



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.: 2/4/2021

45 Day Lock Exp.: 2/19/2021

60 Day Lock Exp.: 3/8/2021

W. Rate Sheet Dated: 1/5/2021

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	100.968	100.968	100.640	2.500	100.516	100.516	100.187	2.250	99.667	99.667	99.367	3.125	96.252	96.252	95.952
2.625	100.971	100.971	100.643	2.625	100.518	100.518	100.190	2.500	99.672	99.672	99.372	3.250	97.754	97.754	97.454
2.750	101.960	101.960	101.538	2.750	101.009	101.009	100.587	2.625	99.675	99.675	99.375	3.375	97.755	97.755	97.455
2.875	101.964	101.964	101.542	2.875	101.012	101.012	100.590	2.750	99.373	99.373	99.073	3.500	97.756	97.756	97.456
3.000	101.967	101.967	101.545	3.000	101.014	101.014	100.592	2.875	99.376	99.376	99.076	3.625	97.752	97.752	97.452
3.125	101.970	101.970	101.548	3.125	101.017	101.017	100.595	3.000	99.378	99.378	99.078	Margin = 2.250		Index = 0.090	
3.250	101.506	101.506	101.206	3.250	100.331	100.331	100.031	3.125	99.380	99.380	99.080	30 Year OTC			
3.375	101.510	101.510	101.210	3.375	100.333	100.333	100.033	3.250	101.541	101.541	101.241	Rate	30 Day	45 Day	60 Day
3.500	101.512	101.512	101.212	3.500	100.379	100.379	100.079	3.375	101.543	101.543	101.243	4.000	101.731	101.731	101.231
3.625	101.515	101.515	101.215	3.625	100.381	100.381	100.081	3.500	101.607	101.607	101.307	4.125	101.733	101.733	101.233
3.750	102.660	102.660	102.306	3.750	102.143	102.143	101.790	3.625	101.609	101.609	101.309	4.375	102.574	102.574	102.074
3.875	102.562	102.562	102.209	3.875	102.145	102.145	101.792	3.750	102.731	102.731	102.431	4.500	102.576	102.576	102.076
4.000	102.606	102.606	102.252	4.000	102.147	102.147	101.794	3.875	102.733	102.733	102.433	4.625	102.578	102.578	102.078
4.125	102.608	102.608	102.255	4.125	102.148	102.148	101.795	4.000	102.734	102.734	102.434	4.875	103.216	103.216	102.716
4.250	103.547	103.547	103.337	4.250	102.988	102.988	102.779	4.125	102.736	102.736	102.436	5.000	103.218	103.218	102.718
4.375	103.449	103.449	103.240	4.375	102.990	102.990	102.781	4.250	102.873	102.873	102.573	5.125	103.220	103.220	102.720
4.500	103.451	103.451	103.242	4.500	102.992	102.992	102.783	4.375	102.875	102.875	102.575	5.500	104.173	104.173	103.673
4.625	103.453	103.453	103.244	4.625	102.994	102.994	102.784	4.500	102.876	102.876	102.576	5.625	104.175	104.175	103.675
6.250	106.000	106.000	105.800	6.250	106.214	106.214	106.014	4.625	102.878	102.878	102.578	6.250	105.797	105.797	105.297

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	60 Day
2.250	102.694	102.594	102.594	102.266	2.250	102.594	102.494	102.494	102.166	2.250	101.971	101.871	101.571
2.375	102.697	102.597	102.597	102.269	2.375	102.597	102.497	102.497	102.169	2.375	101.974	101.874	101.574
2.500	102.697	102.597	102.597	102.269	2.500	102.597	102.497	102.497	102.169	2.500	101.974	101.874	101.574
2.625	102.697	102.597	102.597	102.269	2.625	102.597	102.497	102.497	102.168	2.625	101.974	101.874	101.574
2.750	103.944	103.844	103.844	103.422	2.750	103.844	103.744	103.744	103.322	2.750	101.670	101.570	101.270
2.875	103.947	103.847	103.847	103.425	2.875	103.847	103.747	103.747	103.325	2.875	101.681	101.581	101.281
3.000	103.947	103.847	103.847	103.425	3.000	103.846	103.746	103.746	103.324	3.000	101.680	101.580	101.280
3.125	103.947	103.847	103.847	103.425	3.125	103.846	103.746	103.746	103.324	3.125	101.680	101.580	101.280
3.250	103.230	103.130	103.130	102.830	3.250	103.158	103.058	103.058	102.758	3.250	103.839	103.739	103.439
3.375	103.244	103.144	103.144	102.844	3.375	103.143	103.043	103.043	102.743	3.375	103.805	103.705	103.405
3.500	103.243	103.143	103.143	102.843	3.500	103.187	103.087	103.087	102.787	3.500	103.867	103.767	103.467
3.625	103.244	103.144	103.144	102.844	3.625	103.142	103.042	103.042	102.742	3.625	103.805	103.705	103.405
3.750	104.285	104.185	104.185	103.832	3.750	104.152	104.052	104.052	103.699	3.750	104.925	104.825	104.525

