

W. Rate Sheet Dated: 1/6/2021

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	100.671	100.671	100.349	2.500	100.219	100.219	99.897	2.250	99.561	99.561	99.261	3.125	96.252	96.252	95.952
2.625	100.674	100.674	100.352	2.625	100.221	100.221	99.900	2.500	99.567	99.567	99.267	3.250	97.754	97.754	97.454
2.750	101.773	101.773	101.366	2.750	100.822	100.822	100.415	2.625	99.569	99.569	99.269	3.375	97.755	97.755	97.455
2.875	101.776	101.776	101.370	2.875	100.824	100.824	100.418	2.750	99.373	99.373	99.073	3.500	97.756	97.756	97.456
3.000	101.779	101.779	101.373	3.000	100.827	100.827	100.420	2.875	99.376	99.376	99.076	3.625	97.752	97.752	97.452
3.125	101.783	101.783	101.376	3.125	100.829	100.829	100.423	3.000	99.378	99.378	99.078	Margin = 2.250		Index = 0.110	
3.250	101.631	101.631	101.331	3.250	100.456	100.456	100.156	3.125	99.380	99.380	99.080	30 Year OTC			
3.375	101.635	101.635	101.335	3.375	100.458	100.458	100.158	3.250	101.510	101.510	101.210	Rate	30 Day	45 Day	60 Day
3.500	101.637	101.637	101.337	3.500	100.504	100.504	100.204	3.375	101.512	101.512	101.212	4.000	101.871	101.871	101.371
3.625	101.640	101.640	101.340	3.625	100.506	100.506	100.206	3.500	101.576	101.576	101.276	4.125	101.873	101.873	101.373
3.750	102.800	102.800	102.500	3.750	102.284	102.284	101.984	3.625	101.578	101.578	101.278	4.375	102.558	102.558	102.058
3.875	102.703	102.703	102.403	3.875	102.286	102.286	101.986	3.750	102.684	102.684	102.384	4.500	102.560	102.560	102.060
4.000	102.746	102.746	102.446	4.000	102.287	102.287	101.987	3.875	102.686	102.686	102.386	4.625	102.562	102.562	102.062
4.125	102.748	102.748	102.448	4.125	102.289	102.289	101.989	4.000	102.687	102.687	102.387	4.875	103.216	103.216	102.716
4.250	103.531	103.531	103.275	4.250	102.973	102.973	102.717	4.125	102.689	102.689	102.389	5.000	103.218	103.218	102.718
4.375	103.433	103.433	103.177	4.375	102.975	102.975	102.719	4.250	102.873	102.873	102.573	5.125	103.220	103.220	102.720
4.500	103.435	103.435	103.179	4.500	102.976	102.976	102.720	4.375	102.875	102.875	102.575	5.500	104.485	104.485	103.985
4.625	103.437	103.437	103.181	4.625	102.978	102.978	102.722	4.500	102.876	102.876	102.576	5.625	104.488	104.488	103.988
6.250	106.000	106.000	105.800	6.250	106.151	106.151	105.951	4.625	102.878	102.878	102.578	6.250	105.735	105.735	105.235

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	102.397	102.297	102.297	101.975	2.250	102.297	102.197	102.197	101.875	2.250	101.866	101.766	101.766	101.466
2.375	102.401	102.301	102.301	101.979	2.375	102.300	102.200	102.200	101.878	2.375	101.868	101.768	101.768	101.468
2.500	102.400	102.300	102.300	101.979	2.500	102.300	102.200	102.200	101.878	2.500	101.868	101.768	101.768	101.468
2.625	102.400	102.300	102.300	101.979	2.625	102.300	102.200	102.200	101.878	2.625	101.868	101.768	101.768	101.468
2.750	103.756	103.656	103.656	103.250	2.750	103.656	103.556	103.556	103.150	2.750	101.670	101.570	101.570	101.270
2.875	103.760	103.660	103.660	103.253	2.875	103.659	103.559	103.559	103.153	2.875	101.681	101.581	101.581	101.281
3.000	103.760	103.660	103.660	103.253	3.000	103.659	103.559	103.559	103.152	3.000	101.680	101.580	101.580	101.280
3.125	103.759	103.659	103.659	103.253	3.125	103.659	103.559	103.559	103.153	3.125	101.680	101.580	101.580	101.280
3.250	103.355	103.255	103.255	102.955	3.250	103.283	103.183	103.183	102.883	3.250	103.808	103.708	103.708	103.408
3.375	103.369	103.269	103.269	102.969	3.375	103.268	103.168	103.168	102.868	3.375	103.774	103.674	103.674	103.374
3.500	103.368	103.268	103.268	102.968	3.500	103.312	103.212	103.212	102.912	3.500	103.836	103.736	103.736	103.436
3.625	103.369	103.269	103.269	102.969	3.625	103.267	103.167	103.167	102.867	3.625	103.774	103.674	103.674	103.374
3.750	104.426	104.326	104.326	104.026	3.750	104.293	104.193	104.193	103.893	3.750	104.878	104.778	104.778	104.478

