.854	2.990	101.720	101.720	101.520	3.875	100.922	100.922	100.722	2.990	101.720	101.720	101.520	3.875	100.922	100.922	100.722	2.990	101.720	101.720	101.520
3.250	102.367	102.367	102.167	3.990	102.348	102.348	102.148	3.990	102.348	102.348	102.148	3.000	101.820	101.820	101.620	3.990	101.216	101.216	101.016	3.000	101.820	101.820	101.620	3.990	101.216	101.216	101.016	3.000	101.820	101.820	101.620
3.375	102.911	102.911	102.711	4.000	102.448	102.448	102.248	4.000	102.448	102.448	102.248	3.125	102.153	102.153	101.953	4.000	101.316	101.316	101.116	3.125	102.153	102.153	101.953	4.000	101.316	101.316	101.116	3.125	102.153	102.153	101.953
3.500	103.300	103.300	103.100	4.125	102.608	102.608	102.408	4.125	102.608	102.608	102.408	3.250	101.860	101.860	101.660	4.125	101.476	101.476	101.276	3.250	101.860	101.860	101.660	4.125	101.476	101.476	101.276	3.250	101.860	101.860	101.660
3.625	103.559	103.559	103.359	4.250	102.735	102.735	102.535	4.250	102.735	102.735	102.535	3.375	102.044	102.044	101.844	4.250	101.599	101.599	101.399	3.375	102.044	102.044	101.844	4.250	101.599	101.599	101.399	3.375	102.044	102.044	101.399
3.750	102.455	102.455	102.255	4.375	102.975	102.975	102.775	4.375	102.975	102.975	102.775	3.500	102.793	102.793	102.593	4.375	101.468	101.468	101.268	3.500	102.793	102.793	102.593	4.375	101.468	101.468	101.268	3.500	102.793	102.793	102.593
3.875	102.804	102.804	102.604	4.500	103.190	103.190	102.990	4.500	103.190	103.190	102.990	3.625	103.052	103.052	102.852	4.500	101.683	101.683	101.483	3.625	103.052	103.052	102.852	4.500	101.683	101.683	101.483	3.625	103.052	103.052	102.852
3.990	102.973	102.973	102.773	4.625	103.291	103.291	103.091	4.625	103.291	103.291	103.091	3.750	103.123	103.123	102.923	4.625	101.784	101.784	101.584	3.750	103.123	103.123	102.923	4.625	101.784	101.784	101.584	3.750	103.123	103.123	102.923
4.000	103.073	103.073	102.873	4.750	103.586	103.586	103.386	4.750	103.586	103.586	103.386	3.875	103.672	103.672	103.472	4.750	100.736	100.736	100.536	3.875	103.672	103.672	103.472	4.750	100.736	100.736	100.536	3.875	103.672	103.672	103.472
4.125	103.233	103.233	103.033	4.875	103.809	103.809	103.609	4.875	103.809	103.809	103.609	3.990	103.841	103.841	103.641	4.875	100.959	100.959	100.759	3.990	103.841	103.841	103.641	4.875	100.959	100.959	100.759	3.990	103.841	103.841	103.641
4.250	103.360	103.360	103.160	4.990	104.045	104.045	103.845	4.990	104.045	104.045	103.845	4.000	103.941	103.941	103.741	4.990	101.195	101.195	100.995	4.000	103.941	103.941	103.741	4.990	101.195	101.195	100.995	4.000	103.941	103.941	103.741
4.375	103.600	103.600	103.400	5.000	104.145	104.145	103.945	5.000	104.145	104.145	103.945	4.125	104.101	104.101	103.901	5.000	101.295	101.295	101.095	4.125	104.101	104.101	103.901	5.000	101.295	101.295	101.095	4.125	104.101	104.101	103.901
4.500	103.815	103.815	103.615	5.125	104.386	104.386	104.186	5.125	104.386	104.386	104.186	4.250	104.183	104.183	103.983	5.125	101.386	101.386	101.186	4.250	104.183	104.183	103.983	5.125	101.386	101.386	101.186	4.250	104.183	104.183	103.983
