

W. Rate Sheet Dated: 1/18/2021

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	100.367	100.367	99.992	2.250	99.691	99.691	99.316	2.250	99.207	99.207	98.907	3.125	96.131	96.131	95.831
2.375	100.370	100.370	99.995	2.375	99.694	99.694	99.319	2.500	99.213	99.213	98.913	3.250	97.627	97.627	97.327
2.500	100.374	100.374	99.999	2.500	99.697	99.697	99.322	2.625	99.216	99.216	98.916	3.375	97.629	97.629	97.329
2.625	100.378	100.378	100.003	2.625	99.700	99.700	99.325	2.750	99.547	99.547	99.247	3.500	97.630	97.630	97.330
2.750	101.632	101.632	101.241	2.750	100.456	100.456	100.065	2.875	99.549	99.549	99.249	3.625	97.631	97.631	97.331
2.875	101.636	101.636	101.245	2.875	100.459	100.459	100.068	3.000	99.552	99.552	99.252	Margin = 2.250		Index = 0.100	
3.000	101.639	101.639	101.248	3.000	100.462	100.462	100.071	3.125	99.554	99.554	99.254	30 Year OTC			
3.125	101.642	101.642	101.252	3.125	100.464	100.464	100.073	3.250	101.581	101.581	101.281	Rate	30 Day	45 Day	60 Day
3.250	101.600	101.600	101.300	3.250	100.174	100.174	99.874	3.375	101.629	101.629	101.329	4.000	101.753	101.753	101.253
3.375	101.604	101.604	101.304	3.375	100.236	100.236	99.936	3.500	101.631	101.631	101.331	4.125	101.795	101.795	101.295
3.500	101.607	101.607	101.307	3.500	100.238	100.238	99.938	3.625	101.696	101.696	101.396	4.375	102.777	102.777	102.277
3.625	101.609	101.609	101.309	3.625	100.318	100.318	100.018	3.750	102.925	102.925	102.625	4.500	102.780	102.780	102.280
3.750	102.700	102.700	102.400	3.750	102.062	102.062	101.762	3.875	102.913	102.913	102.613	4.625	102.781	102.781	102.281
3.875	102.625	102.625	102.325	3.875	102.050	102.050	101.750	4.000	102.915	102.915	102.615	4.875	103.045	103.045	102.545
4.000	102.628	102.628	102.328	4.000	102.052	102.052	101.752	4.125	102.916	102.916	102.616	5.000	103.047	103.047	102.547
4.125	102.670	102.670	102.370	4.125	102.054	102.054	101.754	4.250	102.786	102.786	102.486	5.125	103.049	103.049	102.549
4.250	103.764	103.764	103.564	4.250	103.048	103.048	102.848	4.375	102.774	102.774	102.474	5.500	104.392	104.392	103.892
4.375	103.652	103.652	103.452	4.375	103.036	103.036	102.836	4.500	102.776	102.776	102.476	5.625	104.394	104.394	103.894
6.250	106.000	106.000	105.800	6.250	105.382	105.382	105.182	4.625	102.777	102.777	102.477	6.250	105.123	105.123	104.623

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	102.225	102.125	102.125	101.750	2.250	102.125	102.025	102.025	101.650	2.250	101.647	101.547	101.547	101.247
2.375	102.229	102.129	102.129	101.754	2.375	102.128	102.028	102.028	101.653	2.375	101.650	101.550	101.550	101.250
2.500	102.229	102.129	102.129	101.754	2.500	102.128	102.028	102.028	101.653	2.500	101.650	101.550	101.550	101.250
2.625	102.229	102.129	102.129	101.754	2.625	102.128	102.028	102.028	101.653	2.625	101.650	101.550	101.550	101.250
2.750	103.741	103.641	103.641	103.250	2.750	103.641	103.541	103.541	103.150	2.750	101.978	101.878	101.878	101.578
2.875	103.744	103.644	103.644	103.254	2.875	103.644	103.544	103.544	103.153	2.875	101.989	101.889	101.889	101.589
3.000	103.744	103.644	103.644	103.253	3.000	103.643	103.543	103.543	103.153	3.000	101.989	101.889	101.889	101.589
3.125	103.744	103.644	103.644	103.253	3.125	103.643	103.543	103.543	103.152	3.125	101.989	101.889	101.889	101.589
3.250	103.449	103.349	103.349	103.049	3.250	103.351	103.251	103.251	102.951	3.250	104.014	103.914	103.914	103.614
3.375	103.463	103.363	103.363	103.063	3.375	103.421	103.321	103.321	103.021	3.375	104.069	103.969	103.969	103.669
3.500	103.463	103.363	103.363	103.063	3.500	103.362	103.262	103.262	102.962	3.500	104.024	103.924	103.924	103.624
3.625	103.462	103.362	103.362	103.062	3.625	103.439	103.339	103.339	103.039	3.625	104.087	103.987	103.987	103.687
3.750	104.450	104.350	104.350	104.050	3.750	104.353	104.253	104.253	103.953	3.750	105.251	105.151	105.151	104.851

