



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.: 1/25/2021

45 Day Lock Exp.: 2/8/2021

60 Day Lock Exp.: 2/22/2021

W. Rate Sheet Dated: 12/24/2020

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	100.808	100.808	100.480	2.500	100.246	100.246	99.918	2.250	99.321	99.321	99.021	3.125	95.787	95.787	95.487
2.625	100.811	100.811	100.483	2.625	100.248	100.248	99.920	2.500	99.327	99.327	99.027	3.250	97.288	97.288	96.988
2.750	101.769	101.769	101.378	2.750	100.708	100.708	100.317	2.625	99.329	99.329	99.029	3.375	97.289	97.289	96.989
2.875	101.772	101.772	101.382	2.875	100.711	100.711	100.320	2.750	99.149	99.149	98.849	3.500	97.291	97.291	96.991
3.000	101.776	101.776	101.385	3.000	100.713	100.713	100.322	2.875	99.152	99.152	98.852	3.625	97.287	97.287	96.987
3.125	101.779	101.779	101.388	3.125	100.716	100.716	100.325	3.000	99.154	99.154	98.854	Margin = 2.250		Index = 0.090	
3.250	101.518	101.518	101.218	3.250	100.219	100.219	99.919	3.125	99.156	99.156	98.856	30 Year OTC			
3.375	101.522	101.522	101.222	3.375	100.222	100.222	99.922	3.250	101.430	101.430	101.130	Rate	30 Day	45 Day	60 Day
3.500	101.524	101.524	101.224	3.500	100.255	100.255	99.955	3.375	101.432	101.432	101.132	4.000	102.105	102.105	101.605
3.625	101.527	101.527	101.227	3.625	100.256	100.256	99.956	3.500	101.508	101.508	101.208	4.125	102.107	102.107	101.607
3.750	103.064	103.064	102.764	3.750	102.440	102.440	102.140	3.625	101.509	101.509	101.209	4.375	102.792	102.792	102.292
3.875	102.966	102.966	102.666	3.875	102.442	102.442	102.142	3.750	102.490	102.490	102.190	4.500	102.794	102.794	102.294
4.000	102.980	102.980	102.680	4.000	102.444	102.444	102.144	3.875	102.492	102.492	102.192	4.625	102.796	102.796	102.296
4.125	102.982	102.982	102.682	4.125	102.446	102.446	102.146	4.000	102.494	102.494	102.194	4.875	103.278	103.278	102.778
4.250	103.765	103.765	103.565	4.250	103.129	103.129	102.929	4.125	102.495	102.495	102.195	5.000	103.280	103.280	102.780
4.375	103.667	103.667	103.467	4.375	103.131	103.131	102.931	4.250	102.867	102.867	102.567	5.125	103.282	103.282	102.782
4.500	103.669	103.669	103.469	4.500	103.133	103.133	102.933	4.375	102.869	102.869	102.569	5.500	104.625	104.625	104.125
4.625	103.671	103.671	103.471	4.625	103.135	103.135	102.935	4.500	102.870	102.870	102.570	5.625	104.627	104.627	104.127
6.250	106.000	106.000	105.800	6.250	105.464	105.464	105.264	4.625	102.872	102.872	102.572	6.250	105.124	105.124	104.624

