

W. Rate Sheet Dated: 1/27/2021

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	100.476	100.476	100.085	2.250	99.800	99.800	99.410	2.250	99.274	99.274	98.974	3.125	96.131	96.131	95.831
2.375	100.480	100.480	100.089	2.375	99.803	99.803	99.413	2.500	99.280	99.280	98.980	3.250	97.627	97.627	97.327
2.500	100.483	100.483	100.093	2.500	99.806	99.806	99.416	2.625	99.283	99.283	98.983	3.375	97.629	97.629	97.329
2.625	100.487	100.487	100.096	2.625	99.809	99.809	99.419	2.750	99.438	99.438	99.138	3.500	97.630	97.630	97.330
2.750	101.476	101.476	101.070	2.750	100.300	100.300	99.894	2.875	99.440	99.440	99.140	3.625	97.631	97.631	97.331
2.875	101.479	101.479	101.073	2.875	100.303	100.303	99.896	3.000	99.443	99.443	99.143	Margin = 2.250		Index = 0.100	
3.000	101.483	101.483	101.076	3.000	100.305	100.305	99.899	3.125	99.445	99.445	99.145	30 Year OTC			
3.125	101.486	101.486	101.080	3.125	100.308	100.308	99.901	3.250	101.648	101.648	101.348	Rate	30 Day	45 Day	60 Day
3.250	101.319	101.319	101.019	3.250	99.893	99.893	99.593	3.375	101.711	101.711	101.411	4.000	101.721	101.721	101.221
3.375	101.322	101.322	101.022	3.375	99.955	99.955	99.655	3.500	101.713	101.713	101.413	4.125	101.764	101.764	101.264
3.500	101.326	101.326	101.026	3.500	99.957	99.957	99.657	3.625	101.794	101.794	101.494	4.375	102.715	102.715	102.215
3.625	101.328	101.328	101.028	3.625	100.036	100.036	99.736	3.750	102.664	102.664	102.364	4.500	102.717	102.717	102.217
3.750	102.668	102.668	102.368	3.750	102.030	102.030	101.730	3.875	102.652	102.652	102.352	4.625	102.719	102.719	102.219
3.875	102.594	102.594	102.294	3.875	102.019	102.019	101.719	4.000	102.654	102.654	102.354	4.875	103.529	103.529	103.029
4.000	102.596	102.596	102.296	4.000	102.021	102.021	101.721	4.125	102.655	102.655	102.355	5.000	103.531	103.531	103.031
4.125	102.639	102.639	102.339	4.125	102.022	102.022	101.722	4.250	102.790	102.790	102.490	5.125	103.533	103.533	103.033
4.250	103.701	103.701	103.501	4.250	102.985	102.985	102.785	4.375	102.779	102.779	102.479	5.500	104.298	104.298	103.798
4.375	103.590	103.590	103.390	4.375	102.974	102.974	102.774	4.500	102.781	102.781	102.481	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	102.782	102.782	102.482	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	102.334	102.234	102.234	101.844	2.250	102.234	102.134	102.134	101.744	2.250	101.819	101.719	101.719	101.419
2.375	102.338	102.238	102.238	101.847	2.375	102.238	102.138	102.138	101.747	2.375	101.822	101.722	101.722	101.422
2.500	102.338	102.238	102.238	101.847	2.500	102.237	102.137	102.137	101.747	2.500	101.821	101.721	101.721	101.421
2.625	102.338	102.238	102.238	101.847	2.625	102.237	102.137	102.137	101.747	2.625	101.821	101.721	101.721	101.421
2.750	103.584	103.484	103.484	103.078	2.750	103.484	103.384	103.384	102.978	2.750	101.974	101.874	101.874	101.574
2.875	103.588	103.488	103.488	103.082	2.875	103.487	103.387	103.387	102.981	2.875	101.985	101.885	101.885	101.585
3.000	103.588	103.488	103.488	103.081	3.000	103.487	103.387	103.387	102.981	3.000	101.985	101.885	101.885	101.585
3.125	103.588	103.488	103.488	103.081	3.125	103.486	103.386	103.386	102.980	3.125	101.985	101.885	101.885	101.585
3.250	103.167	103.067	103.067	102.767	3.250	103.070	102.970	102.970	102.670	3.250	104.186	104.086	104.086	103.786
3.375	103.181	103.081	103.081	102.781	3.375	103.140	103.040	103.040	102.740	3.375	104.257	104.157	104.157	103.857
3.500	103.181	103.081	103.081	102.781	3.500	103.081	102.981	102.981	102.681	3.500	104.196	104.096	104.096	103.796
3.625	103.181	103.081	103.081	102.781	3.625	103.157	103.057	103.057	102.757	3.625	104.275	104.175	104.175	103.875
3.750	104.419	104.319	104.319	104.019	3.750	104.322	104.222	104.222	103.922	3.750	105.063	104.963	104.963	104.663