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	99.003	99.003	98.503	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.045	99.045	98.545	4.750	101.000	101.000	100.500
3.875	100.994	100.994	100.494	6.250	103.750	103.750	103.500	4.375	100.027	100.027	99.527	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.991	100.991	100.491					4.500	100.030	100.030	99.530	Rate	30 Day	45 Day	60 Day
4.125	100.948	100.948	100.448					4.625	100.031	100.031	99.531	6.250	102.750	102.750	102.250
4.250	101.955	101.955	101.455					4.875	100.295	100.295	99.795	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.966	101.966	101.466					5.000	100.297	100.297	99.797				
4.500	101.964	101.964	101.464					5.125	100.299	100.299	99.799				
4.625	101.962	101.962	101.462					5.500	101.642	101.642	101.142				
4.750	102.250	102.250	101.750					5.625	101.644	101.644	101.144				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.373	102.373	101.873				

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

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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/17/2021

45 Day Lock Exp.:

3/4/2021

60 Day Lock Exp.:

3/19/2021

W. Rate Sheet Dated: 1/18/2021

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
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.804	95.804	95.504
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	97.377	97.377	97.077
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	97.379	97.379	97.079
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.639	98.639	98.339	3.500	97.380	97.380	97.080
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.642	98.642	98.342	3.625	97.381	97.381	97.081
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.644	98.644	98.344	Margin = 2.250		Index = .100	
3.000	N/A	N/A	N/A	3.000	99.554	99.554	99.164	3.125	98.646	98.646	98.346	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	99.556	99.556	99.166	3.250	101.174	101.174	100.874	Rate	30 Day	45 Day	60 Day
3.250	100.763	100.763	100.463	3.250	99.767	99.767	99.467	3.375	101.221	101.221	100.921	3.250	98.888	98.888	98.388
3.375	100.766	100.766	100.466	3.375	99.828	99.828	99.528	3.500	101.223	101.223	100.923	3.375	98.891	98.891	98.391
3.500	100.769	100.769	100.469	3.500	99.831	99.831	99.531	3.625	101.288	101.288	100.988	3.500	98.894	98.894	98.394
3.625	100.772	100.772	100.472	3.625	99.910	99.910	99.610	3.750	100.955	100.955	100.655	3.625	98.897	98.897	98.397
3.750	100.300	100.300	100.000	3.750	100.092	100.092	99.792	3.875	N/A	N/A	N/A	3.750	99.325	99.325	98.825
3.875	100.225	100.225	99.925	3.875	100.080	100.080	99.780	4.000	N/A	N/A	N/A	3.875	99.350	99.350	98.850
4.000	100.228	100.228	99.928	4.000	100.082	100.082	99.782	4.125	N/A	N/A	N/A	4.000	99.353	99.353	98.853
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	99.395	99.395	98.895
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	100.264	100.264	99.764
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	102.053	101.953	101.953	101.563	2.750	101.953	101.853	101.853	101.463	2.750	99.197	99.097	99.097	98.797
2.875	102.057	101.957	101.957	101.566	2.875	101.956	101.856	101.856	101.465	2.875	99.208	99.108	99.108	98.808
3.000	102.056	101.956	101.956	101.566	3.000	101.956	101.856	101.856	101.465	3.000	99.208	99.108	99.108	98.808
3.125	102.056	101.956	101.956	101.566	3.125	101.955	101.855	101.855	101.465	3.125	99.207	99.107	99.107	98.807
3.250	102.261	102.161	102.161	101.861	3.250	102.163	102.063	102.063	101.763	3.250	100.889	100.789	100.789	100.489
3.375	102.275	102.175	102.175	101.875	3.375	102.234	102.134	102.134	101.834	3.375	100.944	100.844	100.844	100.544
3.500	102.275	102.175	102.175	101.875	3.500	102.174	102.074	102.074	101.774	3.500	100.899	100.799	100.799	100.499
3.625	102.274	102.174	102.174	101.874	3.625	102.251	102.151	102.151	101.851	3.625	100.962	100.862	100.862	100.562
3.750	101.700	101.600	101.600	101.300	3.750	101.603	101.503	101.503	101.203	3.750	102.126	102.026	102.026	101.726

