

W. Rate Sheet Dated: 1/21/2021

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	100.210	100.210	99.820	2.250	99.535	99.535	99.144	2.250	99.219	99.219	98.919	3.125	96.131	96.131	95.831
2.375	100.214	100.214	99.823	2.375	99.538	99.538	99.147	2.500	99.225	99.225	98.925	3.250	97.627	97.627	97.327
2.500	100.218	100.218	99.827	2.500	99.541	99.541	99.150	2.625	99.227	99.227	98.927	3.375	97.629	97.629	97.329
2.625	100.221	100.221	99.831	2.625	99.544	99.544	99.153	2.750	99.426	99.426	99.126	3.500	97.630	97.630	97.330
2.750	101.460	101.460	101.054	2.750	100.284	100.284	99.878	2.875	99.428	99.428	99.128	3.625	97.631	97.631	97.331
2.875	101.464	101.464	101.057	2.875	100.287	100.287	99.881	3.000	99.431	99.431	99.131	Margin = 2.250		Index = 0.110	
3.000	101.467	101.467	101.061	3.000	100.290	100.290	99.884	3.125	99.433	99.433	99.133	30 Year OTC			
3.125	101.470	101.470	101.064	3.125	100.292	100.292	99.886	3.250	101.503	101.503	101.203	Rate	30 Day	45 Day	60 Day
3.250	101.507	101.507	101.207	3.250	100.080	100.080	99.780	3.375	101.551	101.551	101.251	4.000	101.768	101.768	101.268
3.375	101.510	101.510	101.210	3.375	100.142	100.142	99.842	3.500	101.553	101.553	101.253	4.125	101.811	101.811	101.311
3.500	101.513	101.513	101.213	3.500	100.145	100.145	99.845	3.625	101.618	101.618	101.318	4.375	102.824	102.824	102.324
3.625	101.516	101.516	101.216	3.625	100.224	100.224	99.924	3.750	102.737	102.737	102.437	4.500	102.826	102.826	102.326
3.750	102.715	102.715	102.415	3.750	102.077	102.077	101.777	3.875	102.726	102.726	102.426	4.625	102.828	102.828	102.328
3.875	102.641	102.641	102.341	3.875	102.066	102.066	101.766	4.000	102.727	102.727	102.427	4.875	103.466	103.466	102.966
4.000	102.643	102.643	102.343	4.000	102.068	102.068	101.768	4.125	102.729	102.729	102.429	5.000	103.469	103.469	102.969
4.125	102.686	102.686	102.386	4.125	102.069	102.069	101.769	4.250	102.809	102.809	102.509	5.125	103.470	103.470	102.970
4.250	103.810	103.810	103.610	4.250	103.095	103.095	102.895	4.375	102.798	102.798	102.498	5.500	104.330	104.330	103.830
4.375	103.699	103.699	103.499	4.375	103.083	103.083	102.883	4.500	102.799	102.799	102.499	5.625	104.331	104.331	103.831
6.250	106.000	106.000	105.800	6.250	105.351	105.351	105.151	4.625	102.801	102.801	102.501	6.250	105.092	105.092	104.592

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	102.069	101.969	101.969	101.578	2.250	101.969	101.869	101.869	101.478	2.250	101.659	101.559	101.559	101.259
2.375	102.072	101.972	101.972	101.582	2.375	101.972	101.872	101.872	101.481	2.375	101.661	101.561	101.561	101.261
2.500	102.072	101.972	101.972	101.582	2.500	101.972	101.872	101.872	101.481	2.500	101.661	101.561	101.561	101.261
2.625	102.072	101.972	101.972	101.582	2.625	101.972	101.872	101.872	101.481	2.625	101.661	101.561	101.561	101.261
2.750	103.569	103.469	103.469	103.063	2.750	103.469	103.369	103.369	102.963	2.750	101.857	101.757	101.757	101.457
2.875	103.572	103.472	103.472	103.066	2.875	103.472	103.372	103.372	102.965	2.875	101.868	101.768	101.768	101.468
3.000	103.572	103.472	103.472	103.066	3.000	103.472	103.372	103.372	102.965	3.000	101.868	101.768	101.768	101.468
3.125	103.572	103.472	103.472	103.066	3.125	103.471	103.371	103.371	102.965	3.125	101.867	101.767	101.767	101.467
3.250	103.355	103.255	103.255	102.955	3.250	103.257	103.157	103.157	102.857	3.250	103.936	103.836	103.836	103.536
3.375	103.369	103.269	103.269	102.969	3.375	103.327	103.227	103.227	102.927	3.375	103.991	103.891	103.891	103.591
3.500	103.369	103.269	103.269	102.969	3.500	103.268	103.168	103.168	102.868	3.500	103.946	103.846	103.846	103.546
3.625	103.368	103.268	103.268	102.968	3.625	103.345	103.245	103.245	102.945	3.625	104.009	103.909	103.909	103.609
3.750	104.465	104.365	104.365	104.065	3.750	104.369	104.269	104.269	103.969	3.750	105.063	104.963	104.963	104.663