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 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	98.971	98.971	98.471	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.014	99.014	98.514	4.750	101.000	101.000	100.500
3.875	100.963	100.963	100.463	6.250	103.750	103.750	103.500	4.375	99.965	99.965	99.465	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.960	100.960	100.460					4.500	99.967	99.967	99.467	Rate	30 Day	45 Day	60 Day
4.125	100.917	100.917	100.417					4.625	99.969	99.969	99.469	6.250	102.750	102.750	102.250
4.250	101.893	101.893	101.393					4.875	100.779	100.779	100.279	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.904	101.904	101.404					5.000	100.781	100.781	100.281				
4.500	101.902	101.902	101.402					5.125	100.783	100.783	100.283				
4.625	101.900	101.900	101.400					5.500	101.548	101.548	101.048				
4.750	102.735	102.735	102.235					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 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)

W. Rate Sheet Dated: 1/27/2021

Release Time: 10:00 am ET

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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	95.866	95.866	95.566
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	98.593	98.593	98.293	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	98.595	98.595	98.295	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	98.598	98.598	98.298	Margin = 2.250		Index = .100	
3.000	N/A	N/A	N/A	3.000	99.460	99.460	99.054	3.125	98.600	98.600	98.300	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	99.463	99.463	99.056	3.250	101.303	101.303	101.003	Rate	30 Day	45 Day	60 Day
3.250	100.544	100.544	100.244	3.250	99.548	99.548	99.248	3.375	101.366	101.366	101.066	3.250	98.669	98.669	98.169
3.375	100.547	100.547	100.247	3.375	99.610	99.610	99.310	3.500	101.368	101.368	101.068	3.375	98.672	98.672	98.172
3.500	100.551	100.551	100.251	3.500	99.612	99.612	99.312	3.625	101.449	101.449	101.149	3.500	98.676	98.676	98.176
3.625	100.553	100.553	100.253	3.625	99.691	99.691	99.391	3.750	100.381	100.381	100.081	3.625	98.678	98.678	98.178
3.750	99.956	99.956	99.656	3.750	99.748	99.748	99.448	3.875	N/A	N/A	N/A	3.750	98.981	98.981	98.481
3.875	99.881	99.881	99.581	3.875	99.736	99.736	99.436	4.000	N/A	N/A	N/A	3.875	99.006	99.006	98.506
4.000	99.884	99.884	99.584	4.000	99.738	99.738	99.438	4.125	N/A	N/A	N/A	4.000	99.009	99.009	98.509
4.125	99.927	99.927	99.627	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.052	99.052	98.552
4.250	100.926	100.926	100.726	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.951	99.951	99.451
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	101.959	101.859	101.859	101.453	2.750	101.859	101.759	101.759	101.353	2.750	99.193	99.093	99.093	98.793
2.875	101.963	101.863	101.863	101.457	2.875	101.862	101.762	101.762	101.356	2.875	99.204	99.104	99.104	98.804
3.000	101.963	101.863	101.863	101.456	3.000	101.862	101.762	101.762	101.356	3.000	99.204	99.104	99.104	98.804
3.125	101.963	101.863	101.863	101.456	3.125	101.861	101.761	101.761	101.355	3.125	99.203	99.103	99.103	98.803
3.250	102.042	101.942	101.942	101.642	3.250	101.945	101.845	101.845	101.545	3.250	101.061	100.961	100.961	100.661
3.375	102.056	101.956	101.956	101.656	3.375	102.015	101.915	101.915	101.615	3.375	101.132	101.032	101.032	100.732
3.500	102.056	101.956	101.956	101.656	3.500	101.956	101.856	101.856	101.556	3.500	101.071	100.971	100.971	100.671
3.625	102.056	101.956	101.956	101.656	3.625	102.032	101.932	101.932	101.632	3.625	101.150	101.050	101.050	100.750
3.750	101.356	101.256	101.256	100.956	3.750	101.260	101.160	101.160	100.860	3.750	101.938	101.838	101.838	101.538

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

Specialty Adjustment		
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno		-0.250
VA IRRRL $\leq$ 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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				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	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.:

