

W. Rate Sheet Dated: 1/26/2021

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	99.161	99.161	98.861	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	99.167	99.167	98.867	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	99.169	99.169	98.869	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	99.352	99.352	99.052	3.500	97.630	97.630	97.330
2.750	101.320	101.320	100.913	2.750	100.144	100.144	99.737	2.875	99.355	99.355	99.055	3.625	97.631	97.631	97.331
2.875	101.323	101.323	100.917	2.875	100.146	100.146	99.740	3.000	99.357	99.357	99.057	Margin = 2.250		Index = 0.100	
3.000	101.326	101.326	100.920	3.000	100.149	100.149	99.743	3.125	99.359	99.359	99.059	30 Year OTC			
3.125	101.330	101.330	100.923	3.125	100.151	100.151	99.745	3.250	101.679	101.679	101.379	Rate	30 Day	45 Day	60 Day
3.250	101.303	101.303	101.003	3.250	99.877	99.877	99.577	3.375	101.743	101.743	101.443	4.000	101.628	101.628	101.128
3.375	101.307	101.307	101.007	3.375	99.939	99.939	99.639	3.500	101.745	101.745	101.445	4.125	101.670	101.670	101.170
3.500	101.310	101.310	101.010	3.500	99.941	99.941	99.641	3.625	101.825	101.825	101.525	4.375	102.668	102.668	102.168
3.625	101.312	101.312	101.012	3.625	100.021	100.021	99.721	3.750	102.672	102.672	102.372	4.500	102.670	102.670	102.170
3.750	102.575	102.575	102.275	3.750	101.937	101.937	101.637	3.875	102.660	102.660	102.360	4.625	102.672	102.672	102.172
3.875	102.500	102.500	102.200	3.875	101.925	101.925	101.625	4.000	102.662	102.662	102.362	4.875	103.404	103.404	102.904
4.000	102.503	102.503	102.203	4.000	101.927	101.927	101.627	4.125	102.663	102.663	102.363	5.000	103.406	103.406	102.906
4.125	102.545	102.545	102.245	4.125	101.929	101.929	101.629	4.250	102.744	102.744	102.444	5.125	103.408	103.408	102.908
4.250	103.654	103.654	103.454	4.250	102.938	102.938	102.738	4.375	102.732	102.732	102.432	5.500	104.298	104.298	103.798
4.375	103.543	103.543	103.343	4.375	102.927	102.927	102.727	4.500	102.734	102.734	102.434	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	102.735	102.735	102.435	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	101.705	101.605	101.605	101.305
2.375	102.104	102.004	102.004	101.613	2.375	102.003	101.903	101.903	101.513	2.375	101.708	101.608	101.608	101.308
2.500	102.104	102.004	102.004	101.613	2.500	102.003	101.903	101.903	101.512	2.500	101.708	101.608	101.608	101.308
2.625	102.104	102.004	102.004	101.613	2.625	102.003	101.903	101.903	101.512	2.625	101.708	101.608	101.608	101.308
2.750	103.428	103.328	103.328	102.922	2.750	103.328	103.228	103.228	102.822	2.750	101.888	101.788	101.788	101.488
2.875	103.432	103.332	103.332	102.925	2.875	103.331	103.231	103.231	102.825	2.875	101.900	101.800	101.800	101.500
3.000	103.431	103.331	103.331	102.925	3.000	103.331	103.231	103.231	102.825	3.000	101.899	101.799	101.799	101.499
3.125	103.431	103.331	103.331	102.925	3.125	103.330	103.230	103.230	102.824	3.125	101.899	101.799	101.799	101.499
3.250	103.152	103.052	103.052	102.752	3.250	103.054	102.954	102.954	102.654	3.250	104.217	104.117	104.117	103.817
3.375	103.166	103.066	103.066	102.766	3.375	103.124	103.024	103.024	102.724	3.375	104.288	104.188	104.188	103.888
3.500	103.166	103.066	103.066	102.766	3.500	103.065	102.965	102.965	102.665	3.500	104.227	104.127	104.127	103.827
3.625	103.165	103.065	103.065	102.765	3.625	103.142	103.042	103.042	102.742	3.625	104.306	104.206	104.206	103.906
3.750	104.325	104.225	104.225	103.925	3.750	104.228	104.128	104.128	103.828	3.750	105.071	104.971	104.971	104.671

