

W. Rate Sheet Dated: 1/12/2021

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
2.250	99.882	99.882	99.545	2.250	99.386	99.386	99.049	2.250	99.147	99.147	98.847	3.125	96.252	96.252	95.952
2.375	99.886	99.886	99.548	2.375	99.389	99.389	99.052	2.500	99.152	99.152	98.852	3.250	97.754	97.754	97.454
2.500	99.890	99.890	99.552	2.500	99.392	99.392	99.055	2.625	99.155	99.155	98.855	3.375	97.755	97.755	97.455
2.625	99.893	99.893	99.556	2.625	99.395	99.395	99.058	2.750	99.432	99.432	99.132	3.500	97.756	97.756	97.456
2.750	101.132	101.132	100.741	2.750	100.136	100.136	99.745	2.875	99.434	99.434	99.134	3.625	97.752	97.752	97.452
2.875	101.136	101.136	100.745	2.875	100.139	100.139	99.748	3.000	99.436	99.436	99.136	Margin = 2.250		Index = 0.100	
3.000	101.139	101.139	100.748	3.000	100.141	100.141	99.750	3.125	99.439	99.439	99.139	30 Year OTC			
3.125	101.142	101.142	100.752	3.125	100.144	100.144	99.753	3.250	101.619	101.619	101.319	Rate	30 Day	45 Day	60 Day
3.250	101.491	101.491	101.191	3.250	100.277	100.277	99.977	3.375	101.621	101.621	101.321	4.000	101.800	101.800	101.300
3.375	101.494	101.494	101.194	3.375	100.279	100.279	99.979	3.500	101.685	101.685	101.385	4.125	101.842	101.842	101.342
3.500	101.497	101.497	101.197	3.500	100.332	100.332	100.032	3.625	101.687	101.687	101.387	4.375	102.762	102.762	102.262
3.625	101.500	101.500	101.200	3.625	100.334	100.334	100.034	3.750	102.824	102.824	102.524	4.500	102.764	102.764	102.264
3.750	102.747	102.747	102.447	3.750	102.221	102.221	101.921	3.875	102.826	102.826	102.526	4.625	102.766	102.766	102.266
3.875	102.672	102.672	102.372	3.875	102.223	102.223	101.923	4.000	102.828	102.828	102.528	4.875	103.185	103.185	102.685
4.000	102.675	102.675	102.375	4.000	102.225	102.225	101.925	4.125	102.829	102.829	102.529	5.000	103.187	103.187	102.687
4.125	102.717	102.717	102.417	4.125	102.226	102.226	101.926	4.250	102.857	102.857	102.557	5.125	103.189	103.189	102.689
4.250	103.748	103.748	103.548	4.250	103.144	103.144	102.944	4.375	102.859	102.859	102.559	5.500	104.330	104.330	103.830
4.375	103.637	103.637	103.437	4.375	103.146	103.146	102.946	4.500	102.861	102.861	102.561	5.625	104.331	104.331	103.831
6.250	106.000	106.000	105.800	6.250	105.776	105.776	105.576	4.625	102.862	102.862	102.562	6.250	105.404	105.404	104.904

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	101.616	101.516	101.516	101.178	2.250	101.516	101.416	101.416	101.078	2.250	101.452	101.352	101.352	101.052
2.375	101.619	101.519	101.519	101.182	2.375	101.519	101.419	101.419	101.081	2.375	101.454	101.354	101.354	101.054
2.500	101.619	101.519	101.519	101.182	2.500	101.519	101.419	101.419	101.081	2.500	101.454	101.354	101.354	101.054
2.625	101.619	101.519	101.519	101.182	2.625	101.518	101.418	101.418	101.081	2.625	101.454	101.354	101.354	101.054
2.750	103.116	103.016	103.016	102.625	2.750	103.016	102.916	102.916	102.525	2.750	101.728	101.628	101.628	101.328
2.875	103.119	103.019	103.019	102.629	2.875	103.018	102.918	102.918	102.528	2.875	101.739	101.639	101.639	101.339
3.000	103.119	103.019	103.019	102.628	3.000	103.018	102.918	102.918	102.527	3.000	101.739	101.639	101.639	101.339
3.125	103.119	103.019	103.019	102.628	3.125	103.018	102.918	102.918	102.528	3.125	101.739	101.639	101.639	101.339
3.250	103.214	103.114	103.114	102.814	3.250	103.149	103.049	103.049	102.749	3.250	103.917	103.817	103.817	103.517
3.375	103.228	103.128	103.128	102.828	3.375	103.127	103.027	103.027	102.727	3.375	103.883	103.783	103.783	103.483
3.500	103.228	103.128	103.128	102.828	3.500	103.178	103.078	103.078	102.778	3.500	103.945	103.845	103.845	103.545
3.625	103.227	103.127	103.127	102.827	3.625	103.127	103.027	103.027	102.727	3.625	103.883	103.783	103.783	103.483
3.750	104.372	104.272	104.272	103.972	3.750	104.262	104.162	104.162	103.862	3.750	105.019	104.919	104.919	104.619