2/26/2021

45 Day Lock Exp.:

3/15/2021

60 Day Lock Exp.:

3/29/2021

W. Rate Sheet Dated: 1/27/2021

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 *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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/26/2021

45 Day Lock Exp.:

3/15/2021

60 Day Lock Exp.:

3/29/2021

W. Rate Sheet Dated: 1/27/2021

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day								
2.750	100.631	100.631	100.431	3.375	102.371	102.371	102.171	3.375	102.371	102.371	102.171	2.500	100.287	100.287	100.087	3.375	101.767	101.767	101.567	2.990	101.318	101.318	101.118	3.500	102.750	102.750	102.550	2.625	100.831	100.831	100.631	3.500	102.146	102.146	101.946				
2.875	101.318	101.318	101.118	3.500	102.750	102.750	102.550	3.500	102.750	102.750	102.550	2.625	100.831	100.831	100.631	3.500	102.146	102.146	101.946	2.990	101.836	101.836	101.636	3.625	102.995	102.995	102.795	2.750	101.136	101.136	100.936	3.625	102.391	102.391	102.191				
2.990	101.836	101.836	101.636	3.625	102.995	102.995	102.795	3.625	102.995	102.995	102.795	2.750	101.136	101.136	100.936	3.625	102.391	102.391	102.191	3.000	101.936	101.936	101.736	3.750	101.959	101.959	101.759	2.875	101.823	101.823	101.623	3.750	100.640	100.640	100.440				
3.000	101.936	101.936	101.736	3.750	101.959	101.959	101.759	3.750	101.959	101.959	101.759	2.875	101.823	101.823	101.623	3.750	100.640	100.640	100.440	3.125	102.292	102.292	102.092	3.875	102.341	102.341	102.141	2.990	102.341	102.341	102.141	3.875	101.022	101.022	100.822				
3.125	102.292	102.292	102.092	3.875	102.341	102.341	102.141	3.875	102.341	102.341	102.141	2.990	102.341	102.341	102.141	3.875	101.022	101.022	100.822	3.125	102.563	102.563	102.363	3.990	102.655	102.655	102.455	3.000	102.441	102.441	102.241	3.990	101.336	101.336	101.136				
3.250	102.563	102.563	102.363	3.990	102.655	102.655	102.455	3.990	102.655	102.655	102.455	3.000	102.441	102.441	102.241	3.990	101.336	101.336	101.136	3.250	103.121	103.121	102.921	4.000	102.755	102.755	102.555	3.125	102.797	102.797	102.597	4.000	101.436	101.436	101.236				
3.375	103.121	103.121	102.921	4.000	102.755	102.755	102.555	4.000	102.755	102.755	102.555	3.125	102.797	102.797	102.597	4.000	101.436	101.436	101.236	3.375	103.500	103.500	103.300	4.125	102.938	102.938	102.738	3.250	101.959	101.959	101.759	4.125	101.619	101.619	101.419				
3.500	103.500	103.500	103.300	4.125	102.938	102.938	102.738	4.125	102.938	102.938	102.738	3.250	101.959	101.959	101.759	4.125	101.619	101.619	101.419	3.500	103.745	103.745	103.545	4.250	103.036	103.036	102.836	3.375	102.517	102.517	102.317	4.250	101.343	101.343	101.143				
3.625	103.745	103.745	103.545	4.250	103.036	103.036	102.836	4.250	103.036	103.036	102.836	3.375	102.517	102.517	102.317	4.250	101.343	101.343	101.143	3.625	103.297	103.297	103.097	4.375	103.297	103.297	103.097	3.500	102.896	102.896	102.696	4.375	101.604	101.604	101.404				
3.750	103.297	103.297	103.097	4.375	103.297	103.297	103.097	4.375	103.297	103.297	103.097	3.500	102.896	102.896	102.696	4.375	101.604	101.604	101.404	3.750	103.875	103.875	103.675	4.500	103.530	103.530	103.330	3.625	103.141	103.141	102.941	4.500	101.837	101.837	101.637				
3.875	103.875	103.875	103.675	4.500	103.530	103.530	103.330	4.500	103.530	103.530	103.330	3.625	103.141	103.141	102.941	4.500	101.837	101.837	101.637	3.875	104.080	104.080	103.880	4.625	103.655	103.655	103.455	3.750	101.390	101.390	101.190	4.625	101.962	101.962	101.762				
3.990	104.080	104.080	103.880	4.625	103.655	103.655	103.455	4.625	103.655	103.655	103.455	3.750	101.390	101.390	101.190	4.625	101.962	101.962	101.762	3.990	104.280	104.280	104.080	4.750	103.633	103.633	103.433	3.875	101.722	101.722	101.522	4.750	102.034	102.034	101.834				
4.000	104.280	104.280	104.080	4.750	103.633	103.633	103.433	4.750	103.633	103.633	103.433	3.875	101.722	101.722	101.522	4.750	102.034	102.034	101.834	4.000	104.508	104.508	104.308	4.875	103.876	103.876	103.676	3.990	102.616	102.616	102.416	4.875	103.876	103.876	103.676				