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	98.878	98.878	98.378	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.920	98.920	98.420	4.750	101.000	101.000	100.500
3.875	100.869	100.869	100.369	6.250	103.750	103.750	103.500	4.375	99.918	99.918	99.418	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.866	100.866	100.366					4.500	99.920	99.920	99.420	Rate	30 Day	45 Day	60 Day
4.125	100.823	100.823	100.323					4.625	99.922	99.922	99.422	6.250	102.750	102.750	102.250
4.250	101.846	101.846	101.346					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	101.857	101.857	101.357					5.000	100.656	100.656	100.156				
4.500	101.855	101.855	101.355					5.125	100.658	100.658	100.158				
4.625	101.853	101.853	101.353					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/V-Received & U/V-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM will not be accepted. Locks received after close (11pm ET) will be rejected.

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

FHA ID# - 1358600006

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

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

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



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.: 2/25/2021

45 Day Lock Exp.: 3/12/2021

60 Day Lock Exp.: 3/29/2021

W. Rate Sheet Dated: 1/26/2021

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	98.382	98.382	98.082	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	98.385	98.385	98.085	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 = .100	
3.000	N/A	N/A	N/A	3.000	99.179	99.179	98.773	3.125	98.389	98.389	98.089	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	99.181	99.181	98.775	3.250	101.272	101.272	100.972	Rate	30 Day	45 Day	60 Day
3.250	100.466	100.466	100.166	3.250	99.470	99.470	99.170	3.375	101.335	101.335	101.035	3.250	98.591	98.591	98.091
3.375	100.469	100.469	100.169	3.375	99.532	99.532	99.232	3.500	101.337	101.337	101.037	3.375	98.594	98.594	98.094
3.500	100.472	100.472	100.172	3.500	99.534	99.534	99.234	3.625	101.418	101.418	101.118	3.500	98.597	98.597	98.097
3.625	100.475	100.475	100.175	3.625	99.613	99.613	99.313	3.750	100.577	100.577	100.277	3.625	98.600	98.600	98.100
3.750	100.050	100.050	99.750	3.750	99.842	99.842	99.542	3.875	N/A	N/A	N/A	3.750	99.075	99.075	98.575
3.875	99.975	99.975	99.675	3.875	99.830	99.830	99.530	4.000	N/A	N/A	N/A	3.875	99.100	99.100	98.600
4.000	99.978	99.978	99.678	4.000	99.832	99.832	99.532	4.125	N/A	N/A	N/A	4.000	99.103	99.103	98.603
4.125	100.020	100.020	99.720	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.145	99.145	98.645
4.250	101.067	101.067	100.867	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.092	100.092	99.592
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	101.678	101.578	101.578	101.172	2.750	101.578	101.478	101.478	101.072	2.750	99.107	99.007	99.007	98.707
2.875	101.682	101.582	101.582	101.175	2.875	101.581	101.481	101.481	101.075	2.875	99.118	99.018	99.018	98.718
3.000	101.681	101.581	101.581	101.175	3.000	101.581	101.481	101.481	101.075	3.000	99.118	99.018	99.018	98.718
3.125	101.681	101.581	101.581	101.175	3.125	101.580	101.480	101.480	101.074	3.125	99.117	99.017	99.017	98.717
3.250	101.964	101.864	101.864	101.564	3.250	101.867	101.767	101.767	101.467	3.250	101.092	100.992	100.992	100.692
3.375	101.978	101.878	101.878	101.578	3.375	101.937	101.837	101.837	101.537	3.375	101.163	101.063	101.063	100.763
3.500	101.978	101.878	101.878	101.578	3.500	101.877	101.777	101.777	101.477	3.500	101.102	101.002	101.002	100.702
3.625	101.977	101.877	101.877	101.577	3.625	101.954	101.854	101.854	101.554	3.625	101.181	101.081	101.081	100.781
3.750	101.450	101.350	101.350	101.050	3.750	101.353	101.253	101.253	100.953	3.750	101.946	101.846	101.846	101.546

