

W. Rate Sheet Dated: 1/28/2021

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	100.413	100.413	100.038	2.250	99.738	99.738	99.363	2.250	99.247	99.247	98.947	3.125	96.131	96.131	95.831
2.375	100.417	100.417	100.042	2.375	99.741	99.741	99.366	2.500	99.253	99.253	98.953	3.250	97.627	97.627	97.327
2.500	100.421	100.421	100.046	2.500	99.744	99.744	99.369	2.625	99.255	99.255	98.955	3.375	97.629	97.629	97.329
2.625	100.424	100.424	100.049	2.625	99.747	99.747	99.372	2.750	99.430	99.430	99.130	3.500	97.630	97.630	97.330
2.750	101.288	101.288	100.898	2.750	100.112	100.112	99.722	2.875	99.433	99.433	99.133	3.625	97.631	97.631	97.331
2.875	101.292	101.292	100.901	2.875	100.115	100.115	99.725	3.000	99.435	99.435	99.135	Margin = 2.250		Index = 0.100	
3.000	101.295	101.295	100.905	3.000	100.118	100.118	99.727	3.125	99.437	99.437	99.137	30 Year OTC			
3.125	101.298	101.298	100.908	3.125	100.120	100.120	99.729	3.250	101.429	101.429	101.129	Rate	30 Day	45 Day	60 Day
3.250	101.288	101.288	100.988	3.250	99.862	99.862	99.562	3.375	101.493	101.493	101.193	4.000	101.612	101.612	101.112
3.375	101.291	101.291	100.991	3.375	99.923	99.923	99.623	3.500	101.495	101.495	101.195	4.125	101.655	101.655	101.155
3.500	101.294	101.294	100.994	3.500	99.926	99.926	99.626	3.625	101.575	101.575	101.275	4.375	102.840	102.840	102.340
3.625	101.297	101.297	100.997	3.625	100.005	100.005	99.705	3.750	102.719	102.719	102.419	4.500	102.842	102.842	102.342
3.750	102.559	102.559	102.259	3.750	101.921	101.921	101.621	3.875	102.707	102.707	102.407	4.625	102.844	102.844	102.344
3.875	102.484	102.484	102.184	3.875	101.910	101.910	101.610	4.000	102.709	102.709	102.409	4.875	103.498	103.498	102.998
4.000	102.487	102.487	102.187	4.000	101.912	101.912	101.612	4.125	102.710	102.710	102.410	5.000	103.500	103.500	103.000
4.125	102.530	102.530	102.230	4.125	101.913	101.913	101.613	4.250	102.822	102.822	102.522	5.125	103.502	103.502	103.002
4.250	103.826	103.826	103.626	4.250	103.110	103.110	102.910	4.375	102.810	102.810	102.510	5.500	104.267	104.267	103.767
4.375	103.715	103.715	103.515	4.375	103.099	103.099	102.899	4.500	102.812	102.812	102.512	5.625	104.269	104.269	103.769
6.250	106.000	106.000	105.800	6.250	105.632	105.632	105.432	4.625	102.813	102.813	102.513	6.250	105.373	105.373	104.873

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	102.272	102.172	102.172	101.797	2.250	102.172	102.072	102.072	101.697	2.250	101.791	101.691	101.691	101.391
2.375	102.276	102.176	102.176	101.801	2.375	102.175	102.075	102.075	101.700	2.375	101.794	101.694	101.694	101.394
2.500	102.276	102.176	102.176	101.801	2.500	102.175	102.075	102.075	101.700	2.500	101.794	101.694	101.694	101.394
2.625	102.275	102.175	102.175	101.800	2.625	102.175	102.075	102.075	101.700	2.625	101.794	101.694	101.694	101.394
2.750	103.397	103.297	103.297	102.906	2.750	103.297	103.197	103.197	102.806	2.750	101.966	101.866	101.866	101.566
2.875	103.400	103.300	103.300	102.910	2.875	103.300	103.200	103.200	102.809	2.875	101.978	101.878	101.878	101.578
3.000	103.400	103.300	103.300	102.910	3.000	103.300	103.200	103.200	102.809	3.000	101.978	101.878	101.878	101.578
3.125	103.400	103.300	103.300	102.910	3.125	103.299	103.199	103.199	102.808	3.125	101.977	101.877	101.877	101.577
3.250	103.136	103.036	103.036	102.736	3.250	103.038	102.938	102.938	102.638	3.250	103.967	103.867	103.867	103.567
3.375	103.150	103.050	103.050	102.750	3.375	103.109	103.009	103.009	102.709	3.375	104.038	103.938	103.938	103.638
3.500	103.150	103.050	103.050	102.750	3.500	103.049	102.949	102.949	102.649	3.500	103.977	103.877	103.877	103.577
3.625	103.149	103.049	103.049	102.749	3.625	103.126	103.026	103.026	102.726	3.625	104.056	103.956	103.956	103.656
3.750	104.309	104.209	104.209	103.909	3.750	104.213	104.113	104.113	103.813	3.750	105.118	105.018	105.018	104.718