4.125	103.876	103.876	103.676	4.875	103.876	103.876	103.676	4.875	103.876	103.876	103.676	3.990	102.616	102.616	102.416	4.875	103.876	103.876	103.676	4.125	104.132	104.132	103.932	4.990	104.132	104.132	103.932	4.000	102.061	102.061	101.861	4.990	102.533	102.533	102.333				
4.250	104.132	104.132	103.932	4.990	104.132	104.132	103.932	4.990	104.132	104.132	103.932	4.000	102.061	102.061	101.861	4.990	102.533	102.533	102.333	4.250	104.492	104.492	104.292	5.000	104.492	104.492	104.292	4.125	102.444	102.444	102.244	5.000	102.633	102.633	102.433				
4.375	104.492	104.492	104.292	5.000	104.492	104.492	104.292	5.000	104.492	104.492	104.292	4.125	102.444	102.444	102.244	5.000	102.633	102.633	102.433	4.375	104.664	104.664	104.464	5.125	104.664	104.664	104.464	4.250	101.968	101.968	101.768	5.125	102.893	102.893	102.693				
4.500	104.664	104.664	104.464	5.125	104.664	104.664	104.464	5.125	104.664	104.664	104.464	4.250	101.968	101.968	101.768	5.125	102.893	102.893	102.693	4.500	104.855	104.855	104.655	5.250	104.855	104.855	104.655	4.375	102.229	102.229	102.029	5.250	103.174	103.174	102.974				
4.625	104.855	104.855	104.655	5.250	104.855	104.855	104.655	5.250	104.855	104.855	104.655	4.375	102.229	102.229	102.029	5.250	103.174	103.174	102.974	4.625	104.258	104.258	104.058	5.375	N/A	N/A	N/A	4.500	102.462	102.462	102.262	5.375	N/A	N/A	N/A				
4.750	104.258	104.258	104.058	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.462	102.462	102.262	5.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.875	N/A	N/A	N/A	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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day								
3.375	101.767	101.767	101.567	2.750	101.139	101.139	100.939	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.250	102.250	102.050	3.500	102.146	102.146	101.946	2.875	101.770	101.770	101.570	3.500	N/A	N/A	N/A				
3.500	102.146	102.146	101.946	2.875	101.770	101.770	101.570	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.599	102.599	102.399	3.625	102.391	102.391	102.191	2.990	102.152	102.152	101.952	3.625	N/A	N/A	N/A				
3.625	102.391	102.391	102.191	2.990	102.152	102.152	101.952	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.770	102.770	102.570	3.750	100.640	100.640	100.440	3.000	102.252	102.252	102.052	3.750	N/A	N/A	N/A				
3.750	100.640	100.640	100.440	3.000	102.252	102.252	102.052	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.870	102.870	102.670	3.875	101.022	101.022	100.822	3.125	102.618	102.618	102.418	3.875	N/A	N/A	N/A				
3.875	101.022	101.022	100.822	3.125	102.618	102.618	102.418	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.259	102.259	102.059	3.990	101.336	101.336	101.136	3.250	102.728	102.728	102.528	3.990	N/A	N/A	N/A				
3.990	101.336	101.336	101.136	3.250	102.728	102.728	102.528	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.489	102.489	102.289	4.000	101.436	101.436	101.236	3.375	103.247	103.247	103.047	4.000	N/A	N/A	N/A				
4.000	101.436	101.436	101.236	3.375	103.247	103.247	103.047	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.783	102.783	102.583	4.125	101.619	101.619	101.419	3.500	103.628	103.628	103.428	4.125	N/A	N/A	N/A				
4.125	101.619	101.619	101.419	3.500	103.628	103.628	103.428	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	102.958	102.958	102.758	4.250	101.343	101.343	101.143	3.625	103.927	103.927	103.727	4.250	N/A	N/A	N/A				
4.250	101.343	101.343	101.143	3.625	103.927	103.927	103.727	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	102.950	102.950	102.750	4.375	101.968	101.968	101.768	5.125	104.664	104.664	104.464	4.375	N/A	N/A	N/A				
4.375	101.968	101.968	101.768	5.125	104.664	104.664	104.464	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.125	104.664	104.664	104.464	4.375	101.968	101.968	101.768	5.125	104.664	104.664	104.464	4.375	N/A	N/A	N/A				
4.500	101.837	101.837	101.637	3.875	103.882	103.882	103.682	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.376	103.376	103.176	4.625															