4.625	103.916	103.916	103.716	5.250	104.849	104.849	104.649	5.250	104.849	104.849	104.649	4.375	104.093	104.093	103.893	5.250	101.699	101.699	101.499	4.375	104.093	104.093	103.893	5.250	101.699	101.699	101.499	4.375	104.093	104.093	103.893
4.750	104.211	104.211	104.011	5.375	105.448	105.448	105.248	5.375	105.448	105.448	105.248	4.500	104.308	104.308	104.108	5.375	102.148	102.148	101.948	4.500	104.308	104.308	104.108	5.375	102.148	102.148	101.948	4.500	104.308	104.308	104.108
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	101.654	101.654	101.454	2.750	100.962	100.962	100.744	3.375	103.549	103.549	103.349	3.375	103.549	103.549	103.349	2.750	102.192	102.192	101.992	3.375	103.549	103.549	103.349	2.750	102.192	102.192	101.992	3.375	103.549	103.549	103.349
3.500	102.043	102.043	101.843	2.875	101.582	101.582	101.366	3.500	103.920	103.920	103.720	3.500	103.920	103.920	103.720	2.875	102.521	102.521	102.321	3.500	103.920	103.920	103.720	2.875	102.521	102.521	102.321	3.500	103.920	103.920	103.720
3.625	102.302	102.302	102.102	2.990	101.962	101.962	101.751	3.625	104.182	104.182	103.982	3.625	104.182	104.182	103.982	2.990	102.642	102.642	102.442	3.625	104.182	104.182	103.982	2.990	102.642	102.642	102.442	3.625	104.182	104.182	103.982
3.750	100.573	100.573	100.373	3.000	102.062	102.062	101.851	3.750	103.688	103.688	103.488	3.750	103.688	103.688	103.488	3.000	102.742	102.742	102.542	3.750	103.688	103.688	103.488	3.000	102.742	102.742	102.542	3.750	103.688	103.688	103.488
3.875	100.922	100.922	100.722	3.125	102.410	102.410	102.205	3.875	104.106	104.106	103.906	3.875	104.106	104.106	103.906	3.125	102.921	102.921	102.721	3.875	104.106	104.106	103.906	3.125	102.921	102.921	102.721	3.875	104.106	104.106	103.906
3.990	101.216	101.216	101.016	3.250	102.545	102.545	102.345	3.990	104.349	104.349	104.149	3.990	104.349	104.349	104.149	3.250	102.131	102.131	101.931	3.990	104.349	104.349	104.149	3.250	102.131	102.131	101.931	3.990	104.349	104.349	104.149
4.000	101.316	101.316	101.116	3.375	103.049	103.049	102.849	4.000	104.449	104.449	104.249	4.000	104.449	104.449	104.249	3.375	102.396	102.396	102.196	4.000	104.449	104.449	104.249	3.375	102.396	102.396	102.196	4.000	104.449	104.449	104.249
4.125	101.476	101.476	101.276	3.500	103.420	103.420	103.220	4.125	104.607	104.607	104.407	4.125	104.607	104.607	104.407	3.500	102.585	102.585	102.385	4.125	104.607	104.607	104.407	3.500	102.585	102.585	102.385	4.125	104.607	104.607	104.407
4.250	101.228	101.228	101.028	3.625	103.682	103.682	103.482	4.250	104.557	104.557	104.357	4.250	104.557	104.557	104.357	3.625	102.571	102.571	102.371	4.250	104.557	104.557	104.357	3.625	102.571	102.571	102.371	4.250	104.557	104.557	104.357
4.375	101.468	101.468	101.268	3.750	103.188	103.188	102.988	4.375	104.747	104.747	104.547	4.375	104.747	104.747	104.547	3.750	102.844	102.844	102.644	4.375	104.747	104.747	104.547	3.750	102.844	102.844	102.644	4.375	104.747	104.747	104.547
4.500	101.683	101.683	101.483	3.875	103.606	103.606	103.406	4.500	105.288	105.288	105.088	4.500	105.288	105.288	105.088	3.875	102.972	102.972	102.772	4.500	105.288	105.288	105.088	3.875	102.972	102.972	102.772	4.500	105.288	105.288	105.088
4.625	101.784	101.784	101.584	3.990	103.849	103.																									