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	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	98.981	98.981	98.481	4.250	100.000	100.000	99.500
3.875	100.931	100.931	100.431	6.250	103.750	103.750	103.500	4.125	98.983	98.983	98.483	4.750	101.000	101.000	100.500
4.000	100.888	100.888	100.388					4.375	99.824	99.824	99.324	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	100.886	100.886	100.386					4.500	99.826	99.826	99.326	Rate	30 Day	45 Day	60 Day
4.250	101.766	101.766	101.266					4.625	99.828	99.828	99.328	6.250	102.750	102.750	102.250
4.375	101.763	101.763	101.263					4.875	100.466	100.466	99.966	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	101.762	101.762	101.262					5.000	100.468	100.468	99.968				
4.625	101.759	101.759	101.259					5.125	100.470	100.470	99.970				
4.750	102.436	102.436	101.936					5.500	101.423	101.423	100.923				
								5.625	101.425	101.425	100.925				
Borrower Paid Comp Only				Lender Paid Only				6.250	103.047	103.047	102.547				

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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45 Day Lock Exp.:

2/19/2021

60 Day Lock Exp.:

3/8/2021

W. Rate Sheet Dated: 1/5/2021

Release Time: 10:00 am ET

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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	95.800	95.800	95.500
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	97.504	97.504	97.204
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	97.505	97.505	97.205
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	98.341	98.341	98.041	3.500	97.506	97.506	97.206
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.343	98.343	98.043	3.625	97.502	97.502	97.202
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	98.345	98.345	98.045	Margin = 2.250		Index = .090	
3.250	100.669	100.669	100.369	3.250	99.923	99.923	99.623	3.125	98.347	98.347	98.047	30 Year OTC			
3.375	100.672	100.672	100.372	3.375	99.926	99.926	99.626	3.250	101.134	101.134	100.834	Rate	30 Day	45 Day	60 Day
3.500	100.675	100.675	100.375	3.500	99.972	99.972	99.672	3.375	101.136	101.136	100.836	3.250	98.794	98.794	98.294
3.625	100.678	100.678	100.378	3.625	99.974	99.974	99.674	3.500	101.200	101.200	100.900	3.375	98.797	98.797	98.297
3.750	100.760	100.760	100.406	3.750	100.673	100.673	100.320	3.625	101.201	101.201	100.901	3.500	98.800	98.800	98.300
3.875	100.662	100.662	100.309	3.875	100.675	100.675	100.322	3.750	101.261	101.261	100.961	3.625	98.803	98.803	98.303
4.000	100.706	100.706	100.352	4.000	100.677	100.677	100.324	3.875	N/A	N/A	N/A	3.750	99.785	99.785	99.285
4.125	100.708	100.708	100.355	4.125	100.678	100.678	100.325	4.000	N/A	N/A	N/A	3.875	99.787	99.787	99.287
4.250	101.584	101.584	101.375	4.250	101.456	101.456	101.247	4.125	N/A	N/A	N/A	4.000	99.831	99.831	99.331
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	99.833	99.833	99.333
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	100.609	100.609	100.109
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	102.043	101.943	101.943	101.643	3.250	101.970	101.870	101.870	101.570	2.750	98.888	98.788	98.788	98.488
3.375	102.056	101.956	101.956	101.656	3.375	101.956	101.856	101.856	101.556	2.875	98.899	98.799	98.799	98.499
3.500	102.056	101.956	101.956	101.656	3.500	101.999	101.899	101.899	101.599	3.000	98.899	98.799	98.799	98.499
3.625	102.056	101.956	101.956	101.656	3.625	101.955	101.855	101.855	101.555	3.125	98.899	98.799	98.799	98.499
3.750	102.035	101.935	101.935	101.582	3.750	101.902	101.802	101.802	101.449	3.250	100.714	100.614	100.614	100.314
3.875	102.025	101.925	101.925	101.572	3.875	101.924	101.824	101.824	101.471	3.375	100.680	100.580	100.580	100.280
4.000	102.065	101.965	101.965	101.612	4.000	101.923	101.823	101.823	101.470	3.500	100.742	100.642	100.642	100.342
4.125	102.024	101.924	101.924	101.571	4.125	101.924	101.824	101.824	101.471	3.625	100.680	100.580	100.580	100.280
4.250	102.799	102.699	102.699	102.489	4.250	102.699	102.599	102.599	102.390	3.750	101.800	101.700	101.700	101.400