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.:

2/26/2021

45 Day Lock Exp.:

3/15/2021

60 Day Lock Exp.:

3/29/2021

W. Rate Sheet Dated: 1/27/2021

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	100.631	100.631	100.431	2.750	101.139	101.139	100.939	2.750	102.250	102.250	102.050	2.500	98.937	98.937	98.737	2.750	100.987	100.987	100.787
2.875	101.318	101.318	101.118	2.875	101.770	101.770	101.570	2.875	102.599	102.599	102.399	2.625	99.481	99.481	99.281	2.875	101.336	101.336	101.136
2.990	101.836	101.836	101.636	2.990	102.152	102.152	101.952	2.990	102.770	102.770	102.570	2.750	99.786	99.786	99.586	2.990	101.507	101.507	101.307
3.000	101.936	101.936	101.736	3.000	102.252	102.252	102.052	3.000	102.870	102.870	102.670	2.875	100.473	100.473	100.273	3.000	101.607	101.607	101.407
3.125	102.292	102.292	102.092	3.125	102.618	102.618	102.418	3.125	102.259	102.259	102.059	2.990	100.991	100.991	100.791	3.125	100.496	100.496	100.296
3.250	102.563	102.563	102.363	3.250	102.728	102.728	102.528	3.250	102.489	102.489	102.289	3.000	101.091	101.091	100.891	3.250	100.726	100.726	100.526
3.375	103.121	103.121	102.921	3.375	103.247	103.247	103.047	3.375	102.783	102.783	102.583	3.125	101.447	101.447	101.247	3.375	101.020	101.020	100.820
3.500	103.500	103.500	103.300	3.500	103.628	103.628	103.428	3.500	102.958	102.958	102.758	3.250	100.609	100.609	100.409	3.500	101.195	101.195	100.995
3.625	103.745	103.745	103.545	3.625	103.927	103.927	103.727	3.625	102.950	102.950	102.750	3.375	101.167	101.167	100.967	3.625	100.756	100.756	100.556
3.750	102.709	102.709	102.509	3.750	103.451	103.451	103.251	3.750	103.242	103.242	103.042	3.500	101.546	101.546	101.346	3.750	101.048	101.048	100.848
3.875	103.091	103.091	102.891	3.875	103.882	103.882	103.682	3.875	103.376	103.376	103.176	3.625	101.791	101.791	101.591	3.875	101.182	101.182	100.982
3.990	103.280	103.280	103.080	3.990	104.119	104.119	103.919	3.990	103.567	103.567	103.367	3.750	100.040	100.040	99.840	3.990	101.373	101.373	101.173
4.000	103.380	103.380	103.180	4.000	104.219	104.219	104.019	4.000	103.667	103.667	103.467	3.875	100.422	100.422	100.222	4.000	101.473	101.473	101.273
4.125	103.563	103.563	103.363	4.125	104.378	104.378	104.178	4.125	103.542	103.542	103.342	3.990	100.611	100.611	100.411	4.125	102.979	102.979	102.779
4.250	103.661	103.661	103.461	4.250	104.664	104.664	104.464	4.250	103.728	103.728	103.528	4.000	100.711	100.711	100.511	4.250	103.165	103.165	102.965
4.375	103.922	103.922	103.722	4.375	104.855	104.855	104.655	4.375	103.932	103.932	103.732	4.125	100.894	100.894	100.694	4.375	103.369	103.369	103.169
4.500	104.155	104.155	103.955	4.500	105.021	105.021	104.821	4.500	104.083	104.083	103.883	4.250	100.618	100.618	100.418	4.500	103.520	103.520	103.320
4.625	104.280	104.280	104.080	4.625	105.149	105.149	104.949	4.625	N/A	N/A	N/A	4.375	100.879	100.879	100.679	4.625	N/A	N/A	#N/A
4.750	104.258	104.258	104.058	4.750	105.308	105.308	105.108	4.750	N/A	N/A	N/A	4.500	101.112	101.112	100.912	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.:

2/26/2021

45 Day Lock Exp.:

3/15/2021

60 Day Lock Exp.:

3/29/2021

W. Rate Sheet Dated: 1/27/2021

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)