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	102.334	102.234	102.234	101.906	2.250	102.234	102.134	102.134	101.806	2.250	101.702	101.602	101.602	101.302
2.375	102.338	102.238	102.238	101.910	2.375	102.237	102.137	102.137	101.809	2.375	101.704	101.604	101.604	101.304
2.500	102.338	102.238	102.238	101.910	2.500	102.237	102.137	102.137	101.809	2.500	101.704	101.604	101.604	101.304
2.625	102.338	102.238	102.238	101.910	2.625	102.237	102.137	102.137	101.809	2.625	101.704	101.604	101.604	101.304
2.750	103.553	103.453	103.453	103.063	2.750	103.453	103.353	103.353	102.963	2.750	101.521	101.421	101.421	101.121
2.875	103.557	103.457	103.457	103.066	2.875	103.456	103.356	103.356	102.965	2.875	101.532	101.432	101.432	101.132
3.000	103.556	103.456	103.456	103.066	3.000	103.455	103.355	103.355	102.965	3.000	101.532	101.432	101.432	101.132
3.125	103.556	103.456	103.456	103.066	3.125	103.456	103.356	103.356	102.965	3.125	101.532	101.432	101.432	101.132
3.250	103.043	102.943	102.943	102.643	3.250	102.957	102.857	102.857	102.557	3.250	103.804	103.704	103.704	103.404
3.375	103.056	102.956	102.956	102.656	3.375	102.956	102.856	102.856	102.556	3.375	103.758	103.658	103.658	103.358
3.500	103.056	102.956	102.956	102.656	3.500	102.986	102.886	102.886	102.586	3.500	103.832	103.732	103.732	103.432
3.625	103.056	102.956	102.956	102.656	3.625	102.955	102.855	102.855	102.555	3.625	103.758	103.658	103.658	103.358
3.750	104.489	104.389	104.389	104.089	3.750	104.387	104.287	104.287	103.987	3.750	104.737	104.637	104.637	104.337

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%			Max Net Rate = 4.750
Specialty Adjustment			N/A
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL ≤ 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	99.355	99.355	98.855	4.250	100.000	100.000	99.500
3.875	100.996	100.996	100.496	6.250	103.750	103.750	103.500	4.125	99.357	99.357	98.857	4.750	101.000	101.000	100.500
4.000	100.983	100.983	100.483					4.375	100.042	100.042	99.542	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	100.981	100.981	100.481					4.500	100.044	100.044	99.544	Rate	30 Day	45 Day	60 Day
4.250	101.704	101.704	101.204					4.625	100.046	100.046	99.546	6.250	102.750	102.750	102.250
4.375	101.702	101.702	101.202					4.875	100.528	100.528	100.028	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	101.700	101.700	101.200					5.000	100.530	100.530	100.030				
4.625	101.698	101.698	101.198					5.125	100.532	100.532	100.032				
4.750	102.218	102.218	101.718					5.500	101.875	101.875	101.375				
								5.625	101.877	101.877	101.377				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.374	102.374	101.874				