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	0.250	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	1.375	1.125	0.875	0.625	0.375	0.250	0.250	0.000
3.25-3.625	3.000	2.750	2.375	1.750	1.375	1.125	1.000	0.750
3.75-4.125	3.375	2.250	1.875	1.500	1.125	1.000	0.875	0.625
4.25-4.625	3.250	2.875	1.500	1.000	0.875	0.875	0.750	0.625
4.75-5.125	1.375	1.125	0.625	0.500	0.375	0.250	0.250	0.250
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	99.050	99.050	98.550	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.092	99.092	98.592	4.750	101.000	101.000	100.500
3.875	101.041	101.041	100.541	6.250	103.750	103.750	103.500	4.375	100.012	100.012	99.512	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	101.038	101.038	100.538					4.500	100.014	100.014	99.514	Rate	30 Day	45 Day	60 Day
4.125	100.995	100.995	100.495					4.625	100.016	100.016	99.516	6.250	102.750	102.750	102.250
4.250	101.940	101.940	101.440					4.875	100.435	100.435	99.935	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.951	101.951	101.451					5.000	100.437	100.437	99.937				
4.500	101.949	101.949	101.449					5.125	100.439	100.439	99.939				
4.625	101.947	101.947	101.447					5.500	101.580	101.580	101.080				
4.750	102.391	102.391	101.891					5.625	101.581	101.581	101.081				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.654	102.654	102.154				

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/V-Received & U/V-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

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)

W. Rate Sheet Dated: 1/12/2021

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
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.800	95.800	95.500
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.504	97.504	97.204
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.505	97.505	97.205
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.399	98.399	98.099	3.500	97.506	97.506	97.206
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.402	98.402	98.102	3.625	97.502	97.502	97.202
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.404	98.404	98.104	Margin = 2.250		Index = .100	
3.000	N/A	N/A	N/A	3.000	99.109	99.109	98.718	3.125	98.406	98.406	98.106	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	99.111	99.111	98.721	3.250	101.212	101.212	100.912	Rate	30 Day	45 Day	60 Day
3.250	100.653	100.653	100.353	3.250	99.869	99.869	99.569	3.375	101.214	101.214	100.914	3.250	98.778	98.778	98.278
3.375	100.657	100.657	100.357	3.375	99.872	99.872	99.572	3.500	101.278	101.278	100.978	3.375	98.782	98.782	98.282
3.500	100.660	100.660	100.360	3.500	99.925	99.925	99.625	3.625	101.280	101.280	100.980	3.500	98.785	98.785	98.285
3.625	100.662	100.662	100.362	3.625	99.927	99.927	99.627	3.750	101.354	101.354	101.054	3.625	98.787	98.787	98.287
3.750	100.847	100.847	100.547	3.750	100.751	100.751	100.451	3.875	N/A	N/A	N/A	3.750	99.872	99.872	99.372
3.875	100.772	100.772	100.472	3.875	100.753	100.753	100.453	4.000	N/A	N/A	N/A	3.875	99.897	99.897	99.397
4.000	100.775	100.775	100.475	4.000	100.755	100.755	100.455	4.125	N/A	N/A	N/A	4.000	99.900	99.900	99.400
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.942	99.942	99.442
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.810	100.810	100.310
4.375	N/A	N/A	N/A	4.375	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
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
2.750	101.303	101.203	101.203	100.813	2.750	101.203	101.103	101.103	100.713	2.750	98.947	98.847	98.847	98.547
2.875	101.307	101.207	101.207	100.816	2.875	101.206	101.106	101.106	100.715	2.875	98.958	98.858	98.858	98.558
3.000	101.306	101.206	101.206	100.816	3.000	101.205	101.105	101.105	100.715	3.000	98.957	98.857	98.857	98.557
3.125	101.306	101.206	101.206	100.816	3.125	101.206	101.106	101.106	100.715	3.125	98.958	98.858	98.858	98.558
3.250	102.027	101.927	101.927	101.627	3.250	101.961	101.861	101.861	101.561	3.250	100.792	100.692	100.692	100.392
3.375	102.041	101.941	101.941	101.641	3.375	101.940	101.840	101.840	101.540	3.375	100.758	100.658	100.658	100.358
3.500	102.041	101.941	101.941	101.641	3.500	101.990	101.890	101.890	101.590	3.500	100.820	100.720	100.720	100.420
3.625	102.040	101.940	101.940	101.640	3.625	101.939	101.839	101.839	101.539	3.625	100.758	100.658	100.658	100.358
3.750	102.122	102.022	102.022	101.722	3.750	102.012	101.912	101.912	101.612	3.750	101.894	101.794	101.794	101.494

