

W. Rate Sheet Dated: 1/8/2021

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	100.421	100.421	100.077	2.500	99.969	99.969	99.625	2.250	99.467	99.467	99.167	3.125	96.252	96.252	95.952
2.625	100.424	100.424	100.081	2.625	99.971	99.971	99.628	2.500	99.473	99.473	99.173	3.250	97.754	97.754	97.454
2.750	101.538	101.538	101.163	2.750	100.587	100.587	100.212	2.625	99.475	99.475	99.175	3.375	97.755	97.755	97.455
2.875	101.542	101.542	101.167	2.875	100.590	100.590	100.215	2.750	99.576	99.576	99.276	3.500	97.756	97.756	97.456
3.000	101.545	101.545	101.170	3.000	100.592	100.592	100.217	2.875	99.579	99.579	99.279	3.625	97.752	97.752	97.452
3.125	101.548	101.548	101.173	3.125	100.595	100.595	100.220	3.000	99.581	99.581	99.281	Margin = 2.250		Index = 0.110	
3.250	101.585	101.585	101.285	3.250	100.409	100.409	100.109	3.125	99.583	99.583	99.283	30 Year OTC			
3.375	101.588	101.588	101.288	3.375	100.411	100.411	100.111	3.250	101.619	101.619	101.319	Rate	30 Day	45 Day	60 Day
3.500	101.590	101.590	101.290	3.500	100.458	100.458	100.158	3.375	101.621	101.621	101.321	4.000	101.684	101.684	101.184
3.625	101.593	101.593	101.293	3.625	100.459	100.459	100.159	3.500	101.685	101.685	101.385	4.125	101.686	101.686	101.186
3.750	102.613	102.613	102.313	3.750	102.096	102.096	101.796	3.625	101.687	101.687	101.387	4.375	102.652	102.652	102.152
3.875	102.515	102.515	102.215	3.875	102.098	102.098	101.798	3.750	102.715	102.715	102.415	4.500	102.654	102.654	102.154
4.000	102.559	102.559	102.259	4.000	102.100	102.100	101.800	3.875	102.717	102.717	102.417	4.625	102.656	102.656	102.156
4.125	102.561	102.561	102.261	4.125	102.102	102.102	101.802	4.000	102.718	102.718	102.418	4.875	103.294	103.294	102.794
4.250	103.625	103.625	103.425	4.250	103.067	103.067	102.867	4.125	102.720	102.720	102.420	5.000	103.296	103.296	102.796
4.375	103.527	103.527	103.327	4.375	103.069	103.069	102.869	4.250	102.842	102.842	102.542	5.125	103.298	103.298	102.798
4.500	103.529	103.529	103.329	4.500	103.070	103.070	102.870	4.375	102.844	102.844	102.544	5.500	104.501	104.501	104.001
4.625	103.531	103.531	103.331	4.625	103.072	103.072	102.872	4.500	102.845	102.845	102.545	5.625	104.503	104.503	104.003
6.250	106.000	106.000	105.800	6.250	105.901	105.901	105.701	4.625	102.847	102.847	102.547	6.250	105.485	105.485	104.985

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	102.147	102.047	102.047	101.703	2.250	102.047	101.947	101.947	101.603	2.250	101.772	101.672	101.672	101.372
2.375	102.151	102.051	102.051	101.707	2.375	102.050	101.950	101.950	101.606	2.375	101.775	101.675	101.675	101.375
2.500	102.150	102.050	102.050	101.707	2.500	102.050	101.950	101.950	101.606	2.500	101.775	101.675	101.675	101.375
2.625	102.150	102.050	102.050	101.707	2.625	102.050	101.950	101.950	101.606	2.625	101.774	101.674	101.674	101.374
2.750	103.522	103.422	103.422	103.047	2.750	103.422	103.322	103.322	102.947	2.750	101.873	101.773	101.773	101.473
2.875	103.525	103.425	103.425	103.050	2.875	103.425	103.325	103.325	102.950	2.875	101.884	101.784	101.784	101.484
3.000	103.525	103.425	103.425	103.050	3.000	103.424	103.324	103.324	102.949	3.000	101.883	101.783	101.783	101.483
3.125	103.525	103.425	103.425	103.050	3.125	103.424	103.324	103.324	102.949	3.125	101.884	101.784	101.784	101.484
3.250	103.308	103.208	103.208	102.908	3.250	103.236	103.136	103.136	102.836	3.250	103.917	103.817	103.817	103.517
3.375	103.322	103.222	103.222	102.922	3.375	103.221	103.121	103.121	102.821	3.375	103.883	103.783	103.783	103.483
3.500	103.321	103.221	103.221	102.921	3.500	103.265	103.165	103.165	102.865	3.500	103.945	103.845	103.845	103.545
3.625	103.322	103.222	103.222	102.922	3.625	103.221	103.121	103.121	102.821	3.625	103.883	103.783	103.783	103.483
3.750	104.238	104.138	104.138	103.838	3.750	104.106	104.006	104.006	103.706	3.750	104.909	104.809	104.809	104.509