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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30 Day Lock Exp.:

1/25/2021

45 Day Lock Exp.:

2/8/2021

60 Day Lock Exp.:

2/22/2021

W. Rate Sheet Dated: 12/24/2020

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	97.929	97.929	97.629	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	97.932	97.932	97.632	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	97.934	97.934	97.634	Margin = 2.250		Index = .090	
3.250	100.681	100.681	100.381	3.250	99.812	99.812	99.512	3.125	97.936	97.936	97.636	30 Year OTC			
3.375	100.684	100.684	100.384	3.375	99.814	99.814	99.514	3.250	101.022	101.022	100.722	Rate	30 Day	45 Day	60 Day
3.500	100.687	100.687	100.387	3.500	99.847	99.847	99.547	3.375	101.025	101.025	100.725	3.250	98.806	98.806	98.306
3.625	100.690	100.690	100.390	3.625	99.849	99.849	99.549	3.500	101.100	101.100	100.800	3.375	98.809	98.809	98.309
3.750	101.164	101.164	100.864	3.750	100.970	100.970	100.670	3.625	101.102	101.102	100.802	3.500	98.812	98.812	98.312
3.875	101.066	101.066	100.766	3.875	100.972	100.972	100.672	3.750	101.020	101.020	100.720	3.625	98.815	98.815	98.315
4.000	101.080	101.080	100.780	4.000	100.974	100.974	100.674	3.875	N/A	N/A	N/A	3.750	100.189	100.189	99.689
4.125	101.082	101.082	100.782	4.125	100.976	100.976	100.676	4.000	N/A	N/A	N/A	3.875	100.191	100.191	99.691
4.250	101.802	101.802	101.602	4.250	101.597	101.597	101.397	4.125	N/A	N/A	N/A	4.000	100.205	100.205	99.705
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	100.207	100.207	99.707
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	100.827	100.827	100.327
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.250	101.855	101.755	101.755	101.455	3.250	101.769	101.669	101.669	101.369	2.750	98.740	98.640	98.640	98.340
3.375	101.869	101.769	101.769	101.469	3.375	101.768	101.668	101.668	101.368	2.875	98.751	98.651	98.651	98.351
3.500	101.868	101.768	101.768	101.468	3.500	101.798	101.698	101.698	101.398	3.000	98.750	98.650	98.650	98.350
3.625	101.869	101.769	101.769	101.469	3.625	101.767	101.667	101.667	101.367	3.125	98.751	98.651	98.651	98.351
3.750	102.239	102.139	102.139	101.839	3.750	102.137	102.037	102.037	101.737	3.250	100.679	100.579	100.579	100.279
3.875	102.259	102.159	102.159	101.859	3.875	102.158	102.058	102.058	101.758	3.375	100.633	100.533	100.533	100.233
4.000	102.270	102.170	102.170	101.870	4.000	102.158	102.058	102.058	101.758	3.500	100.707	100.607	100.607	100.307
4.125	102.258	102.158	102.158	101.858	4.125	102.158	102.058	102.058	101.758	3.625	100.633	100.533	100.533	100.233
4.250	102.877	102.777	102.777	102.577	4.250	102.777	102.677	102.677	102.477	3.750	101.612	101.512	101.512	101.212

