

W. Rate Sheet Dated: 1/22/2021

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	100.242	100.242	99.851	2.250	99.566	99.566	99.175	2.250	99.243	99.243	98.943	3.125	96.131	96.131	95.831
2.375	100.245	100.245	99.855	2.375	99.569	99.569	99.178	2.500	99.248	99.248	98.948	3.250	97.627	97.627	97.327
2.500	100.249	100.249	99.858	2.500	99.572	99.572	99.181	2.625	99.251	99.251	98.951	3.375	97.629	97.629	97.329
2.625	100.253	100.253	99.862	2.625	99.575	99.575	99.184	2.750	99.351	99.351	99.051	3.500	97.630	97.630	97.330
2.750	101.476	101.476	101.054	2.750	100.300	100.300	99.878	2.875	99.354	99.354	99.054	3.625	97.631	97.631	97.331
2.875	101.479	101.479	101.057	2.875	100.303	100.303	99.881	3.000	99.357	99.357	99.057	Margin = 2.250		Index = 0.110	
3.000	101.483	101.483	101.061	3.000	100.305	100.305	99.884	3.125	99.358	99.358	99.058	30 Year OTC			
3.125	101.486	101.486	101.064	3.125	100.308	100.308	99.886	3.250	101.784	101.784	101.484	Rate	30 Day	45 Day	60 Day
3.250	101.538	101.538	101.238	3.250	100.112	100.112	99.812	3.375	101.832	101.832	101.532	4.000	101.800	101.800	101.300
3.375	101.541	101.541	101.241	3.375	100.173	100.173	99.873	3.500	101.834	101.834	101.534	4.125	101.842	101.842	101.342
3.500	101.544	101.544	101.244	3.500	100.176	100.176	99.876	3.625	101.899	101.899	101.599	4.375	102.840	102.840	102.340
3.625	101.547	101.547	101.247	3.625	100.255	100.255	99.955	3.750	102.847	102.847	102.547	4.500	102.842	102.842	102.342
3.750	102.747	102.747	102.447	3.750	102.109	102.109	101.809	3.875	102.835	102.835	102.535	4.625	102.844	102.844	102.344
3.875	102.672	102.672	102.372	3.875	102.097	102.097	101.797	4.000	102.837	102.837	102.537	4.875	103.404	103.404	102.904
4.000	102.675	102.675	102.375	4.000	102.099	102.099	101.799	4.125	102.838	102.838	102.538	5.000	103.406	103.406	102.906
4.125	102.717	102.717	102.417	4.125	102.101	102.101	101.801	4.250	102.848	102.848	102.548	5.125	103.408	103.408	102.908
4.250	103.826	103.826	103.626	4.250	103.110	103.110	102.910	4.375	102.837	102.837	102.537	5.500	104.298	104.298	103.798
4.375	103.715	103.715	103.515	4.375	103.099	103.099	102.899	4.500	102.838	102.838	102.538	5.625	104.300	104.300	103.800
6.250	106.000	106.000	105.800	6.250	105.382	105.382	105.182	4.625	102.840	102.840	102.540	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	102.100	102.000	102.000	101.609	2.250	102.000	101.900	101.900	101.509	2.250	101.682	101.582	101.582	101.282
2.375	102.104	102.004	102.004	101.613	2.375	102.003	101.903	101.903	101.513	2.375	101.685	101.585	101.585	101.285
2.500	102.104	102.004	102.004	101.613	2.500	102.003	101.903	101.903	101.512	2.500	101.685	101.585	101.585	101.285
2.625	102.104	102.004	102.004	101.613	2.625	102.003	101.903	101.903	101.512	2.625	101.685	101.585	101.585	101.285
2.750	103.584	103.484	103.484	103.063	2.750	103.484	103.384	103.384	102.963	2.750	101.783	101.683	101.683	101.383
2.875	103.588	103.488	103.488	103.066	2.875	103.487	103.387	103.387	102.965	2.875	101.794	101.694	101.694	101.394
3.000	103.588	103.488	103.488	103.066	3.000	103.487	103.387	103.387	102.965	3.000	101.794	101.694	101.694	101.394
3.125	103.588	103.488	103.488	103.066	3.125	103.486	103.386	103.386	102.965	3.125	101.793	101.693	101.693	101.393
3.250	103.386	103.286	103.286	102.986	3.250	103.288	103.188	103.188	102.888	3.250	104.217	104.117	104.117	103.817
3.375	103.400	103.300	103.300	103.000	3.375	103.359	103.259	103.259	102.959	3.375	104.272	104.172	104.172	103.872
3.500	103.400	103.300	103.300	103.000	3.500	103.299	103.199	103.199	102.899	3.500	104.227	104.127	104.127	103.827
3.625	103.399	103.299	103.299	102.999	3.625	103.376	103.276	103.276	102.976	3.625	104.290	104.190	104.190	103.890
3.750	104.497	104.397	104.397	104.097	3.750	104.400	104.300	104.300	104.000	3.750	105.173	105.073	105.073	104.773

