

W. Rate Sheet Dated: 2/1/2021

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	100.179	100.179	99.804	2.250	99.503	99.503	99.128	2.250	99.259	99.259	98.959	3.125	96.131	96.131	95.831
2.375	100.183	100.183	99.808	2.375	99.507	99.507	99.132	2.500	99.264	99.264	98.964	3.250	97.627	97.627	97.327
2.500	100.187	100.187	99.812	2.500	99.509	99.509	99.134	2.625	99.267	99.267	98.967	3.375	97.629	97.629	97.329
2.625	100.190	100.190	99.815	2.625	99.512	99.512	99.137	2.750	99.633	99.633	99.333	3.500	97.630	97.630	97.330
2.750	101.241	101.241	100.851	2.750	100.065	100.065	99.675	2.875	99.636	99.636	99.336	3.625	97.631	97.631	97.331
2.875	101.245	101.245	100.854	2.875	100.068	100.068	99.678	3.000	99.638	99.638	99.338	Margin = 2.250		Index = 0.100	
3.000	101.248	101.248	100.858	3.000	100.071	100.071	99.680	3.125	99.640	99.640	99.340	30 Year OTC			
3.125	101.252	101.252	100.861	3.125	100.073	100.073	99.683	3.250	102.023	102.023	101.723	Rate	30 Day	45 Day	60 Day
3.250	101.522	101.522	101.222	3.250	100.096	100.096	99.796	3.375	102.086	102.086	101.786	4.000	101.753	101.753	101.253
3.375	101.525	101.525	101.225	3.375	100.158	100.158	99.858	3.500	102.088	102.088	101.788	4.125	101.795	101.795	101.295
3.500	101.529	101.529	101.229	3.500	100.160	100.160	99.860	3.625	102.169	102.169	101.869	4.375	102.918	102.918	102.418
3.625	101.531	101.531	101.231	3.625	100.240	100.240	99.940	3.750	103.031	103.031	102.731	4.500	102.920	102.920	102.420
3.750	102.700	102.700	102.400	3.750	102.062	102.062	101.762	3.875	103.019	103.019	102.719	4.625	102.922	102.922	102.422
3.875	102.625	102.625	102.325	3.875	102.050	102.050	101.750	4.000	103.021	103.021	102.721	4.875	103.154	103.154	102.185
4.000	102.628	102.628	102.328	4.000	102.052	102.052	101.752	4.125	103.022	103.022	102.722	5.000	103.156	103.156	102.187
4.125	102.670	102.670	102.370	4.125	102.054	102.054	101.754	4.250	103.025	103.025	102.725	5.125	103.158	103.158	102.189
4.250	103.904	103.904	103.704	4.250	103.188	103.188	102.988	4.375	103.013	103.013	102.713	5.500	104.330	104.330	103.830
4.375	103.793	103.793	103.593	4.375	103.177	103.177	102.977	4.500	103.015	103.015	102.715	5.625	104.331	104.331	103.831
6.250	106.000	106.000	105.800	6.250	105.382	105.382	105.182	4.625	103.016	103.016	102.716	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	102.038	101.938	101.938	101.563	2.250	101.938	101.838	101.838	101.463	2.250	101.803	101.703	101.703	101.403
2.375	102.041	101.941	101.941	101.566	2.375	101.941	101.841	101.841	101.466	2.375	101.806	101.706	101.706	101.406
2.500	102.041	101.941	101.941	101.566	2.500	101.940	101.840	101.840	101.465	2.500	101.806	101.706	101.706	101.406
2.625	102.041	101.941	101.941	101.566	2.625	101.940	101.840	101.840	101.465	2.625	101.806	101.706	101.706	101.406
2.750	103.350	103.250	103.250	102.859	2.750	103.250	103.150	103.150	102.759	2.750	102.169	102.069	102.069	101.769
2.875	103.354	103.254	103.254	102.863	2.875	103.253	103.153	103.153	102.762	2.875	102.181	102.081	102.081	101.781
3.000	103.353	103.253	103.253	102.863	3.000	103.253	103.153	103.153	102.762	3.000	102.181	102.081	102.081	101.781
3.125	103.353	103.253	103.253	102.863	3.125	103.252	103.152	103.152	102.761	3.125	102.180	102.080	102.080	101.780
3.250	103.371	103.271	103.271	102.971	3.250	103.273	103.173	103.173	102.873	3.250	104.561	104.461	104.461	104.161
3.375	103.385	103.285	103.285	102.985	3.375	103.343	103.243	103.243	102.943	3.375	104.632	104.532	104.532	104.232
3.500	103.384	103.284	103.284	102.984	3.500	103.284	103.184	103.184	102.884	3.500	104.571	104.471	104.471	104.171
3.625	103.384	103.284	103.284	102.984	3.625	103.361	103.261	103.261	102.961	3.625	104.650	104.550	104.550	104.250
3.750	104.450	104.350	104.350	104.050	3.750	104.353	104.253	104.253	103.953	3.750	105.431	105.331	105.331	105.031