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

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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30 Day Lock Exp.:

1/25/2021

45 Day Lock Exp.:

2/8/2021

60 Day Lock Exp.:

2/22/2021

W. Rate Sheet Dated: 12/24/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

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

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

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

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

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

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

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

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

^Does not apply to MH Advantage products

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 1/25/2021
45 Day Lock Exp.: 2/8/2021
60 Day Lock Exp.: 2/22/2021

W. Rate Sheet Dated: 12/24/2020

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	100.801	100.801	100.583	3.375	102.118	102.118	101.918	3.375	102.118	102.118	101.918	2.500	100.313	100.313	100.085	3.375	101.611	101.611	101.411				
2.875	101.480	101.480	101.275	3.500	102.508	102.508	102.308	3.500	102.508	102.508	102.308	2.625	100.797	100.797	100.577	3.500	102.001	102.001	101.801				
2.990	101.996	101.996	101.796	3.625	102.766	102.766	102.566	3.625	102.766	102.766	102.566	2.750	100.517	100.517	100.299	3.625	102.259	102.259	102.059				
3.000	102.096	102.096	101.896	3.750	101.655	101.655	101.455	3.750	101.655	101.655	101.455	2.875	101.196	101.196	100.991	3.750	100.523	100.523	100.323				
3.125	102.436	102.436	102.236	3.875	102.007	102.007	101.807	3.875	102.007	102.007	101.807	2.990	101.712	101.712	101.512	3.875	100.875	100.875	100.675				
3.250	102.317	102.317	102.117	3.990	102.304	102.304	102.104	3.990	102.304	102.304	102.104	3.000	101.812	101.812	101.612	3.990	101.172	101.172	100.972				
3.375	102.868	102.868	102.668	4.000	102.404	102.404	102.204	4.000	102.404	102.404	102.204	3.125	102.152	102.152	101.952	4.000	101.272	101.272	101.072				
3.500	103.258	103.258	103.058	4.125	102.566	102.566	102.366	4.125	102.566	102.566	102.366	3.250	101.810	101.810	101.610	4.125	101.434	101.434	101.234				
3.625	103.516	103.516	103.316	4.250	102.687	102.687	102.487	4.250	102.687	102.687	102.487	3.375	102.361	102.361	102.161	4.250	101.180	101.180	100.980				
3.750	102.405	102.405	102.205	4.375	102.929	102.929	102.729	4.375	102.929	102.929	102.729	3.500	102.751	102.751	102.551	4.375	101.422	101.422	101.222				
3.875	102.757	102.757	102.557	4.500	103.145	103.145	102.945	4.500	103.145	103.145	102.945	3.625	103.009	103.009	102.809	4.500	101.638	101.638	101.438				
3.990	102.929	102.929	102.729	4.625	103.245	103.245	103.045	4.625	103.245	103.245	103.045	3.750	101.273	101.273	101.073	4.625	101.738	101.738	101.538				
4.000	103.029	103.029	102.829	4.750	103.591	103.591	103.391	4.750	103.591	103.591	103.391	3.875	101.625	101.625	101.425	4.750	100.741	100.741	100.541				
4.125	103.191	103.191	102.991	4.875	103.815	103.815	103.615	4.875	103.815	103.815	103.615	3.990	101.797	101.797	101.597	4.875	100.965	100.965	100.765				
4.250	103.312	103.312	103.112	4.990	104.052	104.052	103.852	4.990	104.052	104.052	103.852	4.000	101.897	101.897	101.697	4.990	101.202	101.202	101.002				
4.375	103.554	103.554	103.354	5.000	104.152	104.152	103.952	5.000	104.152	104.152	103.952	4.125	102.059	102.059	101.859	5.000	101.302	101.302	101.102				
4.500	103.770	103.770	103.570	5.125	104.393	104.393	104.193	5.125	104.393	104.393	104.193	4.250	101.805	101.805	101.605	5.125	101.393	101.393	101.193				
4.625	103.870	103.870	103.670	5.250	104.839	104.839	104.555	5.250	104.839	104.839	104.555	4.375	102.047	102.047	101.847	5.250	101.689	101.689	101.489				
4.750	104.216	104.216	104.016	5.375	105.439	105.439	105.161	5.375	105.439	105.439	105.161	4.500	102.263	102.263	102.063	5.375	102.139	102.139	101.861				
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	101.611	101.611	101.411	2.750	100.938	100.938	100.732	3.375	103.491	103.491	103.291	3.375	103.491	103.491	103.291	2.750	102.182	102.182	101.982				
3.500	102.001	102.001	101.801	2.875	101.561	101.561	101.357	3.500	103.868	103.868	103.668	3.500	103.868	103.868	103.668	2.875	102.512	102.512	102.312				
