

W. Rate Sheet Dated: 1/25/2021

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	100.273	100.273	99.882	2.250	99.597	99.597	99.207	2.250	99.188	99.188	98.888	3.125	96.131	96.131	95.831
2.375	100.277	100.277	99.886	2.375	99.600	99.600	99.210	2.500	99.194	99.194	98.894	3.250	97.627	97.627	97.327
2.500	100.280	100.280	99.890	2.500	99.603	99.603	99.213	2.625	99.197	99.197	98.897	3.375	97.629	97.629	97.329
2.625	100.284	100.284	99.893	2.625	99.606	99.606	99.216	2.750	99.258	99.258	98.958	3.500	97.630	97.630	97.330
2.750	101.398	101.398	101.007	2.750	100.222	100.222	99.831	2.875	99.261	99.261	98.961	3.625	97.631	97.631	97.331
2.875	101.401	101.401	101.011	2.875	100.225	100.225	99.834	3.000	99.263	99.263	98.963	Margin = 2.250		Index = 0.110	
3.000	101.405	101.405	101.014	3.000	100.227	100.227	99.837	3.125	99.265	99.265	98.965	30 Year OTC			
3.125	101.408	101.408	101.017	3.125	100.229	100.229	99.839	3.250	101.664	101.664	101.364	Rate	30 Day	45 Day	60 Day
3.250	101.366	101.366	101.066	3.250	99.940	99.940	99.640	3.375	101.727	101.727	101.427	4.000	101.565	101.565	101.065
3.375	101.369	101.369	101.069	3.375	100.002	100.002	99.702	3.500	101.729	101.729	101.429	4.125	101.608	101.608	101.108
3.500	101.372	101.372	101.072	3.500	100.004	100.004	99.704	3.625	101.810	101.810	101.510	4.375	102.559	102.559	102.059
3.625	101.375	101.375	101.075	3.625	100.083	100.083	99.783	3.750	102.679	102.679	102.379	4.500	102.561	102.561	102.061
3.750	102.512	102.512	102.212	3.750	101.874	101.874	101.574	3.875	102.668	102.668	102.368	4.625	102.563	102.563	102.063
3.875	102.437	102.437	102.137	3.875	101.863	101.863	101.563	4.000	102.670	102.670	102.370	4.875	103.404	103.404	102.904
4.000	102.440	102.440	102.140	4.000	101.865	101.865	101.565	4.125	102.671	102.671	102.371	5.000	103.406	103.406	102.906
4.125	102.483	102.483	102.183	4.125	101.866	101.866	101.566	4.250	102.728	102.728	102.428	5.125	103.408	103.408	102.908
4.250	103.545	103.545	103.345	4.250	102.829	102.829	102.629	4.375	102.716	102.716	102.416	5.500	104.205	104.205	103.705
4.375	103.434	103.434	103.234	4.375	102.817	102.817	102.617	4.500	102.718	102.718	102.418	5.625	104.206	104.206	103.706
6.250	106.000	106.000	105.800	6.250	105.351	105.351	105.151	4.625	102.719	102.719	102.419	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	102.131	102.031	102.031	101.641	2.250	102.031	101.931	101.931	101.541	2.250	101.733	101.633	101.633	101.333
2.375	102.135	102.035	102.035	101.644	2.375	102.034	101.934	101.934	101.544	2.375	101.736	101.636	101.636	101.336
2.500	102.135	102.035	102.035	101.644	2.500	102.034	101.934	101.934	101.544	2.500	101.736	101.636	101.636	101.336
2.625	102.135	102.035	102.035	101.644	2.625	102.034	101.934	101.934	101.544	2.625	101.735	101.635	101.635	101.335
2.750	103.506	103.406	103.406	103.016	2.750	103.406	103.306	103.306	102.916	2.750	101.794	101.694	101.694	101.394
2.875	103.510	103.410	103.410	103.019	2.875	103.409	103.309	103.309	102.919	2.875	101.806	101.706	101.706	101.406
3.000	103.510	103.410	103.410	103.019	3.000	103.409	103.309	103.309	102.918	3.000	101.806	101.706	101.706	101.406
3.125	103.510	103.410	103.410	103.019	3.125	103.408	103.308	103.308	102.918	3.125	101.805	101.705	101.705	101.405
3.250	103.214	103.114	103.114	102.814	3.250	103.117	103.017	103.017	102.717	3.250	104.202	104.102	104.102	103.802
3.375	103.228	103.128	103.128	102.828	3.375	103.187	103.087	103.087	102.787	3.375	104.272	104.172	104.172	103.872
3.500	103.228	103.128	103.128	102.828	3.500	103.127	103.027	103.027	102.727	3.500	104.212	104.112	104.112	103.812
3.625	103.227	103.127	103.127	102.827	3.625	103.204	103.104	103.104	102.804	3.625	104.290	104.190	104.190	103.890
3.750	104.262	104.162	104.162	103.862	3.750	104.166	104.066	104.066	103.766	3.750	105.079	104.979	104.979	104.679