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	98.862	98.862	98.362	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.905	98.905	98.405	4.750	101.000	101.000	100.500
3.875	100.853	100.853	100.353	6.250	103.750	103.750	103.500	4.375	100.090	100.090	99.590	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.850	100.850	100.350					4.500	100.092	100.092	99.592	Rate	30 Day	45 Day	60 Day
4.125	100.808	100.808	100.308					4.625	100.094	100.094	99.594	6.250	102.750	102.750	102.250
4.250	102.018	102.018	101.518					4.875	100.748	100.748	100.248	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	102.029	102.029	101.529					5.000	100.750	100.750	100.250				
4.500	102.027	102.027	101.527					5.125	100.752	100.752	100.252				
4.625	102.025	102.025	101.525					5.500	101.517	101.517	101.017				
4.750	102.704	102.704	102.204					5.625	101.519	101.519	101.019				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.623	102.623	102.123				

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 (1pm 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
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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.:

3/1/2021

45 Day Lock Exp.:

3/15/2021

60 Day Lock Exp.:

3/29/2021

W. Rate Sheet Dated: 1/28/2021

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	98.585	98.585	98.285	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	98.588	98.588	98.288	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	98.590	98.590	98.290	Margin = 2.250		Index = .100	
3.000	N/A	N/A	N/A	3.000	99.273	99.273	98.882	3.125	98.592	98.592	98.292	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	99.275	99.275	98.884	3.250	101.084	101.084	100.784	Rate	30 Day	45 Day	60 Day
3.250	100.513	100.513	100.213	3.250	99.517	99.517	99.217	3.375	101.148	101.148	100.848	3.250	98.638	98.638	98.138
3.375	100.516	100.516	100.216	3.375	99.578	99.578	99.278	3.500	101.150	101.150	100.850	3.375	98.641	98.641	98.141
3.500	100.519	100.519	100.219	3.500	99.581	99.581	99.281	3.625	101.230	101.230	100.930	3.500	98.644	98.644	98.144
3.625	100.522	100.522	100.222	3.625	99.660	99.660	99.360	3.750	100.436	100.436	100.136	3.625	98.647	98.647	98.147
3.750	99.847	99.847	99.547	3.750	99.639	99.639	99.339	3.875	N/A	N/A	N/A	3.750	98.872	98.872	98.372
3.875	99.772	99.772	99.472	3.875	99.627	99.627	99.327	4.000	N/A	N/A	N/A	3.875	98.897	98.897	98.397
4.000	99.775	99.775	99.475	4.000	99.629	99.629	99.329	4.125	N/A	N/A	N/A	4.000	98.900	98.900	98.400
4.125	99.817	99.817	99.517	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	98.942	98.942	98.442
4.250	101.051	101.051	100.851	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.076	100.076	99.576
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

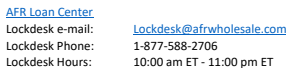
FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	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	101.772	101.672	101.672	101.281	2.750	101.672	101.572	101.572	101.181	2.750	99.185	99.085	99.085	98.785
2.875	101.775	101.675	101.675	101.285	2.875	101.675	101.575	101.575	101.184	2.875	99.196	99.096	99.096	98.796
3.000	101.775	101.675	101.675	101.285	3.000	101.675	101.575	101.575	101.184	3.000	99.196	99.096	99.096	98.796
3.125	101.775	101.675	101.675	101.285	3.125	101.674	101.574	101.574	101.183	3.125	99.196	99.096	99.096	98.796
3.250	102.011	101.911	101.911	101.611	3.250	101.913	101.813	101.813	101.513	3.250	100.842	100.742	100.742	100.442
3.375	102.025	101.925	101.925	101.625	3.375	101.984	101.884	101.884	101.584	3.375	100.913	100.813	100.813	100.513
3.500	102.025	101.925	101.925	101.625	3.500	101.924	101.824	101.824	101.524	3.500	100.852	100.752	100.752	100.452
3.625	102.024	101.924	101.924	101.624	3.625	102.001	101.901	101.901	101.601	3.625	100.931	100.831	100.831	100.531
3.750	101.247	101.147	101.147	100.847	3.750	101.150	101.050	101.050	100.750	3.750	101.993	101.893	101.893	101.593

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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								4.500	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)	



30 Day Lock Exp.: 3/1/2021
45 Day Lock Exp.: 3/15/2021
60 Day Lock Exp.: 3/29/2021

Prices are subject to change without notice.