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.934	98.934	98.434	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.936	98.936	98.436	4.750	101.000	101.000	100.500
3.875	100.885	100.885	100.385	6.250	103.750	103.750	103.500	4.375	99.902	99.902	99.402	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.841	100.841	100.341					4.500	99.904	99.904	99.404	Rate	30 Day	45 Day	60 Day
4.125	100.839	100.839	100.339					4.625	99.906	99.906	99.406	6.250	102.750	102.750	102.250
4.250	101.844	101.844	101.344					4.875	100.544	100.544	100.044	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.842	101.842	101.342					5.000	100.546	100.546	100.046				
4.500	101.840	101.840	101.340					5.125	100.548	100.548	100.048				
4.625	101.838	101.838	101.338					5.500	101.751	101.751	101.251				
4.750	102.514	102.514	102.014					5.625	101.753	101.753	101.253				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.735	102.735	102.235				

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

Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
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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.:

2/8/2021

45 Day Lock Exp.:

2/22/2021

60 Day Lock Exp.:

3/9/2021

W. Rate Sheet Dated: 1/8/2021

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	98.544	98.544	98.244	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	98.546	98.546	98.246	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	98.548	98.548	98.248	Margin = 2.250		Index = .110	
3.250	100.747	100.747	100.447	3.250	100.001	100.001	99.701	3.125	98.551	98.551	98.251	30 Year OTC			
3.375	100.750	100.750	100.450	3.375	100.004	100.004	99.704	3.250	101.212	101.212	100.912	Rate	30 Day	45 Day	60 Day
3.500	100.753	100.753	100.453	3.500	100.050	100.050	99.750	3.375	101.214	101.214	100.914	3.250	98.872	98.872	98.372
3.625	100.756	100.756	100.456	3.625	100.052	100.052	99.752	3.500	101.278	101.278	100.978	3.375	98.875	98.875	98.375
3.750	100.713	100.713	100.413	3.750	100.626	100.626	100.326	3.625	101.280	101.280	100.980	3.500	98.878	98.878	98.378
3.875	100.615	100.615	100.315	3.875	100.628	100.628	100.328	3.750	101.245	101.245	100.945	3.625	98.881	98.881	98.381
4.000	100.659	100.659	100.359	4.000	100.630	100.630	100.330	3.875	N/A	N/A	N/A	3.750	99.738	99.738	99.238
4.125	100.661	100.661	100.361	4.125	100.632	100.632	100.332	4.000	N/A	N/A	N/A	3.875	99.740	99.740	99.240
4.250	101.662	101.662	101.462	4.250	101.534	101.534	101.334	4.125	N/A	N/A	N/A	4.000	99.784	99.784	99.284
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	99.786	99.786	99.286
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	100.687	100.687	100.187
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

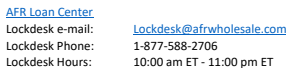
FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	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	102.121	102.021	102.021	101.721	3.250	102.048	101.948	101.948	101.648	2.750	99.091	98.991	98.991	98.691
3.375	102.134	102.034	102.034	101.734	3.375	102.034	101.934	101.934	101.634	2.875	99.103	99.003	99.003	98.703
3.500	102.134	102.034	102.034	101.734	3.500	102.077	101.977	101.977	101.677	3.000	99.102	99.002	99.002	98.702
3.625	102.134	102.034	102.034	101.734	3.625	102.033	101.933	101.933	101.633	3.125	99.102	99.002	99.002	98.702
3.750	101.988	101.888	101.888	101.588	3.750	101.856	101.756	101.756	101.456	3.250	100.792	100.692	100.692	100.392
3.875	101.978	101.878	101.878	101.578	3.875	101.877	101.777	101.777	101.477	3.375	100.758	100.658	100.658	100.358
4.000	102.018	101.918	101.918	101.618	4.000	101.877	101.777	101.777	101.477	3.500	100.820	100.720	100.720	100.420
4.125	101.977	101.877	101.877	101.577	4.125	101.877	101.777	101.777	101.477	3.625	100.758	100.658	100.658	100.358
4.250	102.877	102.777	102.777	102.577	4.250	102.777	102.677	102.677	102.477	3.750	101.784	101.684	101.684	101.384

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.750		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000			Max Note Rate = 4.750
			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



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Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds[®] loan, these LTPAs do not apply and the lender must use SFC 118.