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	98.815	98.815	98.315	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.858	98.858	98.358	4.750	101.000	101.000	100.500
3.875	100.806	100.806	100.306	6.250	103.750	103.750	103.500	4.375	99.809	99.809	99.309	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.804	100.804	100.304					4.500	99.811	99.811	99.311	Rate	30 Day	45 Day	60 Day
4.125	100.761	100.761	100.261					4.625	99.813	99.813	99.313	6.250	102.750	102.750	102.250
4.250	101.736	101.736	101.236					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	101.748	101.748	101.248					5.000	100.656	100.656	100.156				
4.500	101.745	101.745	101.245					5.125	100.658	100.658	100.158				
4.625	101.744	101.744	101.244					5.500	101.455	101.455	100.955				
4.750	102.610	102.610	102.110					5.625	101.456	101.456	100.956				
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.:

2/24/2021

45 Day Lock Exp.:

3/11/2021

60 Day Lock Exp.:

3/26/2021

W. Rate Sheet Dated: 1/25/2021

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	98.288	98.288	97.988	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	98.291	98.291	97.991	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	98.293	98.293	97.993	Margin = 2.250		Index = .110	
3.000	N/A	N/A	N/A	3.000	99.257	99.257	98.867	3.125	98.295	98.295	97.995	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	99.259	99.259	98.869	3.250	101.256	101.256	100.956	Rate	30 Day	45 Day	60 Day
3.250	100.528	100.528	100.228	3.250	99.532	99.532	99.232	3.375	101.319	101.319	101.019	3.250	98.653	98.653	98.153
3.375	100.532	100.532	100.232	3.375	99.594	99.594	99.294	3.500	101.322	101.322	101.022	3.375	98.657	98.657	98.157
3.500	100.535	100.535	100.235	3.500	99.596	99.596	99.296	3.625	101.402	101.402	101.102	3.500	98.660	98.660	98.160
3.625	100.537	100.537	100.237	3.625	99.676	99.676	99.376	3.750	100.584	100.584	100.284	3.625	98.662	98.662	98.162
3.750	99.987	99.987	99.687	3.750	99.779	99.779	99.479	3.875	N/A	N/A	N/A	3.750	99.012	99.012	98.512
3.875	99.912	99.912	99.612	3.875	99.768	99.768	99.468	4.000	N/A	N/A	N/A	3.875	99.037	99.037	98.537
4.000	99.915	99.915	99.615	4.000	99.770	99.770	99.470	4.125	N/A	N/A	N/A	4.000	99.040	99.040	98.540
4.125	99.958	99.958	99.658	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.083	99.083	98.583
4.250	100.957	100.957	100.757	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.982	99.982	99.482
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	101.756	101.656	101.656	101.266	2.750	101.656	101.556	101.556	101.166	2.750	99.013	98.913	98.913	98.613
2.875	101.760	101.660	101.660	101.269	2.875	101.659	101.559	101.559	101.169	2.875	99.025	98.925	98.925	98.625
3.000	101.760	101.660	101.660	101.269	3.000	101.659	101.559	101.559	101.168	3.000	99.024	98.924	98.924	98.624
3.125	101.760	101.660	101.660	101.269	3.125	101.658	101.558	101.558	101.168	3.125	99.024	98.924	98.924	98.624
3.250	102.027	101.927	101.927	101.627	3.250	101.929	101.829	101.829	101.529	3.250	101.077	100.977	100.977	100.677
3.375	102.041	101.941	101.941	101.641	3.375	101.999	101.899	101.899	101.599	3.375	101.147	101.047	101.047	100.747
3.500	102.041	101.941	101.941	101.641	3.500	101.940	101.840	101.840	101.540	3.500	101.087	100.987	100.987	100.687
3.625	102.040	101.940	101.940	101.640	3.625	102.017	101.917	101.917	101.617	3.625	101.165	101.065	101.065	100.765
3.750	101.387	101.287	101.287	100.987	3.750	101.291	101.191	101.191	100.891	3.750	101.954	101.854	101.854	101.554