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.:

1/22/2021

45 Day Lock Exp.:

2/8/2021

60 Day Lock Exp.:

2/22/2021

W. Rate Sheet Dated: 12/23/2020

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	100.820	100.820	100.603	2.750	100.962	100.962	100.744	2.750	102.192	102.192	101.992	2.500	98.920	98.920	98.709	2.750	101.179	101.179	100.979
2.875	101.494	101.494	101.289	2.875	101.582	101.582	101.366	2.875	102.521	102.521	102.321	2.625	99.401	99.401	99.193	2.875	101.508	101.508	101.308
2.990	102.004	102.004	101.804	2.990	101.962	101.962	101.751	2.990	102.642	102.642	102.442	2.750	99.186	99.186	98.969	2.990	101.629	101.629	101.429
3.000	102.104	102.104	101.904	3.000	102.062	102.062	101.851	3.000	102.742	102.742	102.542	2.875	99.860	99.860	99.655	3.000	101.729	101.729	101.529
3.125	102.437	102.437	102.237	3.125	102.410	102.410	102.205	3.125	101.921	101.921	101.721	2.990	100.370	100.370	100.170	3.125	100.658	100.658	100.458
3.250	102.367	102.367	102.167	3.250	102.545	102.545	102.345	3.250	102.131	102.131	101.931	3.000	100.470	100.470	100.270	3.250	100.868	100.868	100.668
3.375	102.911	102.911	102.711	3.375	103.049	103.049	102.849	3.375	102.396	102.396	102.196	3.125	100.803	100.803	100.603	3.375	101.133	101.133	100.933
3.500	103.300	103.300	103.100	3.500	103.420	103.420	103.220	3.500	102.585	102.585	102.385	3.250	100.510	100.510	100.310	3.500	101.322	101.322	101.122
3.625	103.559	103.559	103.359	3.625	103.682	103.682	103.482	3.625	102.571	102.571	102.371	3.375	101.054	101.054	100.854	3.625	100.808	100.808	100.608
3.750	102.455	102.455	102.255	3.750	103.188	103.188	102.988	3.750	102.844	102.844	102.644	3.500	101.443	101.443	101.243	3.750	101.081	101.081	100.881
3.875	102.804	102.804	102.604	3.875	103.606	103.606	103.406	3.875	102.972	102.972	102.772	3.625	101.702	101.702	101.502	3.875	101.209	101.209	101.009
3.990	102.973	102.973	102.773	3.990	103.849	103.849	103.649	3.990	103.143	103.143	102.943	3.750	99.973	99.973	99.773	3.990	101.380	101.380	101.180
4.000	103.073	103.073	102.873	4.000	103.949	103.949	103.749	4.000	103.243	103.243	103.043	3.875	100.322	100.322	100.122	4.000	101.480	101.480	101.280
4.125	103.233	103.233	103.033	4.125	104.107	104.107	103.907	4.125	103.407	103.407	103.207	3.990	100.491	100.491	100.291	4.125	101.207	101.207	101.007
4.250	103.360	103.360	103.160	4.250	104.057	104.057	103.857	4.250	103.583	103.583	103.383	4.000	100.591	100.591	100.391	4.250	101.383	101.383	101.183
4.375	103.600	103.600	103.400	4.375	104.247	104.247	104.047	4.375	103.779	103.779	103.579	4.125	100.751	100.751	100.551	4.375	101.579	101.579	101.379
4.500	103.815	103.815	103.615	4.500	104.413	104.413	104.213	4.500	103.931	103.931	103.731	4.250	100.503	100.503	100.303	4.500	101.731	101.731	101.531
4.625	103.916	103.916	103.716	4.625	104.542	104.542	104.342	4.625	103.343	103.343	103.143	4.375	100.743	100.743	100.543	4.625	99.111	99.111	98.911
4.750	104.211	104.211	104.011	4.750	105.285	105.285	105.085	4.750	103.438	103.438	103.238	4.500	100.958	100.958	100.758	4.750	100.366	100.366	100.166

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.:

1/22/2021

45 Day Lock Exp.:

2/8/2021

60 Day Lock Exp.:

2/22/2021

W. Rate Sheet Dated: 12/23/2020

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 [†]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)