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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.			FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.			



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.:

2/8/2021

2/22/2021

3/9/2021

W. Rate Sheet Dated: 1/8/2021

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FNMA - OTC

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

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

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

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

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

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

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

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

^Does not apply to MH Advantage products

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/8/2021

45 Day Lock Exp.:

2/22/2021

60 Day Lock Exp.:

3/9/2021

W. Rate Sheet Dated: 1/8/2021

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	100.516	100.516	100.316	3.375	102.085	102.085	101.885	3.375	102.085	102.085	101.885	2.500	99.888	99.888	99.652	3.375	101.516	101.516	101.316
2.875	101.229	101.229	101.029	3.500	102.494	102.494	102.294	3.500	102.494	102.494	102.294	2.625	100.404	100.404	100.164	3.500	101.925	101.925	101.725
2.990	101.776	101.776	101.576	3.625	102.763	102.763	102.563	3.625	102.763	102.763	102.563	2.750	100.537	100.537	100.337	3.625	102.194	102.194	101.994
3.000	101.876	101.876	101.676	3.750	101.903	101.903	101.703	3.750	101.903	101.903	101.703	2.875	101.250	101.250	101.050	3.750	100.801	100.801	100.601
3.125	102.225	102.225	102.025	3.875	102.270	102.270	102.070	3.875	102.270	102.270	102.070	2.990	101.797	101.797	101.597	3.875	101.168	101.168	100.968
3.250	102.261	102.261	102.061	3.990	102.580	102.580	102.380	3.990	102.580	102.580	102.380	3.000	101.897	101.897	101.697	3.990	101.478	101.478	101.278
3.375	102.835	102.835	102.635	4.000	102.680	102.680	102.480	4.000	102.680	102.680	102.480	3.125	102.246	102.246	102.046	4.000	101.578	101.578	101.378
3.500	103.244	103.244	103.044	4.125	102.846	102.846	102.646	4.125	102.846	102.846	102.646	3.250	101.692	101.692	101.492	4.125	101.744	101.744	101.544
3.625	103.513	103.513	103.313	4.250	102.862	102.862	102.662	4.250	102.862	102.862	102.662	3.375	102.266	102.266	102.066	4.250	101.388	101.388	101.188
3.750	102.653	102.653	102.453	4.375	103.113	103.113	102.913	4.375	103.113	103.113	102.913	3.500	102.675	102.675	102.475	4.375	101.639	101.639	101.439
3.875	103.020	103.020	102.820	4.500	103.334	103.334	103.134	4.500	103.334	103.334	103.134	3.625	102.944	102.944	102.744	4.500	101.860	101.860	101.660
3.990	103.205	103.205	103.005	4.625	103.437	103.437	103.237	4.625	103.437	103.437	103.237	3.750	101.551	101.551	101.351	4.625	101.963	101.963	101.763
4.000	103.305	103.305	103.105	4.750	103.549	103.549	103.349	4.750	103.549	103.549	103.349	3.875	101.918	101.918	101.718	4.750	100.699	100.699	100.499
4.125	103.471	103.471	103.271	4.875	103.777	103.777	103.577	4.875	103.777	103.777	103.577	3.990	102.103	102.103	101.903	4.875	100.927	100.927	100.727
4.250	103.487	103.487	103.287	4.990	104.016	104.016	103.816	4.990	104.016	104.016	103.816	4.000	102.203	102.203	102.003	4.990	101.166	101.166	100.966
4.375	103.738	103.738	103.538	5.000	104.116	104.116	103.916	5.000	104.116	104.116	103.916	4.125	102.369	102.369	102.169	5.000	101.266	101.266	101.066
4.500	103.959	103.959	103.759	5.125	104.357	104.357	104.157	5.125	104.357	104.357	104.157	4.250	102.013	102.013	101.813	5.125	101.507	101.507	101.307
4.625	104.062	104.062	103.862	5.250	104.697	104.697	104.497	5.250	104.697	104.697	104.497	4.375	102.264	102.264	102.064	5.250	101.815	101.815	101.615
4.750	104.174	104.174	103.974	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.485	102.485	102.285	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	101.516	101.516	101.316	2.750	100.792	100.792	100.466	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.225	102.225	102.025
3.500	101.925	101.925	101.725	2.875	101.441	101.441	101.117	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.564	102.564	102.364
3.625	102.194	102.194	101.994	2.990	101.856	101.856	101.536	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.697	102.697	102.497