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

2/24/2021

45 Day Lock Exp.:

3/11/2021

60 Day Lock Exp.:

3/26/2021

W. Rate Sheet Dated: 1/25/2021

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.:

2/24/2021

45 Day Lock Exp.:

3/11/2021

60 Day Lock Exp.:

3/26/2021

W. Rate Sheet Dated: 1/25/2021

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 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		
2.750	100.487	100.487	100.287	3.375	102.283	102.283	102.083	3.375	102.283	102.283	102.083	2.500	100.073	100.073	99.873	3.375	101.679		
2.875	101.186	101.186	100.986	3.500	102.672	102.672	102.472	3.500	102.672	102.672	102.472	2.625	100.628	100.628	100.428	3.500	102.068		
2.990	101.713	101.713	101.513	3.625	102.919	102.919	102.719	3.625	102.919	102.919	102.719	2.750	101.004	101.004	100.804	3.625	102.315		
3.000	101.813	101.813	101.613	3.750	101.970	101.970	101.770	3.750	101.970	101.970	101.770	2.875	101.703	101.703	101.503	3.750	100.648		
3.125	102.172	102.172	101.972	3.875	102.359	102.359	102.159	3.875	102.359	102.359	102.159	2.990	102.230	102.230	102.030	3.875	101.037		
3.250	102.466	102.466	102.266	3.990	102.677	102.677	102.477	3.990	102.677	102.677	102.477	3.000	102.330	102.330	102.130	3.990	101.355		
3.375	103.033	103.033	102.833	4.000	102.777	102.777	102.577	4.000	102.777	102.777	102.577	3.125	102.689	102.689	102.489	4.000	101.455		
3.500	103.422	103.422	103.222	4.125	102.965	102.965	102.765	4.125	102.965	102.965	102.765	3.250	101.862	101.862	101.662	4.125	101.643		
3.625	103.669	103.669	103.469	4.250	103.020	103.020	102.820	4.250	103.020	103.020	102.820	3.375	102.429	102.429	102.229	4.250	101.326		
3.750	102.720	102.720	102.520	4.375	103.285	103.285	103.085	4.375	103.285	103.285	103.085	3.500	102.818	102.818	102.618	4.375	101.591		
3.875	103.109	103.109	102.909	4.500	103.522	103.522	103.322	4.500	103.522	103.522	103.322	3.625	103.065	103.065	102.865	4.500	101.828		
3.990	103.302	103.302	103.102	4.625	103.650	103.650	103.450	4.625	103.650	103.650	103.450	3.750	101.398	101.398	101.198	4.625	101.956		
4.000	103.402	103.402	103.202	4.750	103.626	103.626	103.426	4.750	103.626	103.626	103.426	3.875	101.787	101.787	101.587	4.750	102.024		
4.125	103.590	103.590	103.390	4.875	103.872	103.872	103.672	4.875	103.872	103.872	103.672	3.990	101.980	101.980	101.780	4.875	102.270		
4.250	103.645	103.645	103.445	4.990	104.128	104.128	103.928	4.990	104.128	104.128	103.928	4.000	102.080	102.080	101.880	4.990	102.526		
4.375	103.910	103.910	103.710	5.000	104.228	104.228	104.028	5.000	104.228	104.228	104.028	4.125	102.268	102.268	102.068	5.000	102.626		
4.500	104.147	104.147	103.947	5.125	104.490	104.490	104.290	5.125	104.490	104.490	104.290	4.250	101.951	101.951	101.751	5.125	102.888		
4.625	104.275	104.275	104.075	5.250	104.660	104.660	104.460	5.250	104.660	104.660	104.460	4.375	102.216	102.216	102.016	5.250	103.122		
4.750	104.251	104.251	104.051	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.453	102.453	102.253	5.375	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		
3.375	101.679	101.679	101.479	2.750	101.005	101.005	100.805	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.157		
3.500	102.068	102.068	101.868	2.875	101.646	101.646	101.446	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.508		
3.625	102.315	102.315	102.115	2.990	102.035	102.035	101.835	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.685		
3.750	100.648	100.648	100.448	3.000	102.135	102.135	101.935	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.785		
3.875	101.037	101.037	100.837	3.125	102.504	102.504	102.304	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.366		
3.990	101.355	101.355	101.155	3.250	102.653	102.653	102.453	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.600		
4.000	101.455	101.455	101.255	3.375	103.178	103.178	102.978	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.895		