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	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	99.121	99.121	98.621	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.123	99.123	98.623	4.750	101.000	101.000	100.500
3.875	101.072	101.072	100.572	6.250	103.750	103.750	103.500	4.375	99.808	99.808	99.308	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	101.029	101.029	100.529					4.500	99.810	99.810	99.310	Rate	30 Day	45 Day	60 Day
4.125	101.027	101.027	100.527					4.625	99.812	99.812	99.312	6.250	102.750	102.750	102.250
4.250	101.750	101.750	101.250					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			
4.375	101.748	101.748	101.248					5.000	100.468	100.468	99.968				
4.500	101.746	101.746	101.246					5.125	100.470	100.470	99.970				
4.625	101.744	101.744	101.244					5.500	101.735	101.735	101.235				
4.750	102.436	102.436	101.936					5.625	101.738	101.738	101.238				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.985	102.985	102.485				

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee			FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/5/2021

45 Day Lock Exp.:

2/22/2021

60 Day Lock Exp.:

3/8/2021

W. Rate Sheet Dated: 1/6/2021

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	95.800	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 = .110	
3.250	100.794	100.794	100.494	3.250	100.048	100.048	99.748	3.125	98.347	98.347	98.047	30 Year OTC			
3.375	100.797	100.797	100.497	3.375	100.051	100.051	99.751	3.250	101.102	101.102	100.802	Rate	30 Day	45 Day	60 Day
3.500	100.800	100.800	100.500	3.500	100.097	100.097	99.797	3.375	101.105	101.105	100.805	3.250	98.919	98.919	98.419
3.625	100.803	100.803	100.503	3.625	100.099	100.099	99.799	3.500	101.169	101.169	100.869	3.375	98.922	98.922	98.422
3.750	100.900	100.900	100.600	3.750	100.814	100.814	100.514	3.625	101.170	101.170	100.870	3.500	98.925	98.925	98.425
3.875	100.803	100.803	100.503	3.875	100.816	100.816	100.516	3.750	101.214	101.214	100.914	3.625	98.928	98.928	98.428
4.000	100.846	100.846	100.546	4.000	100.817	100.817	100.517	3.875	N/A	N/A	N/A	3.750	99.925	99.925	99.425
4.125	100.848	100.848	100.548	4.125	100.819	100.819	100.519	4.000	N/A	N/A	N/A	3.875	99.928	99.928	99.428
4.250	101.569	101.569	101.312	4.250	101.440	101.440	101.184	4.125	N/A	N/A	N/A	4.000	99.971	99.971	99.471
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	99.973	99.973	99.473
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	100.594	100.594	100.094
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	102.168	102.068	102.068	101.768	3.250	102.095	101.995	101.995	101.695	2.750	98.888	98.788	98.788	98.488
3.375	102.181	102.081	102.081	101.781	3.375	102.081	101.981	101.981	101.681	2.875	98.899	98.799	98.799	98.499
3.500	102.181	102.081	102.081	101.781	3.500	102.124	102.024	102.024	101.724	3.000	98.899	98.799	98.799	98.499
3.625	102.181	102.081	102.081	101.781	3.625	102.080	101.980	101.980	101.680	3.125	98.899	98.799	98.799	98.499
3.750	102.176	102.076	102.076	101.776	3.750	102.043	101.943	101.943	101.643	3.250	100.683	100.583	100.583	100.283
3.875	102.165	102.065	102.065	101.765	3.875	102.065	101.965	101.965	101.665	3.375	100.649	100.549	100.549	100.249
4.000	102.206	102.106	102.106	101.806	4.000	102.064	101.964	101.964	101.664	3.500	100.711	100.611	100.611	100.311
4.125	102.165	102.065	102.065	101.765	4.125	102.064	101.964	101.964	101.664	3.625	100.649	100.549	100.549	100.249
4.250	102.783	102.683	102.683	102.427	4.250	102.684	102.584	102.584	102.327	3.750	101.753	101.653	101.653	101.353