Mortgages with Subordinate Financing *			
LTV Range	LTV Range	Credit Score < 720	Credit Score > 720
< 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LTPAs do not apply and the lender must use SFC 118.

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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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.			



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.:

3/1/2021

45 Day Lock Exp.:

3/15/2021

60 Day Lock Exp.:

3/29/2021

W. Rate Sheet Dated: 1/28/2021

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 e-mail: Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/1/2021

45 Day Lock Exp.:

3/15/2021

60 Day Lock Exp.:

3/29/2021

W. Rate Sheet Dated: 1/28/2021

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	100.567	100.567	100.367	3.375	102.216	102.216	102.016	3.375	102.216	102.216	102.016	2.500	100.131	100.131	99.931	3.375	101.581	101.581	101.381	2.500	100.131	100.131	99.931	3.375	101.581	101.581	101.381	2.500	100.131	100.131	99.931
2.875	101.263	101.263	101.063	3.500	102.602	102.602	102.402	3.500	102.602	102.602	102.402	2.625	100.685	100.685	100.485	3.500	101.967	101.967	101.767	2.625	100.685	100.685	100.485	3.500	101.967	101.967	101.767	2.625	100.685	100.685	100.485
2.990	101.780	101.780	101.580	3.625	102.853	102.853	102.653	3.625	102.853	102.853	102.653	2.750	101.029	101.029	100.829	3.625	102.218	102.218	102.018	2.750	101.029	101.029	100.829	3.625	102.218	102.218	102.018	2.750	101.029	101.029	100.829
3.000	101.880	101.880	101.680	3.750	101.977	101.977	101.777	3.750	101.977	101.977	101.777	2.875	101.725	101.725	101.525	3.750	100.627	100.627	100.427	2.875	101.725	101.725	101.525	3.750	100.627	100.627	100.427	2.875	101.725	101.725	101.525
3.125	102.235	102.235	102.035	3.875	102.362	102.362	102.162	3.875	102.362	102.362	102.162	2.990	102.242	102.242	102.042	3.875	101.012	101.012	100.812	2.990	102.242	102.242	102.042	3.875	101.012	101.012	100.812	2.990	102.242	102.242	102.042
3.250	102.403	102.403	102.203	3.990	102.678	102.678	102.478	3.990	102.678	102.678	102.478	3.000	102.342	102.342	102.142	3.990	101.328	101.328	101.128	3.000	102.342	102.342	102.142	3.990	101.328	101.328	101.128	3.000	102.342	102.342	102.142
3.375	102.966	102.966	102.766	4.000	102.778	102.778	102.578	4.000	102.778	102.778	102.578	3.125	102.697	102.697	102.497	4.000	101.428	101.428	101.228	3.125	102.697	102.697	102.497	4.000	101.428	101.428	101.228	3.125	102.697	102.697	102.497
3.500	103.352	103.352	103.152	4.125	102.963	102.963	102.763	4.125	102.963	102.963	102.763	3.250	101.768	101.768	101.568	4.125	101.613	101.613	101.413	3.250	101.768	101.768	101.568	4.125	101.613	101.613	101.413	3.250	101.768	101.768	101.568
3.625	103.603	103.603	103.403	4.250	103.062	103.062	102.862	4.250	103.062	103.062	102.862	3.375	102.331	102.331	102.131	4.250	101.335	101.335	101.135	3.375	102.331	102.331	102.131	4.250	101.335	101.335	101.135	3.375	102.331	102.331	102.131
3.750	102.727	102.727	102.527	4.375	103.326	103.326	103.126	4.375	103.326	103.326	103.126	3.500	102.717	102.717	102.517	4.375	101.599	101.599	101.399	3.500	102.717	102.717	102.517	4.375	101.599	101.599	101.399	3.500	102.717	102.717	102.517
3.875	103.112	103.112	102.912	4.500	103.559	103.559	103.359	4.500	103.559	103.559	103.359	3.625	102.968	102.968	102.768	4.500	101.832	101.832	101.632	3.625	102.968	102.968	102.768	4.500	101.832	101.832	101.632	3.625	102.968	102.968	102.768
3.990	103.303	103.303	103.103	4.625	103.686	103.686	103.486	4.625	103.686	103.686	103.486	3.750	101.377	101.377	101.177	4.625	101.959	101.959	101.759	3.750	101.377	101.377	101.177	4.625	101.959	101.959	101.759	3.750	101.377	101.377	101.177