4.125	101.643	101.643	101.443	3.500	103.569	103.569	103.369	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.075		
4.250	101.326	101.326	101.126	3.625	103.869	103.869	103.669	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	102.898		
4.375	101.591	101.591	101.391	3.750	103.436	103.436	103.236	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.193		
4.500	101.828	101.828	101.628	3.875	103.874	103.874	103.674	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.330		
4.625	101.956	101.956	101.756	3.990	104.117	104.117	103.917	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.523		
4.750	102.024	102.024	101.824	4.000	104.217	104.217	104.017	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.623		
4.875	102.270	102.270	102.070	4.125	104.378	104.378	104.178	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.557		
4.990	102.526	102.526	102.326	4.250	104.647	104.647	104.447	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	103.745		
5.000	102.626	102.626	102.426	4.375	104.841	104.841	104.641	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	103.952		
5.125	102.888	102.888	102.688	4.500	105.009	105.009	104.809	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.106		
5.250	103.122	103.122	102.922	4.625	105.140	105.140	104.940	5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.625	N/A		
5.375	N/A	N/A	N/A	4.750	105.300	105.300	105.100	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.750	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		
2.750	104.157	104.157	103.957	2.750	104.407	104.407	104.207	2.750	102.194	102.194	101.994	2.750	104.194	104.194	103.994	2.750	104.444		
2.875	102.633	102.633	102.433	2.875	102.633	102.633	102.433	2.875	102.545	102.545	102.345	2.875	102.670	102.670	102.470	2.875	102.670		
2.990	102.810	102.810	102.610	2.990	102.810	102.810	102.610	2.990	102.722	102.722	102.522	2.990	102.847	102.847	102.647	2.990	102.847		
3.000	102.910	102.910	102.710	3.000	102.910	102.910	102.710	3.000	102.822	102.822	102.622	3.000	102.947	102.947	102.747	3.000	102.947		
3.125	102.491	102.491	102.291	3.125	102.491	102.491	102.291	3.125	101.903	101.903	101.703	3.125	102.028	102.028	101.828	3.125	102.028		
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		
3.375	103.020	103.020	102.820	3.375	103.020	103.020	102.820	3.375	102.432	102.432	102.232	3.375	102.557	102.557	102.357	3.375	102.557		
3.500	103.200	103.200	103.000	3.500	103.200	103.200	103.000	3.500	102.612	102.612	102.412	3.500	102.737	102.737	102.537	3.500	102.737		
3.625	103.023	103.023	102.823	3.625	103.023	103.023	102.823	3.625	101.998	101.998	101.798	3.625	102.123	102.123	101.923	3.625	102.123		
3.750	103.318	103.318	103.118	3.750	103.318	103.318	103.118	3.750	102.293	102.293	102.093	3.750	102.418	102.418	102.218	3.750	102.418		
3.875	103.455	103.455	103.255	3.875	103.455	103.455	103.255	3.875	102.430	102.430	102.230	3.875	102.555	102.555	102.355	3.875	102.555		
3.990	103.648	103.648	103.448	3.990	103.648	103.648	103.448	3.990	102.623	102.623	102.423	3.990	102.748	102.748	102.548	3.990	102.748		
4.000	103.748	103.748	103.548	4.000	103.748	103.748	103.548	4.000	102.723	102.723	102.523	4.000	102.848	102.848	102.648	4.000	102.848		
4.125	103.682	103.682	103.482	4.125	103.682	103.682	103.482	4.125	104.360	104.360	104.160	4.125	104.485	104.485	104.285	4.125	104.485		
4.250	103.870	103.870	103.670	4.250	103.870	103.870	103.670	4.250	104.548	104.548	104.348	4.250	104.673	104.673	104.473	4.250	104.673		
4.375	104.077	104.077	103.877	4.375	104.077	104.077	103.877	4.375	104.755	104.755	104.555	4.375	104.880	104.880	104.680	4.375	104.880		
4.500	104.231	104.231	104.031	4.500	104.231	104.231	104.031	4.500	104.909	104.909	104.709	4.500	105.034	105.034	104.834	4.500	105.034		
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A		
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A		