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	
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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.:

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60 Day Lock Exp.:

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3/8/2021

W. Rate Sheet Dated: 1/5/2021

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.: 2/4/2021
45 Day Lock Exp.: 2/19/2021
60 Day Lock Exp.: 3/8/2021

W. Rate Sheet Dated: 1/5/2021

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	101.170	101.170	100.963	3.375	102.442	102.442	102.242	3.375	102.442	102.442	102.242	2.500	100.525	100.525	100.325	3.375	101.929	101.929	101.729
2.875	101.828	101.828	101.628	3.500	102.816	102.816	102.616	3.500	102.816	102.816	102.616	2.625	100.989	100.989	100.789	3.500	102.303	102.303	102.103
2.990	102.329	102.329	102.129	3.625	103.054	103.054	102.854	3.625	103.054	103.054	102.854	2.750	100.894	100.894	100.687	3.625	102.541	102.541	102.341
3.000	102.429	102.429	102.229	3.750	101.765	101.765	101.565	3.750	101.765	101.765	101.565	2.875	101.552	101.552	101.352	3.750	100.632	100.632	100.432
3.125	102.761	102.761	102.561	3.875	102.102	102.102	101.902	3.875	102.102	102.102	101.902	2.990	102.053	102.053	101.853	3.875	100.969	100.969	100.769
3.250	102.659	102.659	102.459	3.990	102.390	102.390	102.190	3.990	102.390	102.390	102.190	3.000	102.153	102.153	101.953	3.990	101.257	101.257	101.057
3.375	103.192	103.192	102.992	4.000	102.490	102.490	102.290	4.000	102.490	102.490	102.290	3.125	102.485	102.485	102.285	4.000	101.357	101.357	101.157
3.500	103.566	103.566	103.366	4.125	102.648	102.648	102.448	4.125	102.648	102.648	102.448	3.250	102.146	102.146	101.946	4.125	101.515	101.515	101.315
3.625	103.804	103.804	103.604	4.250	102.710	102.710	102.510	4.250	102.710	102.710	102.510	3.375	102.679	102.679	102.479	4.250	101.203	101.203	101.003
3.750	102.515	102.515	102.315	4.375	102.944	102.944	102.744	4.375	102.944	102.944	102.744	3.500	103.053	103.053	102.853	4.375	101.437	101.437	101.237
3.875	102.852	102.852	102.652	4.500	103.153	103.153	102.953	4.500	103.153	103.153	102.953	3.625	103.291	103.291	103.091	4.500	101.646	101.646	101.446
3.990	103.015	103.015	102.815	4.625	103.251	103.251	103.051	4.625	103.251	103.251	103.051	3.750	101.382	101.382	101.182	4.625	101.744	101.744	101.544
4.000	103.115	103.115	102.915	4.750	103.535	103.535	103.335	4.750	103.535	103.535	103.335	3.875	101.719	101.719	101.519	4.750	100.685	100.685	100.485
4.125	103.273	103.273	103.073	4.875	103.753	103.753	103.553	4.875	103.753	103.753	103.553	3.990	101.882	101.882	101.682	4.875	100.903	100.903	100.703
4.250	103.335	103.335	103.135	4.990	103.987	103.987	103.787	4.990	103.987	103.987	103.787	4.000	101.982	101.982	101.782	4.990	101.137	101.137	100.937
4.375	103.569	103.569	103.369	5.000	104.087	104.087	103.887	5.000	104.087	104.087	103.887	4.125	102.140	102.140	101.940	5.000	101.237	101.237	101.037
4.500	103.778	103.778	103.578	5.125	104.323	104.323	104.123	5.125	104.323	104.323	104.123	4.250	101.828	101.828	101.628	5.125	101.323	101.323	101.123
4.625	103.876	103.876	103.676	5.250	104.829	104.829	104.629	5.250	104.829	104.829	104.629	4.375	102.062	102.062	101.862	5.250	101.679	101.679	101.479
4.750	104.160	104.160	103.960	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.271	102.271	102.071	5.375	N/A	N/A	N/A
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	101.929	101.929	101.729	2.750	101.350	101.350	101.129	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.422	102.422	102.222
3.500	102.303	102.303	102.103	2.875	101.963	101.963	101.744	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.745	102.745	102.545
3.625	102.541	102.541	102.341	2.990	102.336	102.336	102.121	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.866	102.866	102.666
3.750	100.632	100.632	100.432	3.000	102.436	102.436	102.221	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.966	102.966	102.766