4.000	103.403	103.403	103.203	4.750	103.665	103.665	103.465	4.750	103.665	103.665	103.465	3.875	101.762	101.762	101.562	4.750	102.033	102.033	101.833	3.875	101.762	101.762	101.562	4.750	102.033	102.033	101.833	3.875	101.762	101.762	101.562
4.125	103.588	103.588	103.388	4.875	103.909	103.909	103.709	4.875	103.909	103.909	103.709	3.990	101.953	101.953	101.753	4.875	102.277	102.277	102.077	3.990	101.953	101.953	101.753	4.875	102.277	102.277	102.077	3.990	101.953	101.953	101.753
4.250	103.687	103.687	103.487	4.990	104.164	104.164	103.964	4.990	104.164	104.164	103.964	4.000	102.053	102.053	101.853	4.990	102.532	102.532	102.332	4.000	102.053	102.053	101.853	4.990	102.532	102.532	102.332	4.000	102.053	102.053	101.853
4.375	103.951	103.951	103.751	5.000	104.264	104.264	104.064	5.000	104.264	104.264	104.064	4.125	102.238	102.238	102.038	5.000	102.632	102.632	102.432	4.125	102.238	102.238	102.038	5.000	102.632	102.632	102.432	4.125	102.238	102.238	102.038
4.500	104.184	104.184	103.984	5.125	104.524	104.524	104.324	5.125	104.524	104.524	104.324	4.250	101.960	101.960	101.760	5.125	102.892	102.892	102.692	4.250	101.960	101.960	101.760	5.125	102.892	102.892	102.692	4.250	101.960	101.960	101.760
4.625	104.311	104.311	104.111	5.250	104.661	104.661	104.461	5.250	104.661	104.661	104.461	4.375	102.224	102.224	102.024	5.250	103.092	103.092	102.892	4.375	102.224	102.224	102.024	5.250	103.092	103.092	102.892	4.375	102.224	102.224	102.024
4.750	104.290	104.290	104.090	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.457	102.457	102.257	5.375	N/A	N/A	N/A	4.500	102.457	102.457	102.257	5.375	N/A	N/A	N/A	4.500	102.457	102.457	102.257
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	101.581	101.581	101.381	2.750	101.067	101.067	100.867	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	101.067	101.067	100.867	3.375	102.165	102.165	101.965	2.750	101.067	101.067	100.867
3.500	101.967	101.967	101.767	2.875	101.704	101.704	101.504	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	101.704	101.704	101.504	3.500	102.515	102.515	102.315	2.875	101.704	101.704	101.504
3.625	102.218	102.218	102.018	2.990	102.087	102.087	101.887	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	102.087	102.087	101.887	3.625	102.688	102.688	102.488	2.990	102.087	102.087	101.887
3.750	100.627	100.627	100.427	3.000	102.187	102.187	101.987	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	102.187	102.187	101.987	3.750	102.788	102.788	102.588	3.000	102.187	102.187	101.987
3.875	101.012	101.012	100.812	3.125	102.557	102.557	102.357	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	102.557	102.557	102.357	3.875	102.213	102.213	102.013	3.125	102.557	102.557	102.357
3.990	101.328	101.328	101.128	3.250	102.566	102.566	102.366	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	102.566	102.566	102.366	3.990	102.445	102.445	102.245	3.250	102.566	102.566	102.366
4.000	101.428	101.428	101.228	3.375	103.089	103.089	102.889	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	103.089	103.089	102.889	4.000	102.740	102.740	102.540	3.375	103.089	103.089	102.889
4.125	101.613	101.613	101.413	3.500	103.473	103.473	103.273	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	103.473	103.473	103.273	4.125	102.916	102.916	102.716	3.500	103.473	103.473	103.273
4.250	101.335	101.335	101.135	3.625	103.775	103.775	103.575	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	103.775	103.775	103.575	4.250	102.697	102.697	102.497	3.625	103.775	103.775	103.575
4.375	101.599	101.599	101.399	3.750	103.467	103.467	103.267	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.467	103.467	103.267	4.375	102.991	102.991	102.791	3.750	103.467	103.467	103.267
4.500	101.832	101.832	101.632	3.875	103.901	103.901	103.701	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A												