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

[illegible]

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	99.018	99.018	98.518	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.061	99.061	98.561	4.750	101.000	101.000	100.500
3.875	101.009	101.009	100.509	6.250	103.750	103.750	103.500	4.375	100.074	100.074	99.574	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	101.007	101.007	100.507					4.500	100.076	100.076	99.576	Rate	30 Day	45 Day	60 Day
4.125	100.964	100.964	100.464					4.625	100.078	100.078	99.578	6.250	102.750	102.750	102.250
4.250	102.002	102.002	101.502					4.875	100.716	100.716	100.216	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	102.013	102.013	101.513					5.000	100.719	100.719	100.219				
4.500	102.011	102.011	101.511					5.125	100.720	100.720	100.220				
4.625	102.009	102.009	101.509					5.500	101.580	101.580	101.080				
4.750	102.672	102.672	102.172					5.625	101.581	101.581	101.081				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.342	102.342	101.842				

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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/22/2021

45 Day Lock Exp.:

3/8/2021

60 Day Lock Exp.:

3/22/2021

W. Rate Sheet Dated: 1/21/2021

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	95.741	95.741	95.441
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	98.456	98.456	98.156	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	98.458	98.458	98.158	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	98.461	98.461	98.161	Margin = 2.250		Index = .110	
3.000	N/A	N/A	N/A	3.000	99.320	99.320	98.914	3.125	98.463	98.463	98.163	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	99.322	99.322	98.916	3.250	101.096	101.096	100.796	Rate	30 Day	45 Day	60 Day
3.250	100.669	100.669	100.369	3.250	99.673	99.673	99.373	3.375	101.143	101.143	100.843	3.250	98.794	98.794	98.294
3.375	100.672	100.672	100.372	3.375	99.735	99.735	99.435	3.500	101.145	101.145	100.845	3.375	98.797	98.797	98.297
3.500	100.676	100.676	100.376	3.500	99.737	99.737	99.437	3.625	101.210	101.210	100.910	3.500	98.801	98.801	98.301
3.625	100.678	100.678	100.378	3.625	99.816	99.816	99.516	3.750	100.642	100.642	100.342	3.625	98.803	98.803	98.303
3.750	100.190	100.190	99.890	3.750	99.982	99.982	99.682	3.875	N/A	N/A	N/A	3.750	99.215	99.215	98.715
3.875	100.116	100.116	99.816	3.875	99.971	99.971	99.671	4.000	N/A	N/A	N/A	3.875	99.241	99.241	98.741
4.000	100.118	100.118	99.818	4.000	99.973	99.973	99.673	4.125	N/A	N/A	N/A	4.000	99.243	99.243	98.743
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	99.286	99.286	98.786
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	100.248	100.248	99.748
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	101.819	101.719	101.719	101.313	2.750	101.719	101.619	101.619	101.213	2.750	99.076	98.976	98.976	98.676
2.875	101.822	101.722	101.722	101.316	2.875	101.722	101.622	101.622	101.215	2.875	99.087	98.987	98.987	98.687
3.000	101.822	101.722	101.722	101.316	3.000	101.722	101.622	101.622	101.215	3.000	99.087	98.987	98.987	98.687
3.125	101.822	101.722	101.722	101.316	3.125	101.721	101.621	101.621	101.215	3.125	99.086	98.986	98.986	98.686
3.250	102.167	102.067	102.067	101.767	3.250	102.070	101.970	101.970	101.670	3.250	100.811	100.711	100.711	100.411
3.375	102.181	102.081	102.081	101.781	3.375	102.140	102.040	102.040	101.740	3.375	100.866	100.766	100.766	100.466
3.500	102.181	102.081	102.081	101.781	3.500	102.081	101.981	101.981	101.681	3.500	100.821	100.721	100.721	100.421
3.625	102.181	102.081	102.081	101.781	3.625	102.157	102.057	102.057	101.757	3.625	100.884	100.784	100.784	100.484
3.750	101.590	101.490	101.490	101.190	3.750	101.494	101.394	101.394	101.094	3.750	101.938	101.838	101.838	101.538