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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

2/5/2021

2/22/2021

3/8/2021

W. Rate Sheet Dated: 1/6/2021

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.: 2/5/2021
45 Day Lock Exp.: 2/22/2021
60 Day Lock Exp.: 3/8/2021

W. Rate Sheet Dated: 1/6/2021

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	100.698	100.698	100.498	3.375	102.218	102.218	102.018	3.375	102.218	102.218	102.018	2.500	100.008	100.008	99.808	3.375	101.705	101.705	101.505	
2.875	101.384	101.384	101.184	3.500	102.611	102.611	102.411	3.500	102.611	102.611	102.411	2.625	100.501	100.501	100.301	3.500	102.098	102.098	101.898	
2.990	101.906	101.906	101.706	3.625	102.867	102.867	102.667	3.625	102.867	102.867	102.667	2.750	100.422	100.422	100.222	3.625	102.354	102.354	102.154	
3.000	102.006	102.006	101.806	3.750	101.749	101.749	101.549	3.750	101.749	101.749	101.549	2.875	101.108	101.108	100.908	3.750	100.616	100.616	100.416	
3.125	102.342	102.342	102.142	3.875	102.101	102.101	101.901	3.875	102.101	102.101	101.901	2.990	101.630	101.630	101.430	3.875	100.968	100.968	100.768	
3.250	102.414	102.414	102.214	3.990	102.399	102.399	102.199	3.990	102.399	102.399	102.199	3.000	101.730	101.730	101.530	3.990	101.266	101.266	101.066	
3.375	102.968	102.968	102.768	4.000	102.499	102.499	102.299	4.000	102.499	102.499	102.299	3.125	102.066	102.066	101.866	4.000	101.366	101.366	101.166	
3.500	103.361	103.361	103.161	4.125	102.657	102.657	102.457	4.125	102.657	102.657	102.457	3.250	101.901	101.901	101.701	4.125	101.524	101.524	101.324	
3.625	103.617	103.617	103.417	4.250	102.725	102.725	102.525	4.250	102.725	102.725	102.525	3.375	102.455	102.455	102.255	4.250	101.218	101.218	101.018	
3.750	102.499	102.499	102.299	4.375	102.966	102.966	102.766	4.375	102.966	102.966	102.766	3.500	102.848	102.848	102.648	4.375	101.459	101.459	101.259	
3.875	102.851	102.851	102.651	4.500	103.181	103.181	102.981	4.500	103.181	103.181	102.981	3.625	103.104	103.104	102.904	4.500	101.674	101.674	101.474	
3.990	103.024	103.024	102.824	4.625	103.281	103.281	103.081	4.625	103.281	103.281	103.081	3.750	103.166	103.166	102.966	4.625	101.774	101.774	101.574	
4.000	103.124	103.124	102.924	4.750	103.516	103.516	103.316	4.750	103.516	103.516	103.316	3.875	103.718	103.718	103.518	4.750	100.666	100.666	100.466	
4.125	103.282	103.282	103.082	4.875	103.739	103.739	103.539	4.875	103.739	103.739	103.539	3.990	103.891	103.891	103.691	4.875	100.889	100.889	100.689	
4.250	103.350	103.350	103.150	4.990	103.973	103.973	103.773	4.990	103.973	103.973	103.773	4.000	103.991	103.991	103.791	4.990	101.123	101.123	100.923	
4.375	103.591	103.591	103.391	5.000	104.073	104.073	103.873	5.000	104.073	104.073	103.873	4.125	102.149	102.149	101.949	5.000	101.223	101.223	101.023	
4.500	103.806	103.806	103.606	5.125	104.313	104.313	104.113	5.125	104.313	104.313	104.113	4.250	101.843	101.843	101.643	5.125	101.313	101.313	101.113	
4.625	103.906	103.906	103.706	5.250	104.826	104.826	104.626	5.250	104.826	104.826	104.626	4.375	102.084	102.084	101.884	5.250	101.676	101.676	101.476	
4.750	104.141	104.141	103.941	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.299	102.299	102.099	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	101.705	101.705	101.505	2.750	100.900	100.900	100.700	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.266	102.266	102.066	
3.500	102.098	102.098	101.898	2.875	101.532	101.532	101.332	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.599	102.599	102.399	
3.625	102.354	102.354	102.154	2.990	101.924	101.924	101.724	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.722	102.722	102.522	
3.750	100.616	100.616	100.416	3.000	102.024	102.024	101.824	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.822	102.822	102.622	
3.875	100.968	100.968	100.768	3.125	102.381	102.381	102.181	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.189	102.189	101.989	
3.990	101.266	101.266	101.066	3.250	102.643	102.643	102.443	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.402	102.402	102.202	