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPAs on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV>90.000		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL <= 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

> 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	100.090	100.090	99.590	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	101.038	101.038	100.538					4.500	100.092	100.092	99.592	Rate	30 Day	45 Day	60 Day
4.125	100.995	100.995	100.495					4.625	100.094	100.094	99.594	6.250	102.750	102.750	102.250
4.250	102.018	102.018	101.518					4.875	100.654	100.654	100.154	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	102.029	102.029	101.529					5.000	100.656	100.656	100.156				
4.500	102.027	102.027	101.527					5.125	100.658	100.658	100.158				
4.625	102.025	102.025	101.525					5.500	101.548	101.548	101.048				
4.750	102.610	102.610	102.110					5.625	101.550	101.550	101.050				
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 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@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.:

3/23/2021

W. Rate Sheet Dated: 1/22/2021

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	98.381	98.381	98.081	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	98.384	98.384	98.084	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	98.387	98.387	98.087	Margin = 2.250		Index = .110	
3.000	N/A	N/A	N/A	3.000	99.335	99.335	98.914	3.125	98.388	98.388	98.088	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	99.338	99.338	98.916	3.250	101.377	101.377	101.077	Rate	30 Day	45 Day	60 Day
3.250	100.700	100.700	100.400	3.250	99.704	99.704	99.404	3.375	101.424	101.424	101.124	3.250	98.825	98.825	98.325
3.375	100.704	100.704	100.404	3.375	99.766	99.766	99.466	3.500	101.426	101.426	101.126	3.375	98.829	98.829	98.329
3.500	100.707	100.707	100.407	3.500	99.768	99.768	99.468	3.625	101.491	101.491	101.191	3.500	98.832	98.832	98.332
3.625	100.709	100.709	100.409	3.625	99.848	99.848	99.548	3.750	100.752	100.752	100.452	3.625	98.834	98.834	98.334
3.750	100.222	100.222	99.922	3.750	100.014	100.014	99.714	3.875	N/A	N/A	N/A	3.750	99.247	99.247	98.747
3.875	100.147	100.147	99.847	3.875	100.002	100.002	99.702	4.000	N/A	N/A	N/A	3.875	99.272	99.272	98.772
4.000	100.150	100.150	99.850	4.000	100.004	100.004	99.704	4.125	N/A	N/A	N/A	4.000	99.275	99.275	98.775
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	99.317	99.317	98.817
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	101.834	101.734	101.734	101.313	2.750	101.734	101.634	101.634	101.213	2.750	99.001	98.901	98.901	98.601
2.875	101.838	101.738	101.738	101.316	2.875	101.737	101.637	101.637	101.215	2.875	99.013	98.913	98.913	98.613
3.000	101.838	101.738	101.738	101.316	3.000	101.737	101.637	101.637	101.215	3.000	99.013	98.913	98.913	98.613
3.125	101.838	101.738	101.738	101.316	3.125	101.736	101.636	101.636	101.215	3.125	99.012	98.912	98.912	98.612
3.250	102.199	102.099	102.099	101.799	3.250	102.101	102.001	102.001	101.701	3.250	101.092	100.992	100.992	100.692
3.375	102.213	102.113	102.113	101.813	3.375	102.171	102.071	102.071	101.771	3.375	101.147	101.047	101.047	100.747
3.500	102.213	102.113	102.113	101.813	3.500	102.112	102.012	102.012	101.712	3.500	101.102	101.002	101.002	100.702
3.625	102.212	102.112	102.112	101.812	3.625	102.189	102.089	102.089	101.789	3.625	101.165	101.065	101.065	100.765
3.750	101.622	101.522	101.522	101.222	3.750	101.525	101.425	101.425	101.125	3.750	102.048	101.948	101.948	101.648