3.750	100.801	100.801	100.601	3.000	101.956	101.956	101.636	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.797	102.797	102.597
3.875	101.168	101.168	100.968	3.125	102.328	102.328	102.014	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.341	102.341	102.141
3.990	101.478	101.478	101.278	3.250	102.492	102.492	102.198	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.559	102.559	102.359
4.000	101.578	101.578	101.378	3.375	103.022	103.022	102.733	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.832	102.832	102.632
4.125	101.744	101.744	101.544	3.500	103.411	103.411	103.126	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.025	103.025	102.825
4.250	101.388	101.388	101.188	3.625	103.691	103.691	103.405	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	102.675	102.675	102.475
4.375	101.639	101.639	101.439	3.750	103.325	103.325	103.013	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	102.957	102.957	102.757
4.500	101.860	101.860	101.660	3.875	103.765	103.765	103.457	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.093	103.093	102.893
4.625	101.963	101.963	101.763	3.990	104.025	104.025	103.721	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.277	103.277	103.077
4.750	100.699	100.699	100.499	4.000	104.125	104.125	103.821	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.377	103.377	103.177
4.875	100.927	100.927	100.727	4.125	104.290	104.290	103.990	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.548	103.548	103.348
4.990	101.166	101.166	100.966	4.250	104.485	104.485	104.285	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	103.733	103.733	103.533
5.000	101.266	101.266	101.066	4.375	104.684	104.684	104.484	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	103.936	103.936	103.736
5.125	101.507	101.507	101.307	4.500	104.856	104.856	104.656	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.093	104.093	103.893
5.250	101.815	101.815	101.615	4.625	104.987	104.987	104.787	5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.625	103.138	103.138	102.938
5.375	N/A	N/A	N/A	4.750	105.202	105.202	105.002	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.750	103.235	103.235	103.035
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	104.225	104.225	104.025	2.750	104.475	104.475	104.275	2.750	102.262	102.262	102.062	2.750	104.262	104.262	104.062	2.750	104.512	104.512	104.312
2.875	102.689	102.689	102.489	2.875	102.689	102.689	102.489	2.875	102.601	102.601	102.401	2.875	102.726	102.726	102.526	2.875	102.726	102.726	102.526
2.990	102.822	102.822	102.622	2.990	102.822	102.822	102.622	2.990	102.734	102.734	102.534	2.990	102.859	102.859	102.659	2.990	102.859	102.859	102.659
3.000	102.922	102.922	102.722	3.000	102.922	102.922	102.722	3.000	102.834	102.834	102.634	3.000	102.959	102.959	102.759	3.000	102.959	102.959	102.759
3.125	102.466	102.466	102.266	3.125	102.466	102.466	102.266	3.125	101.878	101.878	101.678	3.125	102.003	102.003	101.803	3.125	102.003	102.003	101.803
3.250	102.684	102.684	102.484	3.250	102.684	102.684	102.484	3.250	102.096	102.096	101.896	3.250	102.221	102.221	102.021	3.250	102.221	102.221	102.021
3.375	102.957	102.957	102.757	3.375	102.957	102.957	102.757	3.375	102.369	102.369	102.169	3.375	102.494	102.494	102.294	3.375	102.494	102.494	102.294
3.500	103.150	103.150	102.950	3.500	103.150	103.150	102.950	3.500	102.562	102.562	102.362	3.500	102.687	102.687	102.487	3.500	102.687	102.687	102.487
3.625	102.800	102.800	102.600	3.625	102.800	102.800	102.600	3.625	101.771	101.771	101.571	3.625	101.896	101.896	101.696	3.625	101.896	101.896	101.696
3.750	103.082	103.082	102.882	3.750	103.082	103.082	102.882	3.750	102.053	102.053	101.853	3.750	102.178	102.178	101.978	3.750	102.178	102.178	101.978
3.875	103.218	103.218	103.018	3.875	103.218	103.218	103.018	3.875	102.189	102.189	101.989	3.875	102.314	102.314	102.114	3.875	102.314	102.314	102.114
3.990	103.402	103.402	103.202	3.990	103.402	103.402	103.202	3.990	102.373	102.373	102.173	3.990	102.498	102.498	102.298	3.990	102.498	102.498	102.298
4.000	103.502	103.502	103.302	4.000	103.502	103.502	103.302	4.000	102.473	102.473	102.273	4.000	102.598	102.598	102.398	4.000	102.598	102.598	102.398
4.125	103.673	103.673	103.473	4.125	103.673	103.673	103.473	4.125	100.616	100.616	100								