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	99.003	99.003	98.503	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.045	99.045	98.545	4.750	101.000	101.000	100.500
3.875	100.994	100.994	100.494	6.250	103.750	103.750	103.500	4.375	100.168	100.168	99.668	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.991	100.991	100.491					4.500	100.170	100.170	99.670	Rate	30 Day	45 Day	60 Day
4.125	100.948	100.948	100.448					4.625	100.172	100.172	99.672	6.250	102.750	102.750	102.250
4.250	102.096	102.096	101.596					4.875	100.404	100.404	99.435	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	102.107	102.107	101.607					5.000	100.406	100.406	99.437				
4.500	102.105	102.105	101.605					5.125	100.408	100.408	99.439				
4.625	102.103	102.103	101.603					5.500	101.580	101.580	101.080				
4.750	102.360	102.360	101.625					5.625	101.581	101.581	101.081				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.373	102.373	101.873				

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/3/2021

45 Day Lock Exp.:

3/18/2021

60 Day Lock Exp.:

4/2/2021

W. Rate Sheet Dated: 2/1/2021

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	95.866	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	98.788	98.788	98.488	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	98.791	98.791	98.491	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	98.793	98.793	98.493	Margin = 2.250		Index = .100	
3.000	N/A	N/A	N/A	3.000	99.226	99.226	98.835	3.125	98.795	98.795	98.495	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	99.228	99.228	98.838	3.250	101.678	101.678	101.378	Rate	30 Day	45 Day	60 Day
3.250	100.747	100.747	100.447	3.250	99.751	99.751	99.451	3.375	101.741	101.741	101.441	3.250	98.872	98.872	98.372
3.375	100.750	100.750	100.450	3.375	99.813	99.813	99.513	3.500	101.743	101.743	101.443	3.375	98.875	98.875	98.375
3.500	100.754	100.754	100.454	3.500	99.815	99.815	99.515	3.625	101.824	101.824	101.524	3.500	98.879	98.879	98.379
3.625	100.756	100.756	100.456	3.625	99.895	99.895	99.595	3.750	100.749	100.749	100.449	3.625	98.881	98.881	98.381
3.750	99.987	99.987	99.687	3.750	99.779	99.779	99.479	3.875	N/A	N/A	N/A	3.750	99.012	99.012	98.512
3.875	99.912	99.912	99.612	3.875	99.768	99.768	99.468	4.000	N/A	N/A	N/A	3.875	99.037	99.037	98.537
4.000	99.915	99.915	99.615	4.000	99.770	99.770	99.470	4.125	N/A	N/A	N/A	4.000	99.040	99.040	98.540
4.125	99.958	99.958	99.658	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.083	99.083	98.583
4.250	101.129	101.129	100.929	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.154	100.154	99.654
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	101.725	101.625	101.625	101.234	2.750	101.625	101.525	101.525	101.134	2.750	99.388	99.288	99.288	98.988
2.875	101.729	101.629	101.629	101.238	2.875	101.628	101.528	101.528	101.137	2.875	99.400	99.300	99.300	99.000
3.000	101.728	101.628	101.628	101.238	3.000	101.628	101.528	101.528	101.137	3.000	99.399	99.299	99.299	98.999
3.125	101.728	101.628	101.628	101.238	3.125	101.627	101.527	101.527	101.136	3.125	99.399	99.299	99.299	98.999
3.250	102.246	102.146	102.146	101.846	3.250	102.148	102.048	102.048	101.748	3.250	101.436	101.336	101.336	101.036
3.375	102.260	102.160	102.160	101.860	3.375	102.218	102.118	102.118	101.818	3.375	101.507	101.407	101.407	101.107
3.500	102.259	102.159	102.159	101.859	3.500	102.159	102.059	102.059	101.759	3.500	101.446	101.346	101.346	101.046
3.625	102.259	102.159	102.159	101.859	3.625	102.236	102.136	102.136	101.836	3.625	101.525	101.425	101.425	101.125
3.750	101.387	101.287	101.287	100.987	3.750	101.291	101.191	101.191	100.891	3.750	102.306	102.206	102.206	101.906