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

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

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

3/23/2021

W. Rate Sheet Dated: 1/22/2021

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@afwholesale.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.: 3/23/2021

W. Rate Sheet Dated: 1/22/2021

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	100.339	100.339	100.139	3.375	102.246	102.246	102.046	3.375	102.246	102.246	102.046	2.500	99.947	99.947	99.747	3.375	101.727	101.727	101.527
2.875	101.049	101.049	100.849	3.500	102.639	102.639	102.439	3.500	102.639	102.639	102.439	2.625	100.509	100.509	100.309	3.500	102.120	102.120	101.920
2.990	101.580	101.580	101.380	3.625	102.894	102.894	102.694	3.625	102.894	102.894	102.694	2.750	100.813	100.813	100.613	3.625	102.375	102.375	102.175
3.000	101.680	101.680	101.480	3.750	101.996	101.996	101.796	3.750	101.996	101.996	101.796	2.875	101.523	101.523	101.323	3.750	100.675	100.675	100.475
3.125	102.044	102.044	101.844	3.875	103.391	103.391	103.191	3.875	103.391	103.391	103.191	2.990	102.054	102.054	101.854	3.875	101.070	101.070	100.870
3.250	102.420	102.420	102.220	3.990	102.714	102.714	102.514	3.990	102.714	102.714	102.514	3.000	102.154	102.154	101.954	3.990	101.393	101.393	101.193
3.375	102.996	102.996	102.796	4.000	102.814	102.814	102.614	4.000	102.814	102.814	102.614	3.125	102.518	102.518	102.318	4.000	101.493	101.493	101.293
3.500	103.389	103.389	103.189	4.125	103.002	103.002	102.802	4.125	103.002	103.002	102.802	3.250	101.901	101.901	101.701	4.125	101.681	101.681	101.481
3.625	103.644	103.644	103.444	4.250	103.047	103.047	102.847	4.250	103.047	103.047	102.847	3.375	102.477	102.477	102.277	4.250	101.351	101.351	101.151
3.750	102.746	102.746	102.546	4.375	103.316	103.316	103.116	4.375	103.316	103.316	103.116	3.500	102.870	102.870	102.670	4.375	101.620	101.620	101.420
3.875	103.141	103.141	102.941	4.500	103.554	103.554	103.354	4.500	103.554	103.554	103.354	3.625	103.125	103.125	102.925	4.500	101.858	101.858	101.658
3.990	103.339	103.339	103.139	4.625	103.682	103.682	103.482	4.625	103.682	103.682	103.482	3.750	101.425	101.425	101.225	4.625	101.986	101.986	101.786
4.000	103.439	103.439	103.239	4.750	103.661	103.661	103.461	4.750	103.661	103.661	103.461	3.875	101.820	101.820	101.620	4.750	102.061	102.061	101.861
4.125	103.627	103.627	103.427	4.875	103.909	103.909	103.709	4.875	103.909	103.909	103.709	3.990	102.018	102.018	101.818	4.875	102.309	102.309	102.109
4.250	103.672	103.672	103.472	4.990	104.167	104.167	103.967	4.990	104.167	104.167	103.967	4.000	102.118	102.118	101.918	4.990	102.567	102.567	102.367
4.375	103.941	103.941	103.741	5.000	104.267	104.267	104.067	5.000	104.267	104.267	104.067	4.125	102.306	102.306	102.106	5.000	102.667	102.667	102.467
4.500	104.179	104.179	103.979	5.125	104.529	104.529	104.329	5.125	104.529	104.529	104.329	4.250	101.976	101.976	101.776	5.125	102.929	102.929	102.729
4.625	104.307	104.307	104.107	5.250	104.676	104.676	104.476	5.250	104.676	104.676	104.476	4.375	102.245	102.245	102.045	5.250	103.138	103.138	102.938
4.750	104.286	104.286	104.086	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.483	102.483	102.283	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	101.727	101.727	101.527	2.750	100.816	100.816	100.616	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.141	102.141	101.941
3.500	102.120	102.120	101.920	2.875	101.462	101.462	101.262	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.495	102.495	102.295
3.625	102.375	102.375	102.175	2.990	101.857	101.857	101.657	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.674	102.674	102.474
3.750	100.675	100.675	100.475	3.000	101.957	101.957	101.757	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.774	102.774	102.574