3.875	100.969	100.969	100.769	3.125	102.773	102.773	102.565	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	101.914	101.914	101.714
3.990	101.257	101.257	101.057	3.250	102.840	102.840	102.640	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.121	102.121	101.921
4.000	101.357	101.357	101.157	3.375	103.335	103.335	103.135	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.380	102.380	102.180
4.125	101.515	101.515	101.315	3.500	103.703	103.703	103.503	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	102.570	102.570	102.370
4.250	101.203	101.203	101.003	3.625	103.960	103.960	103.760	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	102.548	102.548	102.348
4.375	101.437	101.437	101.237	3.750	103.284	103.284	103.084	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	102.818	102.818	102.618
4.500	101.646	101.646	101.446	3.875	103.696	103.696	103.496	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	102.941	102.941	102.741
4.625	101.744	101.744	101.544	3.990	103.932	103.932	103.732	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.103	103.103	102.903
4.750	100.685	100.685	100.485	4.000	104.032	104.032	103.832	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.203	103.203	103.003
4.875	100.903	100.903	100.703	4.125	104.186	104.186	103.986	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.439	103.439	103.239
4.990	101.137	101.137	100.937	4.250	104.119	104.119	103.919	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	103.610	103.610	103.410
5.000	101.237	101.237	101.037	4.375	104.306	104.306	104.106	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	103.805	103.805	103.605
5.125	101.323	101.323	101.123	4.500	104.470	104.470	104.270	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	103.957	103.957	103.757
5.250	101.679	101.679	101.479	4.625	104.597	104.597	104.397	5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.625	103.193	103.193	102.993
5.375	N/A	N/A	N/A	4.750	105.220	105.220	105.020	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.750	103.287	103.287	103.087
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	104.422	104.422	104.222	2.750	104.672	104.672	104.472	2.750	102.709	102.709	102.509	2.750	104.709	104.709	104.509	2.750	104.959	104.959	104.759
2.875	102.870	102.870	102.670	2.875	102.870	102.870	102.670	2.875	103.032	103.032	102.832	2.875	103.157	103.157	102.957	2.875	103.157	103.157	102.957
2.990	102.991	102.991	102.791	2.990	102.991	102.991	102.791	2.990	103.153	103.153	102.953	2.990	103.278	103.278	103.078	2.990	103.278	103.278	103.078
3.000	103.091	103.091	102.891	3.000	103.091	103.091	102.891	3.000	103.253	103.253	103.053	3.000	103.378	103.378	103.178	3.000	103.378	103.378	103.178
3.125	102.039	102.039	101.839	3.125	102.039	102.039	101.839	3.125	101.951	101.951	101.751	3.125	102.076	102.076	101.876	3.125	102.076	102.076	101.876
3.250	102.246	102.246	102.046	3.250	102.246	102.246	102.046	3.250	102.158	102.158	101.958	3.250	102.283	102.283	102.083	3.250	102.283	102.283	102.083
3.375	102.505	102.505	102.305	3.375	102.505	102.505	102.305	3.375	102.417	102.417	102.217	3.375	102.542	102.542	102.342	3.375	102.542	102.542	102.342
3.500	102.695	102.695	102.495	3.500	102.695	102.695	102.495	3.500	102.607	102.607	102.407	3.500	102.732	102.732	102.532	3.500	102.732	102.732	102.532
3.625	102.673	102.673	102.473	3.625	102.673	102.673	102.473	3.625	102.085	102.085	101.885	3.625	102.210	102.210	102.010	3.625	102.210	102.210	102.010
3.750	102.943	102.943	102.743	3.750	102.943	102.943	102.743	3.750	102.355	102.355	102.155	3.750	102.480	102.480	102.280	3.750	102.480	102.480	102.280
3.875	103.066	103.066	102.866	3.875	103.066	103.066	102.866	3.875	102.478	102.478	102.278	3.875	102.603	102.603	102.403	3.875	102.603	102.603	102.403
3.990	103.228	103.228	103.028	3.990	103.228	103.228	103.028	3.990	102.640	102.640	102.440	3.990	102.765	102.765	102.565	3.990	102.765	102.765	102.565
4.000	103.228	103.228	103.128	4.000	103.328	103.328	103.128	4.000	102.740	102.7									