4.000	101.366	101.366	101.166	3.375	103.155	103.155	102.955	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.668	102.668	102.468	
4.125	101.524	101.524	101.324	3.500	103.532	103.532	103.332	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	102.859	102.859	102.659	
4.250	101.218	101.218	101.018	3.625	103.804	103.804	103.604	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	102.561	102.561	102.361	
4.375	101.459	101.459	101.259	3.750	103.176	103.176	102.976	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	102.837	102.837	102.637	
4.500	101.674	101.674	101.474	3.875	103.602	103.602	103.402	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	102.969	102.969	102.769	
4.625	101.774	101.774	101.574	3.990	103.850	103.850	103.650	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.141	103.141	102.941	
4.750	100.666	100.666	100.466	4.000	103.950	103.950	103.750	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.241	103.241	103.041	
4.875	100.889	100.889	100.689	4.125	104.110	104.110	103.910	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.497	103.497	103.297	
4.990	101.123	101.123	100.923	4.250	104.832	104.832	104.632	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	103.676	103.676	103.476	
5.000	101.223	101.223	101.023	4.375	105.025	105.025	104.825	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	103.875	103.875	103.675	
5.125	101.313	101.313	101.113	4.500	105.192	105.192	104.992	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.027	104.027	103.827	
5.250	101.676	101.676	101.476	4.625	105.320	105.320	105.120	5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.625	103.188	103.188	102.988	
5.375	N/A	N/A	N/A	4.750	105.200	105.200	105.000	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.750	103.283	103.283	103.083	
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	104.266	104.266	104.066	2.750	104.516	104.516	104.316	2.750	102.553	102.553	102.353	2.750	104.553	104.553	104.353	2.750	104.803	104.803	104.603	
2.875	102.724	102.724	102.524	2.875	102.724	102.724	102.524	2.875	102.886	102.886	102.686	2.875	103.011	103.011	102.811	2.875	103.011	103.011	102.811	
2.990	102.847	102.847	102.647	2.990	102.847	102.847	102.647	2.990	103.009	103.009	102.809	2.990	103.134	103.134	102.934	2.990	103.134	103.134	102.934	
3.000	102.947	102.947	102.747	3.000	102.947	102.947	102.747	3.000	103.109	103.109	102.909	3.000	103.234	103.234	103.034	3.000	103.234	103.234	103.034	
3.125	103.124	103.124	102.924	3.125	103.124	103.124	102.924	3.125	102.226	102.226	102.026	3.125	102.351	102.351	102.151	3.125	102.351	102.351	102.151	
3.250	102.527	102.527	102.327	3.250	102.527	102.527	102.327	3.250	102.439	102.439	102.239	3.250	102.564	102.564	102.364	3.250	102.564	102.564	102.364	
3.375	102.793	102.793	102.593	3.375	102.793	102.793	102.593	3.375	102.705	102.705	102.505	3.375	102.830	102.830	102.630	3.375	102.830	102.830	102.630	
3.500	102.984	102.984	102.784	3.500	102.984	102.984	102.784	3.500	102.896	102.896	102.696	3.500	103.021	103.021	102.821	3.500	103.021	103.021	102.821	
3.625	102.686	102.686	102.486	3.625	102.686	102.686	102.486	3.625	102.098	102.098	101.898	3.625	102.223	102.223	102.023	3.625	102.223	102.223	102.023	
3.750	102.962	102.962	102.762	3.750	102.962	102.962	102.762	3.750	102.374	102.374	102.174	3.750	102.499	102.499	102.299	3.750	102.499	102.499	102.299	
3.875	103.094	103.094	102.894	3.875	103.094	103.094	102.894	3.875	102.506	102.506	102.306	3.875	102.631	102.631	102.431	3.875	102.631	102.631	102.431	
3.990	103.266	103.266	103.066	3.990	103.266	103.266	103.066	3.990	102.678	102.678	102.478	3.990	102.803	102.803	102.603	3.990	102.803	102.803	102.603	
4.000	103.366	103.366	103.166	4.000	103.366	103.366	103.166	4.000	102.778	102.778	102.578	4.000	102.903	102.903	102.703	4.000	102.903	102.903	102.703	
4.125	103.622	103.622	103.422	4.125	103.622	103.622	103.422	4.125	102.597	102.597	102.397	4.125	102.722	102.722	102.522	4.125	102.722	102.722	102.522	
4.250	103.801	103.801	103.601	4.250	103.801	103.801	103.601	4.250	102.776	102.776	102.576	4.250	102.901	102.901	102.701	4.250	102.901	102.901		