3.875	101.070	101.070	100.870	3.125	102.335	102.335	102.135	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.365	102.365	102.165
3.990	101.393	101.393	101.193	3.250	102.611	102.611	102.411	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.600	102.600	102.400
4.000	101.493	101.493	101.293	3.375	103.142	103.142	102.942	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.898	102.898	102.698
4.125	101.681	101.681	101.481	3.500	103.537	103.537	103.337	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.079	103.079	102.879
4.250	101.351	101.351	101.151	3.625	103.843	103.843	103.643	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	102.908	102.908	102.708
4.375	101.620	101.620	101.420	3.750	103.496	103.496	103.296	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.205	103.205	103.005
4.500	101.858	101.858	101.658	3.875	103.939	103.939	103.739	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.344	103.344	103.144
4.625	101.986	101.986	101.786	3.990	104.188	104.188	103.988	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.544	103.544	103.344
4.750	102.061	102.061	101.861	4.000	104.288	104.288	104.088	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.644	103.644	103.444
4.875	102.309	102.309	102.109	4.125	104.451	104.451	104.251	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.529	103.529	103.329
4.990	102.567	102.567	102.367	4.250	104.682	104.682	104.482	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	103.721	103.721	103.521
5.000	102.667	102.667	102.467	4.375	104.878	104.878	104.678	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	103.927	103.927	103.727
5.125	102.929	102.929	102.729	4.500	105.047	105.047	104.847	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.083	104.083	103.883
5.250	103.138	103.138	102.938	4.625	105.179	105.179	104.979	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	105.345	105.345	105.145	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	104.141	104.141	103.941	2.750	104.391	104.391	104.191	2.750	102.178	102.178	101.978	2.750	104.178	104.178	103.978	2.750	104.428	104.428	104.228
2.875	102.620	102.620	102.420	2.875	102.620	102.620	102.420	2.875	102.532	102.532	102.332	2.875	102.657	102.657	102.457	2.875	102.657	102.657	102.457
2.990	102.799	102.799	102.599	2.990	102.799	102.799	102.599	2.990	102.711	102.711	102.511	2.990	102.836	102.836	102.636	2.990	102.836	102.836	102.636
3.000	102.899	102.899	102.699	3.000	102.899	102.899	102.699	3.000	102.811	102.811	102.611	3.000	102.936	102.936	102.736	3.000	102.936	102.936	102.736
3.125	102.490	102.490	102.290	3.125	102.490	102.490	102.290	3.125	101.902	101.902	101.702	3.125	102.027	102.027	101.827	3.125	102.027	102.027	101.827
3.250	102.725	102.725	102.525	3.250	102.725	102.725	102.525	3.250	102.137	102.137	101.937	3.250	102.262	102.262	102.062	3.250	102.262	102.262	102.062
3.375	103.023	103.023	102.823	3.375	103.023	103.023	102.823	3.375	102.435	102.435	102.235	3.375	102.560	102.560	102.360	3.375	102.560	102.560	102.360
3.500	103.204	103.204	103.004	3.500	103.204	103.204	103.004	3.500	102.616	102.616	102.416	3.500	102.741	102.741	102.541	3.500	102.741	102.741	102.541
3.625	103.033	103.033	102.833	3.625	103.033	103.033	102.833	3.625	102.008	102.008	101.808	3.625	102.133	102.133	101.933	3.625	102.133	102.133	101.933
3.750	103.330	103.330	103.130	3.750	103.330	103.330	103.130	3.750	102.305	102.305	102.105	3.750	102.430	102.430	102.230	3.750	102.430	102.430	102.230
3.875	103.469	103.469	103.269	3.875	103.469	103.469	103.269	3.875	102.444	102.444	102.244	3.875	102.569	102.569	102.369	3.875	102.569	102.569	102.369
3.990	103.669	103.669	103.469	3.990	103.669	103.669	103.469	3.990	102.644	102.644	102.444	3.990	102.769	102.769	102.569	3.990	102.769	102.769	102.569
4.000	103.769	103.769	103.569	4.000	103.769	103.769	103.569	4.000	102.744	102.744	102.544	4.00							