3.625	102.259	102.259	102.059	2.990	101.945	101.945	101.745	3.625	104.132	104.132	103.932	3.625	104.132	104.132	103.932	2.990	102.638	102.638	102.438				
3.750	100.523	100.523	100.323	3.000	102.045	102.045	101.845	3.750	103.638	103.638	103.438	3.750	103.638	103.638	103.438	3.000	102.738	102.738	102.538				
3.875	100.875	100.875	100.675	3.125	102.400	102.400	102.200	3.875	104.060	104.060	103.860	3.875	104.060	104.060	103.860	3.125	101.928	101.928	101.728				
3.990	101.172	101.172	100.972	3.250	102.486	102.486	102.286	3.990	104.304	104.304	104.104	3.990	104.304	104.304	104.104	3.250	102.139	102.139	101.939				
4.000	101.272	101.272	101.072	3.375	102.991	102.991	102.791	4.000	104.404	104.404	104.204	4.000	104.404	104.404	104.204	3.375	102.404	102.404	102.204				
4.125	101.434	101.434	101.234	3.500	103.368	103.368	103.168	4.125	104.563	104.563	104.363	4.125	104.563	104.563	104.363	3.500	102.593	102.593	102.393				
4.250	101.180	101.180	100.980	3.625	103.632	103.632	103.432	4.250	104.510	104.510	104.310	4.250	104.510	104.510	104.310	3.625	102.559	102.559	102.359				
4.375	101.422	101.422	101.222	3.750	103.138	103.138	102.938	4.375	104.701	104.701	104.501	4.375	104.701	104.701	104.501	3.750	102.833	102.833	102.633				
4.500	101.638	101.638	101.438	3.875	103.560	103.560	103.360	4.500	105.243	105.243	105.043	4.500	105.243	105.243	105.043	3.875	102.961	102.961	102.761				
4.625	101.738	101.738	101.538	3.990	103.804	103.804	103.604	4.625	105.372	105.372	105.172	4.625	105.372	105.372	105.172	3.990	103.133	103.133	102.933				
4.750	100.741	100.741	100.541	4.000	103.904	103.904	103.704	4.750	106.161	106.161	105.961	4.750	106.161	106.161	105.961	4.000	103.233	103.233	103.033				
4.875	100.965	100.965	100.765	4.125	104.063	104.063	103.863	4.875	106.416	106.416	106.216	4.875	106.416	106.416	106.216	4.125	103.404	103.404	103.204				
4.990	101.202	101.202	101.002	4.250	104.010	104.010	103.810	4.990	106.614	106.614	106.414	4.990	106.614	106.614	106.414	4.250	103.580	103.580	103.380				
5.000	101.302	101.302	101.102	4.375	104.201	104.201	104.001	5.000	106.714	106.714	106.514	5.000	106.714	106.714	106.514	4.375	103.778	103.778	103.578				
5.125	101.393	101.393	101.193	4.500	104.368	104.368	104.168	5.125	107.000	107.000	106.800	5.125	107.000	107.000	106.800	4.500	103.932	103.932	103.732				
5.250	101.689	101.689	101.489	4.625	104.497	104.497	104.297	5.250	106.831	106.831	106.631	5.250	106.831	106.831	106.631	4.625	103.323	103.323	103.123				
5.375	102.139	102.139	101.861	4.750	105.286	105.286	105.086	5.375	106.081	106.081	105.881	5.375	106.081	106.081	105.881	4.750	103.418	103.418	103.218				
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	104.182	104.182	103.982	2.750	104.432	104.432	104.232	2.750	102.469	102.469	102.269	2.750	104.469	104.469	104.269	2.750	104.719	104.719	104.519				
2.875	102.637	102.637	102.437	2.875	102.637	102.637	102.437	2.875	102.799	102.799	102.599	2.875	102.924	102.924	102.724	2.875	102.924	102.924	102.724				
2.990	102.763	102.763	102.563	2.990	102.763	102.763	102.563	2.990	102.925	102.925	102.725	2.990	103.050	103.050	102.850	2.990	103.050	103.050	102.850				
3.000	102.863	102.863	102.663	3.000	102.863	102.863	102.663	3.000	103.025	103.025	102.825	3.000	103.150	103.150	102.950	3.000	103.150	103.150	102.950				
3.125	102.053	102.053	101.853	3.125	102.053	102.053	101.853	3.125	101.965	101.965	101.765	3.125	102.090	102.090	101.890	3.125	102.090	102.090	101.890				
3.250	102.264	102.264	102.064	3.250	102.264	102.264	102.064	3.250	102.176	102.176	101.976	3.250	102.301	102.301	102.101	3.250	102.301	102.301	102.101				
3.375	102.529	102.529	102.329	3.375	102.529	102.529	102.329	3.375	102.441	102.441	102.241	3.375	102.566	102.566	102.366	3.375	102.566	102.566	102.366				
3.500	102.718	102.718	102.518	3.500	102.718	102.718	102.518	3.500	102.630	102.630	102.430	3.500	102.755	102.755	102.555	3.500	102.755	102.755	102.555				
3.625	102.684	102.684	102.484	3.625	102.684	102.684	102.484	3.625	102.096	102.096	101.896	3.625	102.221	102.221	102.021	3.625	102.221	102.221	102.021				
3.750	102.958	102.958	102.758	3.750	102.958	102.958	102.758	3.750	102.370	102.370	102.170	3.750	102.495	102.495	102.295	3.750	102.495	1020					