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.:

2/5/2021

45 Day Lock Exp.:

2/22/2021

60 Day Lock Exp.:

3/8/2021

W. Rate Sheet Dated: 1/6/2021

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	100.698	100.698	100.498	2.750	100.900	100.900	100.700	2.750	102.266	102.266	102.066	2.500	98.658	98.658	98.458	2.750	101.253	101.253	101.053
2.875	101.384	101.384	101.184	2.875	101.532	101.532	101.332	2.875	102.599	102.599	102.399	2.625	99.151	99.151	98.951	2.875	101.586	101.586	101.386
2.990	101.906	101.906	101.706	2.990	101.924	101.924	101.724	2.990	102.722	102.722	102.522	2.750	99.072	99.072	98.872	2.990	101.709	101.709	101.509
3.000	102.006	102.006	101.806	3.000	102.024	102.024	101.824	3.000	102.822	102.822	102.622	2.875	99.758	99.758	99.558	3.000	101.809	101.809	101.609
3.125	102.342	102.342	102.142	3.125	102.381	102.381	102.181	3.125	102.189	102.189	101.989	2.990	100.280	100.280	100.080	3.125	100.926	100.926	100.726
3.250	102.414	102.414	102.214	3.250	102.643	102.643	102.443	3.250	102.402	102.402	102.202	3.000	100.380	100.380	100.180	3.250	101.139	101.139	100.939
3.375	102.968	102.968	102.768	3.375	103.155	103.155	102.955	3.375	102.668	102.668	102.468	3.125	100.716	100.716	100.516	3.375	101.405	101.405	101.205
3.500	103.361	103.361	103.161	3.500	103.532	103.532	103.332	3.500	102.859	102.859	102.659	3.250	100.551	100.551	100.351	3.500	101.596	101.596	101.396
3.625	103.617	103.617	103.417	3.625	103.804	103.804	103.604	3.625	102.561	102.561	102.361	3.375	101.105	101.105	100.905	3.625	100.798	100.798	100.598
3.750	102.499	102.499	102.299	3.750	103.176	103.176	102.976	3.750	102.837	102.837	102.637	3.500	101.498	101.498	101.298	3.750	101.074	101.074	100.874
3.875	102.851	102.851	102.651	3.875	103.602	103.602	103.402	3.875	102.969	102.969	102.769	3.625	101.754	101.754	101.554	3.875	101.206	101.206	101.006
3.990	103.024	103.024	102.824	3.990	103.850	103.850	103.650	3.990	103.141	103.141	102.941	3.750	100.016	100.016	99.816	3.990	101.378	101.378	101.178
4.000	103.124	103.124	102.924	4.000	103.950	103.950	103.750	4.000	103.241	103.241	103.041	3.875	100.368	100.368	100.168	4.000	101.478	101.478	101.278
4.125	103.282	103.282	103.082	4.125	104.110	104.110	103.910	4.125	103.497	103.497	103.297	3.990	100.541	100.541	100.341	4.125	101.297	101.297	101.097
4.250	103.350	103.350	103.150	4.250	104.832	104.832	104.632	4.250	103.676	103.676	103.476	4.000	100.641	100.641	100.441	4.250	101.476	101.476	101.276
4.375	103.591	103.591	103.391	4.375	105.025	105.025	104.825	4.375	103.875	103.875	103.675	4.125	100.799	100.799	100.599	4.375	101.675	101.675	101.475
4.500	103.806	103.806	103.606	4.500	105.192	105.192	104.992	4.500	104.027	104.027	103.827	4.250	100.493	100.493	100.293	4.500	101.827	101.827	101.627
4.625	103.906	103.906	103.706	4.625	105.320	105.320	105.120	4.625	103.188	103.188	102.988	4.375	100.734	100.734	100.534	4.625	98.956	98.956	98.756
4.750	104.141	104.141	103.941	4.750	105.200	105.200	105.000	4.750	103.283	103.283	103.083	4.500	100.949	100.949	100.749	4.750	100.217	100.217	100.017

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)	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.:

2/5/2021

45 Day Lock Exp.:

2/22/2021

60 Day Lock Exp.:

3/8/2021

W. Rate Sheet Dated: 1/6/2021

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	0.375	0.375	0.250	0.250	0.250	0.500	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)