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.:

2/25/2021

45 Day Lock Exp.:

3/12/2021

60 Day Lock Exp.:

3/29/2021

W. Rate Sheet Dated: 1/26/2021

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.:

2/25/2021

45 Day Lock Exp.:

3/12/2021

60 Day Lock Exp.:

3/29/2021

W. Rate Sheet Dated: 1/26/2021

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	100.359	100.359	100.159	3.375	102.185	102.185	101.985	3.375	102.185	102.185	101.985	2.500	99.917	99.917	99.717	3.375	101.581	101.581	101.381
2.875	101.055	101.055	100.855	3.500	102.570	102.570	102.370	3.500	102.570	102.570	102.370	2.625	100.467	100.467	100.267	3.500	101.966	101.966	101.766
2.990	101.579	101.579	101.379	3.625	102.819	102.819	102.619	3.625	102.819	102.819	102.619	2.750	100.864	100.864	100.664	3.625	102.215	102.215	102.015
3.000	101.679	101.679	101.479	3.750	101.929	101.929	101.729	3.750	101.929	101.929	101.729	2.875	101.560	101.560	101.360	3.750	100.610	100.610	100.410
3.125	102.035	102.035	101.835	3.875	102.316	102.316	102.116	3.875	102.316	102.316	102.116	2.990	102.084	102.084	101.884	3.875	100.997	100.997	100.797
3.250	102.370	102.370	102.170	3.990	102.633	102.633	102.433	3.990	102.633	102.633	102.433	3.000	102.184	102.184	101.984	3.990	101.314	101.314	101.114
3.375	102.935	102.935	102.735	4.000	102.733	102.733	102.533	4.000	102.733	102.733	102.533	3.125	102.540	102.540	102.340	4.000	101.414	101.414	101.214
3.500	103.320	103.320	103.120	4.125	102.920	102.920	102.720	4.125	102.920	102.920	102.720	3.250	101.766	101.766	101.566	4.125	101.601	101.601	101.401
3.625	103.569	103.569	103.369	4.250	102.997	102.997	102.797	4.250	102.997	102.997	102.797	3.375	102.331	102.331	102.131	4.250	101.304	101.304	101.104
3.750	102.679	102.679	102.479	4.375	103.262	103.262	103.062	4.375	103.262	103.262	103.062	3.500	102.716	102.716	102.516	4.375	101.569	101.569	101.369
3.875	103.066	103.066	102.866	4.500	103.496	103.496	103.296	4.500	103.496	103.496	103.296	3.625	102.965	102.965	102.765	4.500	101.803	101.803	101.603
3.990	103.258	103.258	103.058	4.625	103.623	103.623	103.423	4.625	103.623	103.623	103.423	3.750	101.360	101.360	101.160	4.625	101.930	101.930	101.730
4.000	103.358	103.358	103.158	4.750	103.607	103.607	103.407	4.750	103.607	103.607	103.407	3.875	101.747	101.747	101.547	4.750	102.008	102.008	101.808
4.125	103.545	103.545	103.345	4.875	103.852	103.852	103.652	4.875	103.852	103.852	103.652	3.990	101.939	101.939	101.739	4.875	102.253	102.253	102.053
4.250	103.622	103.622	103.422	4.990	104.108	104.108	103.908	4.990	104.108	104.108	103.908	4.000	102.039	102.039	101.839	4.990	102.509	102.509	102.309
4.375	103.887	103.887	103.687	5.000	104.268	104.268	104.068	5.000	104.268	104.268	104.068	4.125	102.226	102.226	102.026	5.000	102.609	102.609	102.409
4.500	104.121	104.121	103.921	5.125	104.469	104.469	104.269	5.125	104.469	104.469	104.269	4.250	101.929	101.929	101.729	5.125	102.870	102.870	102.670
4.625	104.248	104.248	104.048	5.250	104.624	104.624	104.424	5.250	104.624	104.624	104.424	4.375	102.194	102.194	101.994	5.250	103.092	103.092	102.892
4.750	104.232	104.232	104.032	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.428	102.428	102.228	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	101.581	101.581	101.381	2.750	100.866	100.866	100.666	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.088	102.088	101.888
3.500	101.966	101.966	101.766	2.875	101.504	101.504	101.304	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.438	102.438	102.238
3.625	102.215	102.215	102.015	2.990	101.892	101.892	101.692	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.614	102.614	102.414