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.:

2/24/2021

45 Day Lock Exp.:

3/11/2021

60 Day Lock Exp.:

3/26/2021

W. Rate Sheet Dated: 1/25/2021

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	100.487	100.487	100.287	2.750	101.005	101.005	100.805	2.750	102.157	102.157	101.957	2.500	98.723	98.723	98.523	2.750	100.894	100.894	100.694
2.875	101.186	101.186	100.986	2.875	101.646	101.646	101.446	2.875	102.508	102.508	102.308	2.625	99.278	99.278	99.078	2.875	101.245	101.245	101.045
2.990	101.713	101.713	101.513	2.990	102.035	102.035	101.835	2.990	102.685	102.685	102.485	2.750	99.654	99.654	99.454	2.990	101.422	101.422	101.222
3.000	101.813	101.813	101.613	3.000	102.135	102.135	101.935	3.000	102.785	102.785	102.585	2.875	100.353	100.353	100.153	3.000	101.522	101.522	101.322
3.125	102.172	102.172	101.972	3.125	102.504	102.504	102.304	3.125	102.366	102.366	102.166	2.990	100.880	100.880	100.680	3.125	100.603	100.603	100.403
3.250	102.466	102.466	102.266	3.250	102.653	102.653	102.453	3.250	102.600	102.600	102.400	3.000	100.980	100.980	100.780	3.250	100.837	100.837	100.637
3.375	103.033	103.033	102.833	3.375	103.178	103.178	102.978	3.375	102.895	102.895	102.695	3.125	101.339	101.339	101.139	3.375	101.132	101.132	100.932
3.500	103.422	103.422	103.222	3.500	103.569	103.569	103.369	3.500	103.075	103.075	102.875	3.250	100.512	100.512	100.312	3.500	101.312	101.312	101.112
3.625	103.669	103.669	103.469	3.625	103.869	103.869	103.669	3.625	102.898	102.898	102.698	3.375	101.079	101.079	100.879	3.625	100.698	100.698	100.498
3.750	102.720	102.720	102.520	3.750	103.436	103.436	103.236	3.750	103.193	103.193	102.993	3.500	101.468	101.468	101.268	3.750	100.993	100.993	100.793
3.875	103.109	103.109	102.909	3.875	103.874	103.874	103.674	3.875	103.330	103.330	103.130	3.625	101.715	101.715	101.515	3.875	101.130	101.130	100.930
3.990	103.302	103.302	103.102	3.990	104.117	104.117	103.917	3.990	103.523	103.523	103.323	3.750	100.048	100.048	99.848	3.990	101.323	101.323	101.123
4.000	103.402	103.402	103.202	4.000	104.217	104.217	104.017	4.000	103.623	103.623	103.423	3.875	100.437	100.437	100.237	4.000	101.423	101.423	101.223
4.125	103.590	103.590	103.390	4.125	104.378	104.378	104.178	4.125	103.557	103.557	103.357	3.990	100.630	100.630	100.430	4.125	103.060	103.060	102.860
4.250	103.645	103.645	103.445	4.250	104.647	104.647	104.447	4.250	103.745	103.745	103.545	4.000	100.730	100.730	100.530	4.250	103.248	103.248	103.048
4.375	103.910	103.910	103.710	4.375	104.841	104.841	104.641	4.375	103.952	103.952	103.752	4.125	100.918	100.918	100.718	4.375	103.455	103.455	103.255
4.500	104.147	104.147	103.947	4.500	105.009	105.009	104.809	4.500	104.106	104.106	103.906	4.250	100.601	100.601	100.401	4.500	103.609	103.609	103.409
4.625	104.275	104.275	104.075	4.625	105.140	105.140	104.940	4.625	N/A	N/A	N/A	4.375	100.866	100.866	100.666	4.625	N/A	N/A	N/A
4.750	104.251	104.251	104.051	4.750	105.300	105.300	105.100	4.750	N/A	N/A	N/A	4.500	101.103	101.103	100.903	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.:

2/24/2021

45 Day Lock Exp.:

3/11/2021

60 Day Lock Exp.:

3/26/2021

W. Rate Sheet Dated: 1/25/2021

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)