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 $\leq$ 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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A		30 yr DPA "3.5% DPA ; Lender Paid Only"		
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A		Rate	30 Day	45 Day
Borrower Paid Comp Only				Lender Paid Only				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.:

2/11/2021

45 Day Lock Exp.:

2/26/2021

60 Day Lock Exp.:

3/15/2021

W. Rate Sheet Dated: 1/12/2021

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

30 Day Lock Exp.: 2/11/2021
45 Day Lock Exp.: 2/26/2021
60 Day Lock Exp.: 3/15/2021

W. Rate Sheet Dated: 1/12/2021

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	99.859	99.859	99.659	3.375	101.678	101.678	101.478	3.375	101.678	101.678	101.478	2.500	99.372	99.372	99.125	3.375	101.153	101.153	100.953
2.875	100.597	100.597	100.397	3.500	102.106	102.106	101.906	3.500	102.106	102.106	101.906	2.625	99.899	99.899	99.661	3.500	101.581	101.581	101.381
2.990	101.170	101.170	100.970	3.625	102.385	102.385	102.185	3.625	102.385	102.385	102.185	2.750	100.063	100.063	99.863	3.625	101.860	101.860	101.660
3.000	101.270	101.270	101.070	3.750	102.827	102.827	102.609	3.750	102.827	102.827	102.609	2.875	100.801	100.801	100.601	3.750	100.820	100.820	100.602
3.125	101.626	101.626	101.426	3.875	102.212	102.212	102.002	3.875	102.212	102.212	102.002	2.990	101.374	101.374	101.174	3.875	101.205	101.205	100.995
3.250	101.832	101.832	101.632	3.990	102.535	102.535	102.328	3.990	102.535	102.535	102.328	3.000	101.474	101.474	101.274	3.990	101.528	101.528	101.321
3.375	102.428	102.428	102.228	4.000	102.635	102.635	102.428	4.000	102.635	102.635	102.428	3.125	101.830	101.830	101.630	4.000	101.628	101.628	101.421
3.500	102.856	102.856	102.656	4.125	102.807	102.807	102.603	4.125	102.807	102.807	102.603	3.250	101.307	101.307	101.107	4.125	101.800	101.800	101.596
3.625	103.135	103.135	102.935	4.250	102.825	102.825	102.625	4.250	102.825	102.825	102.625	3.375	101.903	101.903	101.703	4.250	101.382	101.382	101.182
3.750	102.577	102.577	102.359	4.375	103.086	103.086	102.886	4.375	103.086	103.086	102.886	3.500	102.331	102.331	102.131	4.375	101.643	101.643	101.443
3.875	102.962	102.962	102.752	4.500	103.316	103.316	103.116	4.500	103.316	103.316	103.116	3.625	102.610	102.610	102.410	4.500	101.873	101.873	101.673
3.990	103.160	103.160	102.953	4.625	103.421	103.421	103.221	4.625	103.421	103.421	103.221	3.750	101.570	101.570	101.352	4.625	101.978	101.978	101.778
4.000	103.260	103.260	103.053	4.750	103.497	103.497	103.297	4.750	103.497	103.497	103.297	3.875	101.955	101.955	101.745	4.750	100.647	100.647	100.447
4.125	103.432	103.432	103.228	4.875	103.732	103.732	103.532	4.875	103.732	103.732	103.532	3.990	102.153	102.153	101.946	4.875	100.882	100.882	100.682
4.250	103.450	103.450	103.250	4.990	103.975	103.975	103.775	4.990	103.975	103.975	103.775	4.000	102.253	102.253	102.046	4.990	101.125	101.125	100.925
4.375	103.711	103.711	103.511	5.000	104.075	104.075	103.875	5.000	104.075	104.075	103.875	4.125	102.425	102.425	102.221	5.000	101.225	101.225	101.025
4.500	103.941	103.941	103.741	5.125	104.323	104.323	104.123	5.125	104.323	104.323	104.123	4.250	102.007	102.007	101.807	5.125	101.473	101.473	101.273
4.625	104.046	104.046	103.846	5.250	104.541	104.541	104.341	5.250	104.541	104.541	104.341	4.375	102.268	102.268	102.068	5.250	101.575	101.575	101.375
4.750	104.122	104.122	103.922	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.498	102.498	102.298	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	101.153	101.153	100.953	2.750	100.212	100.212	99.940	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	101.903	101.903	101.703
3.500	101.581	101.581	101.381	2.875	100.881	100.881	100.613	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.263	102.263	102.063
3.625	101.860	101.860	101.660	2.990	101.313	101.313	101.054	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.447	102.447	102.247