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.:

2/22/2021

45 Day Lock Exp.:

3/8/2021

60 Day Lock Exp.:

3/22/2021

W. Rate Sheet Dated: 1/21/2021

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.:

2/22/2021

45 Day Lock Exp.:

3/8/2021

60 Day Lock Exp.:

3/22/2021

W. Rate Sheet Dated: 1/21/2021

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	100.243	100.243	100.043	3.375	102.183	102.183	101.983	3.375	102.183	102.183	101.983	2.500	99.806	99.806	99.606	3.375	101.670	101.670	101.470
2.875	100.953	100.953	100.753	3.500	102.579	102.579	102.379	3.500	102.579	102.579	102.379	2.625	100.371	100.371	100.171	3.500	102.066	102.066	101.866
2.990	101.485	101.485	101.285	3.625	102.836	102.836	102.636	3.625	102.836	102.836	102.636	2.750	100.725	100.725	100.525	3.625	102.323	102.323	102.123
3.000	101.585	101.585	101.385	3.750	101.923	101.923	101.723	3.750	101.923	101.923	101.723	2.875	101.435	101.435	101.235	3.750	100.605	100.605	100.405
3.125	101.945	101.945	101.745	3.875	102.318	102.318	102.118	3.875	102.318	102.318	102.118	2.990	101.967	101.967	101.767	3.875	101.000	101.000	100.800
3.250	102.358	102.358	102.158	3.990	102.640	102.640	102.440	3.990	102.640	102.640	102.440	3.000	102.067	102.067	101.867	3.990	101.322	101.322	101.122
3.375	102.933	102.933	102.733	4.000	102.740	102.740	102.540	4.000	102.740	102.740	102.540	3.125	102.427	102.427	102.227	4.000	101.422	101.422	101.222
3.500	103.329	103.329	103.129	4.125	102.931	102.931	102.731	4.125	102.931	102.931	102.731	3.250	101.845	101.845	101.645	4.125	101.613	101.613	101.413
3.625	103.586	103.586	103.386	4.250	103.009	103.009	102.809	4.250	103.009	103.009	102.809	3.375	102.420	102.420	102.220	4.250	101.315	101.315	101.115
3.750	102.673	102.673	102.473	4.375	103.278	103.278	103.078	4.375	103.278	103.278	103.078	3.500	102.816	102.816	102.616	4.375	101.584	101.584	101.384
3.875	103.068	103.068	102.868	4.500	103.516	103.516	103.316	4.500	103.516	103.516	103.316	3.625	103.073	103.073	102.873	4.500	101.822	101.822	101.622
3.990	103.265	103.265	103.065	4.625	103.644	103.644	103.444	4.625	103.644	103.644	103.444	3.750	101.355	101.355	101.155	4.625	101.950	101.950	101.750
4.000	103.365	103.365	103.165	4.750	103.638	103.638	103.438	4.750	103.638	103.638	103.438	3.875	101.750	101.750	101.550	4.750	100.788	100.788	100.588
4.125	103.556	103.556	103.356	4.875	103.886	103.886	103.686	4.875	103.886	103.886	103.686	3.990	101.947	101.947	101.747	4.875	101.036	101.036	100.836
4.250	103.634	103.634	103.434	4.990	104.145	104.145	103.945	4.990	104.145	104.145	103.945	4.000	102.047	102.047	101.847	4.990	101.295	101.295	101.095
4.375	103.903	103.903	103.703	5.000	104.245	104.245	104.045	5.000	104.245	104.245	104.045	4.125	102.238	102.238	102.038	5.000	101.395	101.395	101.195
4.500	104.141	104.141	103.941	5.125	104.506	104.506	104.306	5.125	104.506	104.506	104.306	4.250	101.940	101.940	101.740	5.125	101.656	101.656	101.456
4.625	104.269	104.269	104.069	5.250	104.679	104.679	104.479	5.250	104.679	104.679	104.479	4.375	102.209	102.209	102.009	5.250	101.704	101.704	101.504
4.750	104.263	104.263	104.063	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.447	102.447	102.247	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	101.670	101.670	101.470	2.750	100.707	100.707	100.507	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.065	102.065	101.865
3.500	102.066	102.066	101.866	2.875	101.353	101.353	101.153	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.420	102.420	102.220
3.625	102.323	102.323	102.123	2.990	101.750	101.750	101.550	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.596	102.596	102.396