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.:

1/25/2021

45 Day Lock Exp.:

2/8/2021

60 Day Lock Exp.:

2/22/2021

W. Rate Sheet Dated: 12/24/2020

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	100.801	100.801	100.583	2.750	100.938	100.938	100.732	2.750	102.182	102.182	101.982	2.500	98.963	98.963	98.735	2.750	101.169	101.169	100.969
2.875	101.480	101.480	101.275	2.875	101.561	101.561	101.357	2.875	102.512	102.512	102.312	2.625	99.447	99.447	99.227	2.875	101.499	101.499	101.299
2.990	101.996	101.996	101.796	2.990	101.945	101.945	101.745	2.990	102.638	102.638	102.438	2.750	99.167	99.167	98.949	2.990	101.625	101.625	101.425
3.000	102.096	102.096	101.896	3.000	102.045	102.045	101.845	3.000	102.738	102.738	102.538	2.875	99.846	99.846	99.641	3.000	101.725	101.725	101.525
3.125	102.436	102.436	102.236	3.125	102.400	102.400	102.200	3.125	101.928	101.928	101.728	2.990	100.362	100.362	100.162	3.125	100.665	100.665	100.465
3.250	102.317	102.317	102.117	3.250	102.486	102.486	102.286	3.250	102.139	102.139	101.939	3.000	100.462	100.462	100.262	3.250	100.876	100.876	100.676
3.375	102.868	102.868	102.668	3.375	102.991	102.991	102.791	3.375	102.404	102.404	102.204	3.125	100.802	100.802	100.602	3.375	101.141	101.141	100.941
3.500	103.258	103.258	103.058	3.500	103.368	103.368	103.168	3.500	102.593	102.593	102.393	3.250	100.460	100.460	100.260	3.500	101.330	101.330	101.130
3.625	103.516	103.516	103.316	3.625	103.632	103.632	103.432	3.625	102.559	102.559	102.359	3.375	101.011	101.011	100.811	3.625	100.796	100.796	100.596
3.750	102.405	102.405	102.205	3.750	103.138	103.138	102.938	3.750	102.833	102.833	102.633	3.500	101.401	101.401	101.201	3.750	101.070	101.070	100.870
3.875	102.757	102.757	102.557	3.875	103.560	103.560	103.360	3.875	102.961	102.961	102.761	3.625	101.659	101.659	101.459	3.875	101.198	101.198	100.998
3.990	102.929	102.929	102.729	3.990	103.804	103.804	103.604	3.990	103.133	103.133	102.933	3.750	99.923	99.923	99.723	3.990	101.370	101.370	101.170
4.000	103.029	103.029	102.829	4.000	103.904	103.904	103.704	4.000	103.233	103.233	103.033	3.875	100.275	100.275	100.075	4.000	101.470	101.470	101.270
4.125	103.191	103.191	102.991	4.125	104.063	104.063	103.863	4.125	103.404	103.404	103.204	3.990	100.447	100.447	100.247	4.125	101.204	101.204	101.004
4.250	103.312	103.312	103.112	4.250	104.010	104.010	103.810	4.250	103.580	103.580	103.380	4.000	100.547	100.547	100.347	4.250	101.380	101.380	101.180
4.375	103.554	103.554	103.354	4.375	104.201	104.201	104.001	4.375	103.778	103.778	103.578	4.125	100.709	100.709	100.509	4.375	101.578	101.578	101.378
4.500	103.770	103.770	103.570	4.500	104.368	104.368	104.168	4.500	103.932	103.932	103.732	4.250	100.455	100.455	100.255	4.500	101.732	101.732	101.532
4.625	103.870	103.870	103.670	4.625	104.497	104.497	104.297	4.625	103.323	103.323	103.123	4.375	100.697	100.697	100.497	4.625	99.091	99.091	98.891
4.750	104.216	104.216	104.016	4.750	105.286	105.286	105.086	4.750	103.418	103.418	103.218	4.500	100.913	100.913	100.713	4.750	100.346	100.346	100.146

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%
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)
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.			
FHA ID# - 1358600006			



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.:

1/25/2021

45 Day Lock Exp.:

2/8/2021

60 Day Lock Exp.:

2/22/2021

W. Rate Sheet Dated: 12/24/2020

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)