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

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

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

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
†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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

3/3/2021

3/18/2021

4/2/2021

W. Rate Sheet Dated: 2/1/2021

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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/3/2021
45 Day Lock Exp.: 3/18/2021
60 Day Lock Exp.: 4/2/2021

W. Rate Sheet Dated: 2/1/2021

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	100.372	100.372	100.172	3.375	102.246	102.246	102.046	3.375	102.246	102.246	102.046	2.500	99.865	99.865	99.665	3.375	101.617	101.617	101.417
2.875	101.078	101.078	100.878	3.500	102.653	102.653	102.453	3.500	102.653	102.653	102.453	2.625	100.482	100.482	100.282	3.500	102.024	102.024	101.824
2.990	101.611	101.611	101.411	3.625	102.910	102.910	102.710	3.625	102.910	102.910	102.710	2.750	100.838	100.838	100.638	3.625	102.281	102.281	102.081
3.000	101.711	101.711	101.511	3.750	102.112	102.112	101.912	3.750	102.112	102.112	101.912	2.875	101.544	101.544	101.344	3.750	100.762	100.762	100.562
3.125	102.105	102.105	101.905	3.875	102.507	102.507	102.307	3.875	102.507	102.507	102.307	2.990	102.077	102.077	101.877	3.875	101.157	101.157	100.957
3.250	102.424	102.424	102.224	3.990	102.829	102.829	102.629	3.990	102.829	102.829	102.629	3.000	102.177	102.177	101.977	3.990	101.479	101.479	101.279
3.375	102.996	102.996	102.796	4.000	102.929	102.929	102.729	4.000	102.929	102.929	102.729	3.125	102.571	102.571	102.371	4.000	101.579	101.579	101.379
3.500	103.403	103.403	103.203	4.125	103.119	103.119	102.919	4.125	103.119	103.119	102.919	3.250	101.795	101.795	101.595	4.125	101.769	101.769	101.569
3.625	103.660	103.660	103.460	4.250	103.209	103.209	103.009	4.250	103.209	103.209	103.009	3.375	102.367	102.367	102.167	4.250	101.454	101.454	101.254
3.750	102.862	102.862	102.662	4.375	103.462	103.462	103.262	4.375	103.462	103.462	103.262	3.500	102.774	102.774	102.574	4.375	101.707	101.707	101.507
3.875	103.257	103.257	103.057	4.500	103.702	103.702	103.502	4.500	103.702	103.702	103.502	3.625	103.031	103.031	102.831	4.500	101.947	101.947	101.747
3.990	103.454	103.454	103.254	4.625	103.845	103.845	103.645	4.625	103.845	103.845	103.645	3.750	101.512	101.512	101.312	4.625	102.090	102.090	101.890
4.000	103.554	103.554	103.354	4.750	103.778	103.778	103.578	4.750	103.778	103.778	103.578	3.875	101.907	101.907	101.707	4.750	102.113	102.113	101.913
4.125	103.744	103.744	103.544	4.875	104.027	104.027	103.827	4.875	104.027	104.027	103.827	3.990	102.104	102.104	101.904	4.875	102.362	102.362	102.162
4.250	103.834	103.834	103.634	4.990	104.286	104.286	104.086	4.990	104.286	104.286	104.086	4.000	102.204	102.204	102.004	4.990	102.621	102.621	102.421
4.375	104.087	104.087	103.887	5.000	104.386	104.386	104.186	5.000	104.386	104.386	104.186	4.125	102.394	102.394	102.194	5.000	102.721	102.721	102.521
4.500	104.327	104.327	104.127	5.125	104.649	104.649	104.449	5.125	104.649	104.649	104.449	4.250	102.079	102.079	101.879	5.125	102.984	102.984	102.784
4.625	104.470	104.470	104.270	5.250	104.714	104.714	104.514	5.250	104.714	104.714	104.514	4.375	102.332	102.332	102.132	5.250	103.114	103.114	102.914
4.750	104.403	104.403	104.203	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.572	102.572	102.372	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	101.617	101.617	101.417	2.750	100.853	100.853	100.653	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.182	102.182	101.982
3.500	102.024	102.024	101.824	2.875	101.497	101.497	101.297	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.539	102.539	102.339
3.625	102.281	102.281	102.081	2.990	101.893	101.893	101.693	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.715	102.715	102.515