3.750	100.605	100.605	100.405	3.000	101.850	101.850	101.650	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.696	102.696	102.496
3.875	101.000	101.000	100.800	3.125	102.230	102.230	102.030	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.428	102.428	102.195
3.990	101.322	101.322	101.122	3.250	102.545	102.545	102.345	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.664	102.664	102.433
4.000	101.422	101.422	101.222	3.375	103.078	103.078	102.878	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.962	102.962	102.735
4.125	101.613	101.613	101.413	3.500	103.471	103.471	103.271	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.142	103.142	102.913
4.250	101.315	101.315	101.115	3.625	103.777	103.777	103.577	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	102.740	102.740	102.540
4.375	101.584	101.584	101.384	3.750	103.426	103.426	103.226	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.037	103.037	102.837
4.500	101.822	101.822	101.622	3.875	103.870	103.870	103.670	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.179	103.179	102.979
4.625	101.950	101.950	101.750	3.990	104.118	104.118	103.918	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.380	103.380	103.180
4.750	100.788	100.788	100.588	4.000	104.218	104.218	104.018	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.480	103.480	103.280
4.875	101.036	101.036	100.836	4.125	104.382	104.382	104.182	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.526	103.526	103.326
4.990	101.295	101.295	101.095	4.250	104.648	104.648	104.448	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	103.719	103.719	103.519
5.000	101.395	101.395	101.195	4.375	104.845	104.845	104.645	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	103.926	103.926	103.726
5.125	101.656	101.656	101.456	4.500	105.014	105.014	104.814	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.079	104.079	103.879
5.250	101.704	101.704	101.504	4.625	105.145	105.145	104.945	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	105.322	105.322	105.122	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	104.065	104.065	103.865	2.750	104.315	104.315	104.115	2.750	102.102	102.102	101.902	2.750	104.102	104.102	103.902	2.750	104.352	104.352	104.152
2.875	102.545	102.545	102.345	2.875	102.545	102.545	102.345	2.875	102.457	102.457	102.257	2.875	102.582	102.582	102.382	2.875	102.582	102.582	102.382
2.990	102.721	102.721	102.521	2.990	102.721	102.721	102.521	2.990	102.633	102.633	102.433	2.990	102.758	102.758	102.558	2.990	102.758	102.758	102.558
3.000	102.821	102.821	102.621	3.000	102.821	102.821	102.621	3.000	102.733	102.733	102.533	3.000	102.858	102.858	102.658	3.000	102.858	102.858	102.658
3.125	102.553	102.553	102.353	3.125	102.553	102.553	102.353	3.125	101.965	101.965	101.765	3.125	102.090	102.090	101.890	3.125	102.090	102.090	101.890
3.250	102.789	102.789	102.589	3.250	102.789	102.789	102.589	3.250	102.201	102.201	102.001	3.250	102.326	102.326	102.126	3.250	102.326	102.326	102.126
3.375	103.087	103.087	102.887	3.375	103.087	103.087	102.887	3.375	102.499	102.499	102.299	3.375	102.624	102.624	102.424	3.375	102.624	102.624	102.424
3.500	103.267	103.267	103.067	3.500	103.267	103.267	103.067	3.500	102.679	102.679	102.479	3.500	102.804	102.804	102.604	3.500	102.804	102.804	102.604
3.625	102.865	102.865	102.665	3.625	102.865	102.865	102.665	3.625	101.840	101.840	101.640	3.625	101.965	101.965	101.765	3.625	101.965	101.965	101.765
3.750	103.162	103.162	102.962	3.750	103.162	103.162	102.962	3.750	102.137	102.137	101.937	3.750	102.262	102.262	102.062	3.750	102.2		