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.:

2/4/2021

45 Day Lock Exp.:

2/19/2021

60 Day Lock Exp.:

3/8/2021

W. Rate Sheet Dated: 1/5/2021

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	101.170	101.170	100.963	2.750	101.350	101.350	101.129	2.750	102.422	102.422	102.222	2.500	99.175	99.175	98.975	2.750	101.409	101.409	101.209
2.875	101.828	101.828	101.628	2.875	101.963	101.963	101.744	2.875	102.745	102.745	102.545	2.625	99.639	99.639	99.439	2.875	101.732	101.732	101.532
2.990	102.329	102.329	102.129	2.990	102.336	102.336	102.121	2.990	102.866	102.866	102.666	2.750	99.544	99.544	99.337	2.990	101.853	101.853	101.653
3.000	102.429	102.429	102.229	3.000	102.436	102.436	102.221	3.000	102.966	102.966	102.766	2.875	100.202	100.202	100.002	3.000	101.953	101.953	101.753
3.125	102.761	102.761	102.561	3.125	102.773	102.773	102.565	3.125	101.914	101.914	101.714	2.990	100.703	100.703	100.503	3.125	100.651	100.651	100.451
3.250	102.659	102.659	102.459	3.250	102.840	102.840	102.640	3.250	102.121	102.121	101.921	3.000	100.803	100.803	100.603	3.250	100.858	100.858	100.658
3.375	103.192	103.192	102.992	3.375	103.335	103.335	103.135	3.375	102.380	102.380	102.180	3.125	101.135	101.135	100.935	3.375	101.117	101.117	100.917
3.500	103.566	103.566	103.366	3.500	103.703	103.703	103.503	3.500	102.570	102.570	102.370	3.250	100.796	100.796	100.596	3.500	101.307	101.307	101.107
3.625	103.804	103.804	103.604	3.625	103.960	103.960	103.760	3.625	102.548	102.548	102.348	3.375	101.329	101.329	101.129	3.625	100.785	100.785	100.585
3.750	102.515	102.515	102.315	3.750	103.284	103.284	103.084	3.750	102.818	102.818	102.618	3.500	101.703	101.703	101.503	3.750	101.055	101.055	100.855
3.875	102.852	102.852	102.652	3.875	103.696	103.696	103.496	3.875	102.941	102.941	102.741	3.625	101.941	101.941	101.741	3.875	101.178	101.178	100.978
3.990	103.015	103.015	102.815	3.990	103.932	103.932	103.732	3.990	103.103	103.103	102.903	3.750	100.032	100.032	99.832	3.990	101.340	101.340	101.140
4.000	103.115	103.115	102.915	4.000	104.032	104.032	103.832	4.000	103.203	103.203	103.003	3.875	100.369	100.369	100.169	4.000	101.440	101.440	101.240
4.125	103.273	103.273	103.073	4.125	104.186	104.186	103.986	4.125	103.439	103.439	103.239	3.990	100.532	100.532	100.332	4.125	101.239	101.239	101.039
4.250	103.335	103.335	103.135	4.250	104.119	104.119	103.919	4.250	103.610	103.610	103.410	4.000	100.632	100.632	100.432	4.250	101.410	101.410	101.210
4.375	103.569	103.569	103.369	4.375	104.306	104.306	104.106	4.375	103.805	103.805	103.605	4.125	100.790	100.790	100.590	4.375	101.605	101.605	101.405
4.500	103.778	103.778	103.578	4.500	104.470	104.470	104.270	4.500	103.957	103.957	103.757	4.250	100.478	100.478	100.278	4.500	101.757	101.757	101.557
4.625	103.876	103.876	103.676	4.625	104.597	104.597	104.397	4.625	103.193	103.193	102.993	4.375	100.712	100.712	100.512	4.625	98.961	98.961	98.761
4.750	104.160	104.160	103.960	4.750	105.220	105.220	105.020	4.750	103.287	103.287	103.087	4.500	100.921	100.921	100.721	4.750	100.221	100.221	100.021

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.:

2/4/2021

45 Day Lock Exp.:

2/19/2021

60 Day Lock Exp.:

3/8/2021

W. Rate Sheet Dated: 1/5/2021

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)