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/1/2021

45 Day Lock Exp.:

3/15/2021

60 Day Lock Exp.:

3/29/2021

W. Rate Sheet Dated: 1/28/2021

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	100.567	100.567	100.367	2.750	101.067	101.067	100.867	2.750	102.165	102.165	101.965	2.500	98.781	98.781	98.581	2.750	100.840	100.840	100.640
2.875	101.263	101.263	101.063	2.875	101.704	101.704	101.504	2.875	102.515	102.515	102.315	2.625	99.335	99.335	99.135	2.875	101.190	101.190	100.990
2.990	101.780	101.780	101.580	2.990	102.087	102.087	101.887	2.990	102.688	102.688	102.488	2.750	99.679	99.679	99.479	2.990	101.363	101.363	101.163
3.000	101.880	101.880	101.680	3.000	102.187	102.187	101.987	3.000	102.788	102.788	102.588	2.875	100.375	100.375	100.175	3.000	101.463	101.463	101.263
3.125	102.235	102.235	102.035	3.125	102.557	102.557	102.357	3.125	102.213	102.213	102.013	2.990	100.892	100.892	100.692	3.125	100.450	100.450	100.250
3.250	102.403	102.403	102.203	3.250	102.566	102.566	102.366	3.250	102.445	102.445	102.245	3.000	100.992	100.992	100.792	3.250	100.682	100.682	100.482
3.375	102.966	102.966	102.766	3.375	103.089	103.089	102.889	3.375	102.740	102.740	102.540	3.125	101.347	101.347	101.147	3.375	100.977	100.977	100.777
3.500	103.352	103.352	103.152	3.500	103.473	103.473	103.273	3.500	102.916	102.916	102.716	3.250	100.418	100.418	100.218	3.500	101.153	101.153	100.953
3.625	103.603	103.603	103.403	3.625	103.775	103.775	103.575	3.625	102.697	102.697	102.497	3.375	100.981	100.981	100.781	3.625	100.497	100.497	100.297
3.750	102.727	102.727	102.527	3.750	103.467	103.467	103.267	3.750	102.991	102.991	102.791	3.500	101.367	101.367	101.167	3.750	100.791	100.791	100.591
3.875	103.112	103.112	102.912	3.875	103.901	103.901	103.701	3.875	103.126	103.126	102.926	3.625	101.618	101.618	101.418	3.875	100.926	100.926	100.726
3.990	103.303	103.303	103.103	3.990	104.141	104.141	103.941	3.990	103.320	103.320	103.120	3.750	100.027	100.027	99.827	3.990	101.120	101.120	100.920
4.000	103.403	103.403	103.203	4.000	104.241	104.241	104.041	4.000	103.420	103.420	103.220	3.875	100.412	100.412	100.212	4.000	101.220	101.220	101.020
4.125	103.588	103.588	103.388	4.125	104.400	104.400	104.200	4.125	103.580	103.580	103.380	3.990	100.603	100.603	100.403	4.125	102.986	102.986	102.786
4.250	103.687	103.687	103.487	4.250	104.688	104.688	104.488	4.250	103.768	103.768	103.568	4.000	100.703	100.703	100.503	4.250	103.174	103.174	102.974
4.375	103.951	103.951	103.751	4.375	104.880	104.880	104.680	4.375	103.971	103.971	103.771	4.125	100.888	100.888	100.688	4.375	103.377	103.377	103.177
4.500	104.184	104.184	103.984	4.500	105.046	105.046	104.846	4.500	104.124	104.124	103.924	4.250	100.610	100.610	100.410	4.500	103.530	103.530	103.330
4.625	104.311	104.311	104.111	4.625	105.176	105.176	104.976	4.625	N/A	N/A	N/A	4.375	100.874	100.874	100.674	4.625	N/A	N/A	#N/A
4.750	104.290	104.290	104.090	4.750	105.333	105.333	105.133	4.750	N/A	N/A	N/A	4.500	101.107	101.107	100.907	4.750	N/A	N/A	#N/A

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤80%	>80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, LPMI , UW Fee Buyout			

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
All Refinances "R/T"	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/1/2021

45 Day Lock Exp.:

3/15/2021

60 Day Lock Exp.:

3/29/2021

W. Rate Sheet Dated: 1/28/2021

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)