3.750	100.762	100.762	100.562	3.000	101.993	101.993	101.793	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.815	102.815	102.615
3.875	101.157	101.157	100.957	3.125	102.384	102.384	102.184	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.456	102.456	102.256
3.990	101.479	101.479	101.279	3.250	102.613	102.613	102.413	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.691	102.691	102.491
4.000	101.579	101.579	101.379	3.375	103.135	103.135	102.935	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.989	102.989	102.789
4.125	101.769	101.769	101.569	3.500	103.549	103.549	103.349	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.167	103.167	102.967
4.250	101.454	101.454	101.254	3.625	103.874	103.874	103.674	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	103.160	103.160	102.960
4.375	101.707	101.707	101.507	3.750	103.584	103.584	103.374	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.458	103.458	103.258
4.500	101.947	101.947	101.747	3.875	104.027	104.027	103.827	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.597	103.597	103.397
4.625	102.090	102.090	101.890	3.990	104.276	104.276	104.076	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.797	103.797	103.597
4.750	102.113	102.113	101.913	4.000	104.376	104.376	104.176	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.897	103.897	103.697
4.875	102.362	102.362	102.162	4.125	104.540	104.540	104.339	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.869	103.869	103.669
4.990	102.621	102.621	102.421	4.250	104.818	104.818	104.618	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	104.060	104.060	103.860
5.000	102.721	102.721	102.521	4.375	105.014	105.014	104.814	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.268	104.268	104.068
5.125	102.984	102.984	102.784	4.500	105.184	105.184	104.984	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.423	104.423	104.223
5.250	103.114	103.114	102.914	4.625	105.315	105.315	105.115	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	105.437	105.437	105.237	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	104.182	104.182	103.982	2.750	104.432	104.432	104.232	2.750	102.094	102.094	101.894	2.750	104.094	104.094	103.894	2.750	104.344	104.344	104.144
2.875	102.664	102.664	102.464	2.875	102.664	102.664	102.464	2.875	102.451	102.451	102.251	2.875	102.576	102.576	102.376	2.875	102.576	102.576	102.376
2.990	102.840	102.840	102.640	2.990	102.840	102.840	102.640	2.990	102.627	102.627	102.427	2.990	102.752	102.752	102.552	2.990	102.752	102.752	102.552
3.000	102.940	102.940	102.740	3.000	102.940	102.940	102.740	3.000	102.727	102.727	102.527	3.000	102.852	102.852	102.652	3.000	102.852	102.852	102.652
3.125	102.581	102.581	102.381	3.125	102.581	102.581	102.381	3.125	101.993	101.993	101.793	3.125	102.118	102.118	101.918	3.125	102.118	102.118	101.918
3.250	102.816	102.816	102.616	3.250	102.816	102.816	102.616	3.250	102.228	102.228	102.028	3.250	102.353	102.353	102.153	3.250	102.353	102.353	102.153
3.375	103.114	103.114	102.914	3.375	103.114	103.114	102.914	3.375	102.526	102.526	102.326	3.375	102.651	102.651	102.451	3.375	102.651	102.651	102.451
3.500	103.292	103.292	103.092	3.500	103.292	103.292	103.092	3.500	102.704	102.704	102.504	3.500	102.829	102.829	102.629	3.500	102.829	102.829	102.629
3.625	103.285	103.285	103.085	3.625	103.285	103.285	103.085	3.625	102.141	102.141	101.941	3.625	102.266	102.266	102.066	3.625	102.266	102.266	102.066
3.750	103.583	103.583	103.383	3.750	103.583	103.583	103.383	3.750	102.439	102.439	102.239	3.750	102.564	102.564	102.364	3.750	102.564	102.564	102.364
3.875	103.722	103.722	103.522	3.875	103.722	103.722	103.522	3.875	102.578	102.578	102.378	3.875	102.703	102.703	102.503	3.875	102.703	102.703	102.503
3.990	103.922	103.922	103.722	3.990	103.922	103.922	103.722	3.990	102.778	102.778	102.578	3.990	102.903	102.903	102.703	3.990	102.903	102.903	102.703
4.000	104.022	104.022	103.822	4.000	104.022	104.022	103.822	4.000	102.878	102.878	102.678	4.000	103.003	103.1					