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				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only								30 yr DPA "3.5% DPA ; Lender Paid Only"			
								Rate	30 Day	45 Day	60 Day				
								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.:

2/17/2021

45 Day Lock Exp.:

3/4/2021

60 Day Lock Exp.:

3/19/2021

W. Rate Sheet Dated: 1/18/2021

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	
2.000	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	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

20 Yr. 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	
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	

15 Yr. 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	
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	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
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	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
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	

15 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	

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	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A

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	0.000
\$125,001 - \$175,000	0.000
\$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 <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@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/17/2021

45 Day Lock Exp.:

3/4/2021

60 Day Lock Exp.:

3/19/2021

W. Rate Sheet Dated: 1/18/2021

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	100.231	100.231	100.031	3.375	102.108	102.108	101.908	3.375	102.108	102.108	101.908	2.500	99.840	99.840	99.640	3.375	101.639	101.639	101.439
2.875	100.952	100.952	100.752	3.500	102.501	102.501	102.301	3.500	102.501	102.501	102.301	2.625	100.343	100.343	100.143	3.500	102.032	102.032	101.832
2.990	101.488	101.488	101.288	3.625	102.756	102.756	102.556	3.625	102.756	102.756	102.556	2.750	100.830	100.830	100.630	3.625	102.287	102.287	102.087
3.000	101.588	101.588	101.388	3.750	102.037	102.037	101.837	3.750	102.037	102.037	101.837	2.875	101.551	101.551	101.351	3.750	100.777	100.777	100.577
3.125	101.939	101.939	101.739	3.875	102.432	102.432	102.232	3.875	102.432	102.432	102.232	2.990	102.087	102.087	101.887	3.875	101.172	101.172	100.972
3.250	102.283	102.283	102.083	3.990	102.757	102.757	102.557	3.990	102.757	102.757	102.557	3.000	102.187	102.187	101.987	3.990	101.497	101.497	101.297
3.375	102.858	102.858	102.658	4.000	102.857	102.857	102.657	4.000	102.857	102.857	102.657	3.125	102.538	102.538	102.338	4.000	101.597	101.597	101.397
3.500	103.251	103.251	103.051	4.125	103.048	103.048	102.848	4.125	103.048	103.048	102.848	3.250	101.814	101.814	101.614	4.125	101.788	101.788	101.588
3.625	103.506	103.506	103.306	4.250	103.073	103.073	102.873	4.250	103.073	103.073	102.873	3.375	102.389	102.389	102.189	4.250	101.377	101.377	101.177
3.750	102.787	102.787	102.587	4.375	103.344	103.344	103.144	4.375	103.344	103.344	103.144	3.500	102.782	102.782	102.582	4.375	101.648	101.648	101.448
3.875	103.182	103.182	102.982	4.500	103.585	103.585	103.385	4.500	103.585	103.585	103.385	3.625	103.037	103.037	102.837	4.500	101.889	101.889	101.689
3.990	103.382	103.382	103.182	4.625	103.713	103.713	103.513	4.625	103.713	103.713	103.513	3.750	101.527	101.527	101.327	4.625	102.017	102.017	101.817
4.000	103.482	103.482	103.282	4.750	103.734	103.734	103.534	4.750	103.734	103.734	103.534	3.875	101.922	101.922	101.722	4.750	100.884	100.884	100.679
4.125	103.673	103.673	103.473	4.875	103.983	103.983	103.783	4.875	103.983	103.983	103.783	3.990	102.122	102.122	101.922	4.875	101.133	101.133	100.933
4.250	103.698	103.698	103.498	4.990	104.242	104.242	104.042	4.990	104.242	104.242	104.042	4.000	102.222	102.222	102.022	4.990	101.392	101.392	101.192
4.375	103.969	103.969	103.769	5.000	104.342	104.342	104.142	5.000	104.342	104.342	104.142	4.125	102.413	102.413	102.213	5.000	100.492	100.492	100.292
4.500	104.210	104.210	104.010	5.125	104.605	104.605	104.405	5.125	104.605	104.605	104.405	4.250	102.002	102.002	101.802	5.125	101.755	101.755	101.555
4.625	104.338	104.338	104.138	5.250	104.707	104.707	104.507	5.250	104.707	104.707	104.507	4.375	102.273	102.273	102.073	5.250	101.732	101.732	101.532
4.750	104.359	104.359	104.145	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.514	102.514	102.314	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	101.639	101.639	101.439	2.750	100.700	100.700	100.500	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.087	102.087	101.887