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.:

2/22/2021

45 Day Lock Exp.:

3/8/2021

60 Day Lock Exp.:

3/22/2021

W. Rate Sheet Dated: 1/21/2021

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	100.243	100.243	100.043	2.750	100.707	100.707	100.507	2.750	102.065	102.065	101.865	2.500	98.456	98.456	98.256	2.750	100.802	100.802	100.602
2.875	100.953	100.953	100.753	2.875	101.353	101.353	101.153	2.875	102.420	102.420	102.220	2.625	99.021	99.021	98.821	2.875	101.157	101.157	100.957
2.990	101.485	101.485	101.285	2.990	101.750	101.750	101.550	2.990	102.596	102.596	102.396	2.750	99.375	99.375	99.175	2.990	101.333	101.333	101.133
3.000	101.585	101.585	101.385	3.000	101.850	101.850	101.650	3.000	102.696	102.696	102.496	2.875	100.085	100.085	99.885	3.000	101.433	101.433	101.233
3.125	101.945	101.945	101.745	3.125	102.230	102.230	102.030	3.125	102.428	102.428	102.195	2.990	100.617	100.617	100.417	3.125	100.665	100.665	100.432
3.250	102.358	102.358	102.158	3.250	102.545	102.545	102.345	3.250	102.664	102.664	102.433	3.000	100.717	100.717	100.517	3.250	100.901	100.901	100.670
3.375	102.933	102.933	102.733	3.375	103.078	103.078	102.878	3.375	102.962	102.962	102.735	3.125	101.077	101.077	100.877	3.375	101.199	101.199	100.972
3.500	103.329	103.329	103.129	3.500	103.471	103.471	103.271	3.500	103.142	103.142	102.913	3.250	100.495	100.495	100.295	3.500	101.379	101.379	101.150
3.625	103.586	103.586	103.386	3.625	103.777	103.777	103.577	3.625	103.740	103.740	102.540	3.375	101.070	101.070	100.870	3.625	100.540	100.540	100.340
3.750	102.673	102.673	102.473	3.750	103.426	103.426	103.226	3.750	103.037	103.037	102.837	3.500	101.466	101.466	101.266	3.750	100.837	100.837	100.637
3.875	103.068	103.068	102.868	3.875	103.870	103.870	103.670	3.875	103.179	103.179	102.979	3.625	101.723	101.723	101.523	3.875	100.979	100.979	100.779
3.990	103.265	103.265	103.065	3.990	104.118	104.118	103.918	3.990	103.380	103.380	103.180	3.750	100.005	100.005	99.805	3.990	101.180	101.180	100.980
4.000	103.365	103.365	103.165	4.000	104.218	104.218	104.018	4.000	103.480	103.480	103.280	3.875	100.400	100.400	100.200	4.000	101.280	101.280	101.080
4.125	103.556	103.556	103.356	4.125	104.382	104.382	104.182	4.125	103.526	103.526	103.326	3.990	100.597	100.597	100.397	4.125	103.129	103.129	102.929
4.250	103.634	103.634	103.434	4.250	104.648	104.648	104.448	4.250	103.719	103.719	103.519	4.000	100.697	100.697	100.497	4.250	103.322	103.322	103.122
4.375	103.903	103.903	103.703	4.375	104.845	104.845	104.645	4.375	103.926	103.926	103.726	4.125	100.888	100.888	100.688	4.375	103.529	103.529	103.329
4.500	104.141	104.141	103.941	4.500	105.014	105.014	104.814	4.500	104.079	104.079	103.879	4.250	100.590	100.590	100.390	4.500	103.682	103.682	103.482
4.625	104.269	104.269	104.069	4.625	105.145	105.145	104.945	4.625	N/A	N/A	N/A	4.375	100.859	100.859	100.659	4.625	N/A	N/A	N/A
4.750	104.263	104.263	104.063	4.750	105.322	105.322	105.122	4.750	N/A	N/A	N/A	4.500	101.097	101.097	100.897	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.:

2/22/2021

45 Day Lock Exp.:

3/8/2021

60 Day Lock Exp.:

3/22/2021

W. Rate Sheet Dated: 1/21/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline ¹IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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