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.:

2/8/2021

45 Day Lock Exp.:

2/22/2021

60 Day Lock Exp.:

3/9/2021

W. Rate Sheet Dated: 1/8/2021

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	100.516	100.516	100.316	2.750	100.792	100.792	100.466	2.750	102.225	102.225	102.025	2.500	98.538	98.538	98.302	2.750	100.962	100.962	100.762
2.875	101.229	101.229	101.029	2.875	101.441	101.441	101.117	2.875	102.564	102.564	102.364	2.625	99.054	99.054	98.814	2.875	101.301	101.301	101.101
2.990	101.776	101.776	101.576	2.990	101.856	101.856	101.536	2.990	102.697	102.697	102.497	2.750	99.187	99.187	98.987	2.990	101.434	101.434	101.234
3.000	101.876	101.876	101.676	3.000	101.956	101.956	101.636	3.000	102.797	102.797	102.597	2.875	99.900	99.900	99.700	3.000	101.534	101.534	101.334
3.125	102.225	102.225	102.025	3.125	102.328	102.328	102.014	3.125	102.341	102.341	102.141	2.990	100.447	100.447	100.247	3.125	100.578	100.578	100.378
3.250	102.261	102.261	102.061	3.250	102.492	102.492	102.198	3.250	102.559	102.559	102.359	3.000	100.547	100.547	100.347	3.250	100.796	100.796	100.596
3.375	102.835	102.835	102.635	3.375	103.022	103.022	102.733	3.375	102.832	102.832	102.632	3.125	100.896	100.896	100.696	3.375	101.069	101.069	100.869
3.500	103.244	103.244	103.044	3.500	103.411	103.411	103.126	3.500	103.025	103.025	102.825	3.250	100.342	100.342	100.142	3.500	101.262	101.262	101.062
3.625	103.513	103.513	103.313	3.625	103.691	103.691	103.405	3.625	102.675	102.675	102.475	3.375	100.916	100.916	100.716	3.625	100.471	100.471	100.271
3.750	102.653	102.653	102.453	3.750	103.325	103.325	103.013	3.750	102.957	102.957	102.757	3.500	101.325	101.325	101.125	3.750	100.753	100.753	100.553
3.875	103.020	103.020	102.820	3.875	103.765	103.765	103.457	3.875	103.093	103.093	102.893	3.625	101.594	101.594	101.394	3.875	100.889	100.889	100.689
3.990	103.205	103.205	103.005	3.990	104.025	104.025	103.721	3.990	103.277	103.277	103.077	3.750	100.201	100.201	100.001	3.990	101.073	101.073	100.873
4.000	103.305	103.305	103.105	4.000	104.125	104.125	103.821	4.000	103.377	103.377	103.177	3.875	100.568	100.568	100.368	4.000	101.173	101.173	100.973
4.125	103.471	103.471	103.271	4.125	104.290	104.290	103.990	4.125	103.548	103.548	103.348	3.990	100.753	100.753	100.553	4.125	99.316	99.316	99.116
4.250	103.487	103.487	103.287	4.250	104.485	104.485	104.285	4.250	103.733	103.733	103.533	4.000	100.853	100.853	100.653	4.250	100.648	100.648	100.448
4.375	103.738	103.738	103.538	4.375	104.684	104.684	104.484	4.375	103.936	103.936	103.736	4.125	101.019	101.019	100.819	4.375	103.439	103.439	103.239
4.500	103.959	103.959	103.759	4.500	104.856	104.856	104.656	4.500	104.093	104.093	103.893	4.250	100.663	100.663	100.463	4.500	103.596	103.596	103.396
4.625	104.062	104.062	103.862	4.625	104.987	104.987	104.787	4.625	103.138	103.138	102.938	4.375	100.914	100.914	100.714	4.625	102.641	102.641	102.441
4.750	104.174	104.174	103.974	4.750	105.202	105.202	105.002	4.750	103.235	103.235	103.035	4.500	101.135	101.135	100.935	4.750	102.738	102.738	102.538

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤80%	>80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, LPMI, UW Fee Buyout			

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
All Refinances "R/T"	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/8/2021

45 Day Lock Exp.:

2/22/2021

60 Day Lock Exp.:

3/9/2021

W. Rate Sheet Dated: 1/8/2021

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	0.500	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 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)