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.:

2/22/2021

45 Day Lock Exp.:

3/8/2021

60 Day Lock Exp.:

3/23/2021

W. Rate Sheet Dated: 1/22/2021

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	100.339	100.339	100.139	2.750	100.816	100.816	100.616	2.750	102.141	102.141	101.941	2.500	98.597	98.597	98.397	2.750	100.878	100.878	100.678
2.875	101.049	101.049	100.849	2.875	101.462	101.462	101.262	2.875	102.495	102.495	102.295	2.625	99.159	99.159	98.959	2.875	101.232	101.232	101.032
2.990	101.580	101.580	101.380	2.990	101.857	101.857	101.657	2.990	102.674	102.674	102.474	2.750	99.463	99.463	99.263	2.990	101.411	101.411	101.211
3.000	101.680	101.680	101.480	3.000	101.957	101.957	101.757	3.000	102.774	102.774	102.574	2.875	100.173	100.173	99.973	3.000	101.511	101.511	101.311
3.125	102.044	102.044	101.844	3.125	102.335	102.335	102.135	3.125	102.365	102.365	102.165	2.990	100.704	100.704	100.504	3.125	100.602	100.602	100.402
3.250	102.420	102.420	102.220	3.250	102.611	102.611	102.411	3.250	102.600	102.600	102.400	3.000	100.804	100.804	100.604	3.250	100.837	100.837	100.637
3.375	102.996	102.996	102.796	3.375	103.142	103.142	102.942	3.375	102.898	102.898	102.698	3.125	101.168	101.168	100.968	3.375	101.135	101.135	100.935
3.500	103.389	103.389	103.189	3.500	103.537	103.537	103.337	3.500	103.079	103.079	102.879	3.250	100.551	100.551	100.351	3.500	101.316	101.316	101.116
3.625	103.644	103.644	103.444	3.625	103.843	103.843	103.643	3.625	102.908	102.908	102.708	3.375	101.127	101.127	100.927	3.625	100.708	100.708	100.508
3.750	102.746	102.746	102.546	3.750	103.496	103.496	103.296	3.750	103.205	103.205	103.005	3.500	101.520	101.520	101.320	3.750	101.005	101.005	100.805
3.875	103.141	103.141	102.941	3.875	103.939	103.939	103.739	3.875	103.344	103.344	103.144	3.625	101.775	101.775	101.575	3.875	101.144	101.144	100.944
3.990	103.339	103.339	103.139	3.990	104.188	104.188	103.988	3.990	103.544	103.544	103.344	3.750	100.075	100.075	99.875	3.990	101.344	101.344	101.144
4.000	103.439	103.439	103.239	4.000	104.288	104.288	104.088	4.000	103.644	103.644	103.444	3.875	100.470	100.470	100.270	4.000	101.444	101.444	101.244
4.125	103.627	103.627	103.427	4.125	104.451	104.451	104.251	4.125	103.529	103.529	103.329	3.990	100.668	100.668	100.468	4.125	103.132	103.132	102.932
4.250	103.672	103.672	103.472	4.250	104.682	104.682	104.482	4.250	103.721	103.721	103.521	4.000	100.768	100.768	100.568	4.250	103.324	103.324	103.124
4.375	103.941	103.941	103.741	4.375	104.878	104.878	104.678	4.375	103.927	103.927	103.727	4.125	100.956	100.956	100.756	4.375	103.530	103.530	103.330
4.500	104.179	104.179	103.979	4.500	105.047	105.047	104.847	4.500	104.083	104.083	103.883	4.250	100.626	100.626	100.426	4.500	103.686	103.686	103.486
4.625	104.307	104.307	104.107	4.625	105.179	105.179	104.979	4.625	N/A	N/A	N/A	4.375	100.895	100.895	100.695	4.625	N/A	N/A	#N/A
4.750	104.286	104.286	104.086	4.750	105.345	105.345	105.145	4.750	N/A	N/A	N/A	4.500	101.133	101.133	100.933	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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

3/23/2021

W. Rate Sheet Dated: 1/22/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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