3.750	100.610	100.610	100.410	3.000	101.992	101.992	101.792	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.714	102.714	102.514
3.875	100.997	100.997	100.797	3.125	102.363	102.363	102.163	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.297	102.297	102.097
3.990	101.314	101.314	101.114	3.250	102.559	102.559	102.359	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.530	102.530	102.330
4.000	101.414	101.414	101.214	3.375	103.082	103.082	102.882	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.826	102.826	102.626
4.125	101.601	101.601	101.401	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	103.004	103.004	102.804
4.250	101.304	101.304	101.104	3.625	103.770	103.770	103.570	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	102.925	102.925	102.725
4.375	101.569	101.569	101.369	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	103.219	103.219	103.019
4.500	101.803	101.803	101.603	3.875	103.862	103.862	103.662	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.356	103.356	103.156
4.625	101.930	101.930	101.730	3.990	104.102	104.102	103.902	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.551	103.551	103.351
4.750	102.008	102.008	101.808	4.000	104.202	104.202	104.002	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.651	103.651	103.451
4.875	102.253	102.253	102.053	4.125	104.364	104.364	104.164	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.539	103.539	103.339
4.990	102.509	102.509	102.309	4.250	104.629	104.629	104.429	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	103.728	103.728	103.528
5.000	102.609	102.609	102.409	4.375	104.822	104.822	104.622	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	103.933	103.933	103.733
5.125	102.870	102.870	102.670	4.500	104.990	104.990	104.790	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.086	104.086	103.886
5.250	103.092	103.092	102.892	4.625	105.119	105.119	104.919	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	105.284	105.284	105.084	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	104.088	104.088	103.888	2.750	104.338	104.338	104.138	2.750	102.125	102.125	101.925	2.750	104.125	104.125	103.925	2.750	104.375	104.375	104.175
2.875	102.563	102.563	102.363	2.875	102.563	102.563	102.363	2.875	102.475	102.475	102.275	2.875	102.600	102.600	102.400	2.875	102.600	102.600	102.400
2.990	102.739	102.739	102.539	2.990	102.739	102.739	102.539	2.990	102.651	102.651	102.451	2.990	102.776	102.776	102.576	2.990	102.776	102.776	102.576
3.000	102.839	102.839	102.639	3.000	102.839	102.839	102.639	3.000	102.751	102.751	102.551	3.000	102.876	102.876	102.676	3.000	102.876	102.876	102.676
3.125	102.422	102.422	102.222	3.125	102.422	102.422	102.222	3.125	101.834	101.834	101.634	3.125	101.959	101.959	101.759	3.125	101.959	101.959	101.759
3.250	102.655	102.655	102.455	3.250	102.655	102.655	102.455	3.250	102.067	102.067	101.867	3.250	102.192	102.192	101.992	3.250	102.192	102.192	101.992
3.375	102.951	102.951	102.751	3.375	102.951	102.951	102.751	3.375	102.363	102.363	102.163	3.375	102.488	102.488	102.288	3.375	102.488	102.488	102.288
3.500	103.129	103.129	102.929	3.500	103.129	103.129	102.929	3.500	102.541	102.541	102.341	3.500	102.666	102.666	102.466	3.500	102.666	102.666	102.466
3.625	103.050	103.050	102.850	3.625	103.050	103.050	102.850	3.625	102.031	102.031	101.831	3.625	102.156	102.156	101.956	3.625	102.156	102.156	101.956
3.750	103.344	103.344	103.144	3.750	103.344	103.344	103.144	3.750	102.325	102.325	102.125	3.750	102.450	102.450	102.250	3.750	102.		