3.750	100.820	100.820	100.602	3.000	101.413	101.413	101.154	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.547	102.547	102.347
3.875	101.205	101.205	100.995	3.125	101.808	101.808	101.557	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.178	102.178	101.978
3.990	101.528	101.528	101.321	3.250	102.017	102.017	101.759	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.419	102.419	102.219
4.000	101.628	101.628	101.421	3.375	102.568	102.568	102.320	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.715	102.715	102.515
4.125	101.800	101.800	101.596	3.500	102.971	102.971	102.730	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	102.925	102.925	102.725
4.250	101.382	101.382	101.182	3.625	103.264	103.264	103.025	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	102.235	102.235	102.035
4.375	101.643	101.643	101.443	3.750	103.296	103.296	102.929	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	102.546	102.546	102.346
4.500	101.873	101.873	101.673	3.875	103.753	103.753	103.393	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	102.695	102.695	102.495
4.625	101.978	101.978	101.778	3.990	104.030	104.030	103.678	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	102.917	102.917	102.717
4.750	100.647	100.647	100.447	4.000	104.130	104.130	103.778	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.017	103.017	102.817
4.875	100.882	100.882	100.682	4.125	104.304	104.304	103.959	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.435	103.435	103.235
4.990	101.125	101.125	100.925	4.250	104.442	104.442	104.242	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	103.640	103.640	103.440
5.000	101.225	101.225	101.025	4.375	104.650	104.650	104.450	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	103.861	103.861	103.661
5.125	101.473	101.473	101.273	4.500	104.827	104.827	104.627	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.018	104.018	103.818
5.250	101.575	101.575	101.375	4.625	104.963	104.963	104.763	5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A
5.375	N/A	N/A	N/A	4.750	105.156	105.156	104.956	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
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	103.903	103.903	103.703	2.750	104.153	104.153	103.953	2.750	101.940	101.940	101.740	2.750	103.940	103.940	103.740	2.750	104.190	104.190	103.990
2.875	102.388	102.388	102.188	2.875	102.388	102.388	102.188	2.875	102.300	102.300	102.100	2.875	102.425	102.425	102.225	2.875	102.425	102.425	102.225
2.990	102.572	102.572	102.372	2.990	102.572	102.572	102.372	2.990	102.484	102.484	102.284	2.990	102.609	102.609	102.409	2.990	102.609	102.609	102.409
3.000	102.672	102.672	102.472	3.000	102.672	102.672	102.472	3.000	102.584	102.584	102.384	3.000	102.709	102.709	102.509	3.000	102.709	102.709	102.509
3.125	102.303	102.303	102.103	3.125	102.303	102.303	102.103	3.125	101.715	101.715	101.515	3.125	101.840	101.840	101.640	3.125	101.840	101.840	101.640
3.250	102.544	102.544	102.344	3.250	102.544	102.544	102.344	3.250	101.956	101.956	101.756	3.250	102.081	102.081	101.881	3.250	102.081	102.081	101.881
3.375	102.840	102.840	102.640	3.375	102.840	102.840	102.640	3.375	102.252	102.252	102.052	3.375	102.377	102.377	102.177	3.375	102.377	102.377	102.177
3.500	103.050	103.050	102.850	3.500	103.050	103.050	102.850	3.500	102.462	102.462	102.262	3.500	102.587	102.587	102.387	3.500	102.587	102.587	102.387
3.625	102.360	102.360	102.160	3.625	102.360	102.360	102.160	3.625	101.335	101.335	101.135	3.625	101.460	101.460	101.260	3.625	101.460	101.460	101.260
3.750	102.671	102.671	102.471	3.750	102.671	102.671	102.471	3.750	101.646	101.646	101.446	3.750	101.771	101.771	101.571	3.750	101.771	101.771	101.571
3.875	102.820	102.820	102.620	3.875	102.820	102.820	102.620	3.875	101.795	101.795	101.595	3.875	101.920	101.920	101.720	3.875	101.920	101.920	101.720
3.990	103.042	103.042	102.842	3.990	103.042	103.042	102.842	3.990	102.017	102.017	101.817	3.990	102.142	102.142	101.942	3.990	102.142	102.142	101.942
4.000	103.142	103.142	102.942	4.000	103.142	103.142	102.942	4.000	102.117	102.117	101.917	4.000	102.242	102.242					