3.500	102.032	102.032	101.832	2.875	101.349	101.349	101.149	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.442	102.442	102.242
3.625	102.287	102.287	102.087	2.990	101.745	101.745	101.545	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.618	102.618	102.418
3.750	100.777	100.777	100.577	3.000	101.845	101.845	101.645	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.718	102.718	102.518
3.875	101.172	101.172	100.972	3.125	102.219	102.219	102.019	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.488	102.488	102.288
3.990	101.497	101.497	101.297	3.250	102.466	102.466	102.266	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.724	102.724	102.524
4.000	101.597	101.597	101.397	3.375	103.002	103.002	102.802	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	103.025	103.025	102.825
4.125	101.788	101.788	101.588	3.500	103.397	103.397	103.197	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.205	103.205	103.005
4.250	101.377	101.377	101.177	3.625	103.700	103.700	103.500	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	102.785	102.785	102.585
4.375	101.648	101.648	101.448	3.750	103.545	103.545	103.345	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.083	103.083	102.883
4.500	101.889	101.889	101.689	3.875	103.990	103.990	103.790	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.221	103.221	103.021
4.625	102.017	102.017	101.817	3.990	104.239	104.239	104.039	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.424	103.424	103.224
4.750	100.884	100.884	100.670	4.000	104.339	104.339	104.139	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.524	103.524	103.324
4.875	101.133	101.133	100.933	4.125	104.503	104.503	104.303	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.602	103.602	103.402
4.990	101.392	101.392	101.192	4.250	104.740	104.740	104.540	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	103.795	103.795	103.595
5.000	101.492	101.492	101.292	4.375	104.937	104.937	104.737	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.008	104.008	103.808
5.125	101.755	101.755	101.555	4.500	105.107	105.107	104.907	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.162	104.162	103.962
5.250	101.732	101.732	101.532	4.625	105.239	105.239	105.039	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	105.429	105.429	105.229	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	104.087	104.087	103.887	2.750	104.337	104.337	104.137	2.750	102.030	102.030	101.830	2.750	104.030	104.030	103.830	2.750	104.280	104.280	104.080
2.875	102.567	102.567	102.367	2.875	102.567	102.567	102.367	2.875	102.385	102.385	102.185	2.875	102.510	102.510	102.310	2.875	102.510	102.510	102.310
2.990	102.743	102.743	102.543	2.990	102.743	102.743	102.543	2.990	102.561	102.561	102.361	2.990	102.686	102.686	102.486	2.990	102.686	102.686	102.486
3.000	102.843	102.843	102.643	3.000	102.843	102.843	102.643	3.000	102.661	102.661	102.461	3.000	102.786	102.786	102.586	3.000	102.786	102.786	102.586
3.125	102.613	102.613	102.413	3.125	102.613	102.613	102.413	3.125	102.963	102.963	102.763	3.125	102.088	102.088	101.888	3.125	102.088	102.088	101.888
3.250	102.849	102.849	102.649	3.250	102.849	102.849	102.649	3.250	102.199	102.199	101.999	3.250	102.324	102.324	102.124	3.250	102.324	102.324	102.124
3.375	103.150	103.150	102.950	3.375	103.150	103.150	102.950	3.375	102.500	102.500	102.300	3.375	102.625	102.625	102.425	3.375	102.625	102.625	102.425
3.500	103.330	103.330	103.130	3.500	103.330	103.330	103.130	3.500	102.680	102.680	102.480	3.500	102.805	102.805	102.605	3.500	102.805	102.805	102.605
3.625	102.910	102.910	102.710	3.625	102.910	102.910	102.710	3.625	101.822	101.822	101.622	3.625	101.947	101.947	101.747	3.625	101.947	101.947	101.747
3.750	103.208	103.208	103.008	3.750	103.208	103.208	103.008	3.750	102.120	102.120	101.920	3.750	102.245	102.245	102.045	3.750	102.245	102.245	102.045
3.875	103.346	103.346	103.146	3.875	103.346	103.346	103.146	3.875	102.258	102.258	102.058	3.875	102.383	102.383	102.183	3.875	102.383	102.383	102.183
3.990	103.549	103.549	103.349	3.990	103.549	103.549	103.349	3.990	102.461	102.461	102.261	3.990	102.586	102.586	102.386	3.990	102.586	102.586	102.386
4.000	103.649	103.649	103.449	4.000	103.649	103.649	103.449	4.000	102.561	102.561	102.361	4.000	102.686	102.686	102.486	4.000	102.686	102.686	102.486
4.125	103.727	103.727	103.527	4.125	103.727	103.727	103.527	4.125	104.470	104.470	104.270	4.125	104.595	104.594					