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.:

2/25/2021

45 Day Lock Exp.:

3/12/2021

60 Day Lock Exp.:

3/29/2021

W. Rate Sheet Dated: 1/26/2021

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	100.359	100.359	100.159	2.750	100.866	100.866	100.666	2.750	102.088	102.088	101.888	2.500	98.567	98.567	98.367	2.750	100.825	100.825	100.625
2.875	101.055	101.055	100.855	2.875	101.504	101.504	101.304	2.875	102.438	102.438	102.238	2.625	99.117	99.117	98.917	2.875	101.175	101.175	100.975
2.990	101.579	101.579	101.379	2.990	101.892	101.892	101.692	2.990	102.614	102.614	102.414	2.750	99.514	99.514	99.314	2.990	101.351	101.351	101.151
3.000	101.679	101.679	101.479	3.000	101.992	101.992	101.792	3.000	102.714	102.714	102.514	2.875	100.210	100.210	100.010	3.000	101.451	101.451	101.251
3.125	102.035	102.035	101.835	3.125	102.363	102.363	102.163	3.125	102.297	102.297	102.097	2.990	100.734	100.734	100.534	3.125	100.534	100.534	100.334
3.250	102.370	102.370	102.170	3.250	102.559	102.559	102.359	3.250	102.530	102.530	102.330	3.000	100.834	100.834	100.634	3.250	100.767	100.767	100.567
3.375	102.935	102.935	102.735	3.375	103.082	103.082	102.882	3.375	102.826	102.826	102.626	3.125	101.190	101.190	100.990	3.375	101.063	101.063	100.863
3.500	103.320	103.320	103.120	3.500	103.471	103.471	103.271	3.500	103.004	103.004	102.804	3.250	100.416	100.416	100.216	3.500	101.241	101.241	101.041
3.625	103.569	103.569	103.369	3.625	103.770	103.770	103.570	3.625	102.925	102.925	102.725	3.375	100.981	100.981	100.781	3.625	100.731	100.731	100.531
3.750	102.679	102.679	102.479	3.750	103.426	103.426	103.226	3.750	103.219	103.219	103.019	3.500	101.366	101.366	101.166	3.750	101.025	101.025	100.825
3.875	103.066	103.066	102.866	3.875	103.862	103.862	103.662	3.875	103.356	103.356	103.156	3.625	101.615	101.615	101.415	3.875	101.162	101.162	100.962
3.990	103.258	103.258	103.058	3.990	104.102	104.102	103.902	3.990	103.551	103.551	103.351	3.750	100.010	100.010	99.810	3.990	101.357	101.357	101.157
4.000	103.358	103.358	103.158	4.000	104.202	104.202	104.002	4.000	103.651	103.651	103.451	3.875	100.397	100.397	100.197	4.000	101.457	101.457	101.257
4.125	103.545	103.545	103.345	4.125	104.364	104.364	104.164	4.125	103.539	103.539	103.339	3.990	100.589	100.589	100.389	4.125	102.976	102.976	102.776
4.250	103.622	103.622	103.422	4.250	104.629	104.629	104.429	4.250	103.728	103.728	103.528	4.000	100.689	100.689	100.489	4.250	103.165	103.165	102.965
4.375	103.887	103.887	103.687	4.375	104.822	104.822	104.622	4.375	103.933	103.933	103.733	4.125	100.876	100.876	100.676	4.375	103.370	103.370	103.170
4.500	104.121	104.121	103.921	4.500	104.990	104.990	104.790	4.500	104.086	104.086	103.886	4.250	100.579	100.579	100.379	4.500	103.523	103.523	103.323
4.625	104.248	104.248	104.048	4.625	105.119	105.119	104.919	4.625	N/A	N/A	N/A	4.375	100.844	100.844	100.644	4.625	N/A	N/A	N/A
4.750	104.232	104.232	104.032	4.750	105.284	105.284	105.084	4.750	N/A	N/A	N/A	4.500	101.078	101.078	100.878	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.:

2/25/2021

45 Day Lock Exp.:

3/12/2021

60 Day Lock Exp.:

3/29/2021

W. Rate Sheet Dated: 1/26/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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