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.:

2/11/2021

45 Day Lock Exp.:

2/26/2021

60 Day Lock Exp.:

3/15/2021

W. Rate Sheet Dated: 1/12/2021

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	99.859	99.859	99.659	2.750	100.212	100.212	99.940	2.750	101.903	101.903	101.703	2.500	98.022	98.022	97.775	2.750	100.640	100.640	100.440
2.875	100.597	100.597	100.397	2.875	100.881	100.881	100.613	2.875	102.263	102.263	102.063	2.625	98.549	98.549	98.311	2.875	101.000	101.000	100.800
2.990	101.170	101.170	100.970	2.990	101.313	101.313	101.054	2.990	102.447	102.447	102.247	2.750	98.713	98.713	98.513	2.990	101.184	101.184	100.984
3.000	101.270	101.270	101.070	3.000	101.413	101.413	101.154	3.000	102.547	102.547	102.347	2.875	99.451	99.451	99.251	3.000	101.284	101.284	101.084
3.125	101.626	101.626	101.426	3.125	101.808	101.808	101.557	3.125	102.178	102.178	101.978	2.990	100.024	100.024	99.824	3.125	100.415	100.415	100.215
3.250	101.832	101.832	101.632	3.250	102.017	102.017	101.759	3.250	102.419	102.419	102.219	3.000	100.124	100.124	99.924	3.250	100.656	100.656	100.456
3.375	102.428	102.428	102.228	3.375	102.568	102.568	102.320	3.375	102.715	102.715	102.515	3.125	100.480	100.480	100.280	3.375	100.952	100.952	100.752
3.500	102.856	102.856	102.656	3.500	102.971	102.971	102.730	3.500	102.925	102.925	102.725	3.250	99.957	99.957	99.757	3.500	101.162	101.162	100.962
3.625	103.135	103.135	102.935	3.625	103.264	103.264	103.025	3.625	102.235	102.235	102.035	3.375	100.553	100.553	100.353	3.625	100.035	100.035	99.835
3.750	102.577	102.577	102.359	3.750	103.296	103.296	102.929	3.750	102.546	102.546	102.346	3.500	100.981	100.981	100.781	3.750	100.346	100.346	100.146
3.875	102.962	102.962	102.752	3.875	103.753	103.753	103.393	3.875	102.695	102.695	102.495	3.625	101.260	101.260	101.060	3.875	100.495	100.495	100.295
3.990	103.160	103.160	102.953	3.990	104.030	104.030	103.678	3.990	102.917	102.917	102.717	3.750	100.220	100.220	100.020	3.990	100.717	100.717	100.517
4.000	103.260	103.260	103.053	4.000	104.130	104.130	103.778	4.000	103.017	103.017	102.817	3.875	100.605	100.605	100.395	4.000	100.817	100.817	100.617
4.125	103.432	103.432	103.228	4.125	104.304	104.304	103.959	4.125	103.435	103.435	103.235	3.990	100.803	100.803	100.596	4.125	99.203	99.203	99.003
4.250	103.450	103.450	103.250	4.250	104.442	104.442	104.242	4.250	103.640	103.640	103.440	4.000	100.903	100.903	100.696	4.250	100.533	100.533	100.333
4.375	103.711	103.711	103.511	4.375	104.650	104.650	104.450	4.375	103.861	103.861	103.661	4.125	101.075	101.075	100.871	4.375	103.495	103.495	103.295
4.500	103.941	103.941	103.741	4.500	104.827	104.827	104.627	4.500	104.018	104.018	103.818	4.250	100.657	100.657	100.457	4.500	103.652	103.652	103.452
4.625	104.046	104.046	103.846	4.625	104.963	104.963	104.763	4.625	N/A	N/A	N/A	4.375	100.918	100.918	100.718	4.625	N/A	N/A	#N/A
4.750	104.122	104.122	103.922	4.750	105.156	105.156	104.956	4.750	N/A	N/A	N/A	4.500	101.148	101.148	100.948	4.750	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%	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.:

2/11/2021

45 Day Lock Exp.:

2/26/2021

60 Day Lock Exp.:

3/15/2021

W. Rate Sheet Dated: 1/12/2021

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 [†]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)