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/17/2021

45 Day Lock Exp.:

3/4/2021

60 Day Lock Exp.:

3/19/2021

W. Rate Sheet Dated: 1/18/2021

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	100.231	100.231	100.031	2.750	100.700	100.700	100.500	2.750	102.087	102.087	101.887	2.500	98.490	98.490	98.290	2.750	100.730	100.730	100.530
2.875	100.952	100.952	100.752	2.875	101.349	101.349	101.149	2.875	102.442	102.442	102.242	2.625	98.993	98.993	98.793	2.875	101.085	101.085	100.885
2.990	101.488	101.488	101.288	2.990	101.745	101.745	101.545	2.990	102.618	102.618	102.418	2.750	99.480	99.480	99.280	2.990	101.261	101.261	101.061
3.000	101.588	101.588	101.388	3.000	101.845	101.845	101.645	3.000	102.718	102.718	102.518	2.875	100.201	100.201	100.001	3.000	101.361	101.361	101.161
3.125	101.939	101.939	101.739	3.125	102.219	102.219	102.019	3.125	102.488	102.488	102.288	2.990	100.737	100.737	100.537	3.125	100.663	100.663	100.463
3.250	102.283	102.283	102.083	3.250	102.466	102.466	102.266	3.250	102.724	102.724	102.524	3.000	100.837	100.837	100.637	3.250	100.899	100.899	100.699
3.375	102.858	102.858	102.658	3.375	103.002	103.002	102.802	3.375	103.025	103.025	102.825	3.125	101.188	101.188	100.988	3.375	101.200	101.200	101.000
3.500	103.251	103.251	103.051	3.500	103.397	103.397	103.197	3.500	103.205	103.205	103.005	3.250	100.464	100.464	100.264	3.500	101.380	101.380	101.180
3.625	103.506	103.506	103.306	3.625	103.700	103.700	103.500	3.625	103.785	103.785	103.585	3.375	101.039	101.039	100.839	3.625	100.522	100.522	100.322
3.750	102.787	102.787	102.587	3.750	103.545	103.545	103.345	3.750	103.083	103.083	102.883	3.500	101.432	101.432	101.232	3.750	100.820	100.820	100.620
3.875	103.182	103.182	102.982	3.875	103.990	103.990	103.790	3.875	103.221	103.221	103.021	3.625	101.687	101.687	101.487	3.875	100.958	100.958	100.758
3.990	103.382	103.382	103.182	3.990	104.239	104.239	104.039	3.990	103.424	103.424	103.224	3.750	100.177	100.177	99.977	3.990	101.161	101.161	100.961
4.000	103.482	103.482	103.282	4.000	104.339	104.339	104.139	4.000	103.524	103.524	103.324	3.875	100.572	100.572	100.372	4.000	101.261	101.261	101.061
4.125	103.673	103.673	103.473	4.125	104.503	104.503	104.303	4.125	103.602	103.602	103.402	3.990	100.772	100.772	100.572	4.125	103.170	103.170	102.970
4.250	103.698	103.698	103.498	4.250	104.740	104.740	104.540	4.250	103.795	103.795	103.595	4.000	100.872	100.872	100.672	4.250	103.363	103.363	103.163
4.375	103.969	103.969	103.769	4.375	104.937	104.937	104.737	4.375	104.008	104.008	103.808	4.125	101.063	101.063	100.863	4.375	103.576	103.576	103.376
4.500	104.210	104.210	104.010	4.500	105.107	105.107	104.907	4.500	104.162	104.162	103.962	4.250	100.652	100.652	100.452	4.500	103.730	103.730	103.530
4.625	104.338	104.338	104.138	4.625	105.239	105.239	105.039	4.625	N/A	N/A	N/A	4.375	100.923	100.923	100.723	4.625	N/A	N/A	#N/A
4.750	104.359	104.359	104.159	4.750	105.429	105.429	105.229	4.750	N/A	N/A	N/A	4.500	101.164	101.164	100.964	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	0.000
\$125,001 - \$175,000	0.000
\$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.:

2/17/2021

45 Day Lock Exp.:

3/4/2021

60 Day Lock Exp.:

3/19/2021

W. Rate Sheet Dated: 1/18/2021

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)