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.:

3/3/2021

45 Day Lock Exp.:

3/18/2021

60 Day Lock Exp.:

4/2/2021

W. Rate Sheet Dated: 2/1/2021

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	100.372	100.372	100.172	2.750	100.853	100.853	100.653	2.750	102.182	102.182	101.982	2.500	98.515	98.515	98.315	2.750	100.794	100.794	100.594
2.875	101.078	101.078	100.878	2.875	101.497	101.497	101.297	2.875	102.539	102.539	102.339	2.625	99.132	99.132	98.932	2.875	101.151	101.151	100.951
2.990	101.611	101.611	101.411	2.990	101.893	101.893	101.693	2.990	102.715	102.715	102.515	2.750	99.488	99.488	99.288	2.990	101.327	101.327	101.127
3.000	101.711	101.711	101.511	3.000	101.993	101.993	101.793	3.000	102.815	102.815	102.615	2.875	100.194	100.194	99.994	3.000	101.427	101.427	101.227
3.125	102.105	102.105	101.905	3.125	102.384	102.384	102.184	3.125	102.456	102.456	102.256	2.990	100.727	100.727	100.527	3.125	100.693	100.693	100.493
3.250	102.424	102.424	102.224	3.250	102.613	102.613	102.413	3.250	102.691	102.691	102.491	3.000	100.827	100.827	100.627	3.250	100.928	100.928	100.728
3.375	102.996	102.996	102.796	3.375	103.135	103.135	102.935	3.375	102.989	102.989	102.789	3.125	101.221	101.221	101.021	3.375	101.226	101.226	101.026
3.500	103.403	103.403	103.203	3.500	103.549	103.549	103.349	3.500	103.167	103.167	102.967	3.250	100.445	100.445	100.245	3.500	101.404	101.404	101.204
3.625	103.660	103.660	103.460	3.625	103.874	103.874	103.674	3.625	103.160	103.160	102.960	3.375	101.017	101.017	100.817	3.625	100.841	100.841	100.641
3.750	102.862	102.862	102.662	3.750	103.584	103.584	103.372	3.750	103.458	103.458	103.258	3.500	101.424	101.424	101.224	3.750	101.139	101.139	100.939
3.875	103.257	103.257	103.057	3.875	104.027	104.027	103.820	3.875	103.597	103.597	103.397	3.625	101.681	101.681	101.481	3.875	101.278	101.278	101.078
3.990	103.454	103.454	103.254	3.990	104.276	104.276	104.073	3.990	103.797	103.797	103.597	3.750	100.162	100.162	99.962	3.990	101.478	101.478	101.278
4.000	103.554	103.554	103.354	4.000	104.376	104.376	104.173	4.000	103.897	103.897	103.697	3.875	100.557	100.557	100.357	4.000	101.578	101.578	101.378
4.125	103.744	103.744	103.544	4.125	104.540	104.540	104.339	4.125	103.869	103.869	103.669	3.990	100.754	100.754	100.554	4.125	103.275	103.275	103.075
4.250	103.834	103.834	103.634	4.250	104.818	104.818	104.618	4.250	104.060	104.060	103.860	4.000	100.854	100.854	100.654	4.250	103.466	103.466	103.266
4.375	104.087	104.087	103.887	4.375	105.014	105.014	104.814	4.375	104.268	104.268	104.068	4.125	101.044	101.044	100.844	4.375	103.674	103.674	103.474
4.500	104.327	104.327	104.127	4.500	105.184	105.184	104.984	4.500	104.423	104.423	104.223	4.250	100.729	100.729	100.529	4.500	103.829	103.829	103.629
4.625	104.470	104.470	104.270	4.625	105.315	105.315	105.115	4.625	N/A	N/A	N/A	4.375	100.982	100.982	100.782	4.625	N/A	N/A	N/A
4.750	104.403	104.403	104.203	4.750	105.437	105.437	105.237	4.750	N/A	N/A	N/A	4.500	101.222	101.222	101.022	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.:

3/3/2021

45 Day Lock Exp.:

3/18/2021

60 Day Lock Exp.:

4/2/2021

W. Rate Sheet Dated: 2/1/2021

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)