

W. Rate Sheet Dated: 2/3/2021

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	100.148	100.148	99.773	2.250	99.472	99.472	99.097	2.250	99.321	99.321	99.021	3.125	96.131	96.131	95.831
2.375	100.152	100.152	99.777	2.375	99.475	99.475	99.100	2.500	99.327	99.327	99.027	3.250	97.627	97.627	97.327
2.500	100.155	100.155	99.780	2.500	99.478	99.478	99.103	2.625	99.329	99.329	99.029	3.375	97.629	97.629	97.329
2.625	100.159	100.159	99.784	2.625	99.481	99.481	99.106	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 = 0.090	
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	102.008	102.008	101.708	Rate	30 Day	45 Day	60 Day
3.250	101.507	101.507	101.207	3.250	100.080	100.080	99.780	3.375	102.071	102.071	101.771	4.000	101.862	101.862	101.362
3.375	101.510	101.510	101.210	3.375	100.142	100.142	99.842	3.500	102.073	102.073	101.773	4.125	101.905	101.905	101.405
3.500	101.513	101.513	101.213	3.500	100.145	100.145	99.845	3.625	102.154	102.154	101.854	4.375	102.855	102.855	102.355
3.625	101.516	101.516	101.216	3.625	100.224	100.224	99.924	3.750	103.179	103.179	102.879	4.500	102.858	102.858	102.358
3.750	102.809	102.809	102.509	3.750	102.171	102.171	101.871	3.875	103.168	103.168	102.868	4.625	102.859	102.859	102.359
3.875	102.734	102.734	102.434	3.875	102.160	102.160	101.860	4.000	103.170	103.170	102.870	4.875	103.716	103.716	103.216
4.000	102.737	102.737	102.437	4.000	102.162	102.162	101.862	4.125	103.171	103.171	102.871	5.000	103.719	103.719	103.219
4.125	102.780	102.780	102.480	4.125	102.163	102.163	101.863	4.250	102.900	102.900	102.600	5.125	103.720	103.720	103.220
4.250	103.842	103.842	103.642	4.250	103.126	103.126	102.926	4.375	102.888	102.888	102.588	5.500	104.330	104.330	103.799
4.375	103.730	103.730	103.530	4.375	103.114	103.114	102.914	4.500	102.890	102.890	102.590	5.625	104.331	104.331	103.800
6.250	106.000	106.000	105.800	6.250	105.382	105.382	105.182	4.625	102.891	102.891	102.591	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	102.006	101.906	101.906	101.531	2.250	101.906	101.806	101.806	101.431	2.250	101.866	101.766	101.766	101.466
2.375	102.010	101.910	101.910	101.535	2.375	101.909	101.809	101.809	101.434	2.375	101.869	101.769	101.769	101.469
2.500	102.010	101.910	101.910	101.535	2.500	101.909	101.809	101.809	101.434	2.500	101.868	101.768	101.768	101.468
2.625	102.010	101.910	101.910	101.535	2.625	101.909	101.809	101.809	101.434	2.625	101.868	101.768	101.768	101.468
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	103.355	103.255	103.255	102.955	3.250	103.257	103.157	103.157	102.857	3.250	104.545	104.445	104.445	104.145
3.375	103.369	103.269	103.269	102.969	3.375	103.327	103.227	103.227	102.927	3.375	104.616	104.516	104.516	104.216
3.500	103.369	103.269	103.269	102.969	3.500	103.268	103.168	103.168	102.868	3.500	104.555	104.455	104.455	104.155
3.625	103.368	103.268	103.268	102.968	3.625	103.345	103.245	103.245	102.945	3.625	104.634	104.534	104.534	104.234
3.750	104.559	104.459	104.459	104.159	3.750	104.463	104.363	104.363	104.063	3.750	105.579	105.479	105.479	105.179

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	99.112	99.112	98.612	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.155	99.155	98.655	4.750	101.000	101.000	100.500
3.875	101.103	101.103	100.603	6.250	103.750	103.750	103.500	4.375	100.105	100.105	99.605	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	101.100	101.100	100.600					4.500	100.108	100.108	99.608	Rate	30 Day	45 Day	60 Day
4.125	101.058	101.058	100.558					4.625	100.109	100.109	99.609	6.250	102.750	102.750	102.250
4.250	102.033	102.033	101.533					4.875	100.966	100.966	100.466	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	102.045	102.045	101.545					5.000	100.969	100.969	100.469				
4.500	102.042	102.042	101.542					5.125	100.970	100.970	100.470				
4.625	102.041	102.041	101.541					5.500	101.580	101.580	101.049				
4.750	102.922	102.922	102.422					5.625	101.581	101.581	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 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
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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@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/5/2021

45 Day Lock Exp.:

3/22/2021

60 Day Lock Exp.:

4/5/2021

W. Rate Sheet Dated: 2/3/2021

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 = .090	
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	101.663	101.663	101.363	Rate	30 Day	45 Day	60 Day
3.250	100.732	100.732	100.432	3.250	99.735	99.735	99.435	3.375	101.726	101.726	101.426	3.250	98.857	98.857	98.357
3.375	100.735	100.735	100.435	3.375	99.797	99.797	99.497	3.500	101.728	101.728	101.428	3.375	98.860	98.860	98.360
3.500	100.738	100.738	100.438	3.500	99.800	99.800	99.500	3.625	101.809	101.809	101.509	3.500	98.863	98.863	98.363
3.625	100.741	100.741	100.441	3.625	99.879	99.879	99.579	3.750	100.897	100.897	100.597	3.625	98.866	98.866	98.366
3.750	100.097	100.097	99.797	3.750	99.889	99.889	99.589	3.875	N/A	N/A	N/A	3.750	99.122	99.122	98.622
3.875	100.022	100.022	99.722	3.875	99.877	99.877	99.577	4.000	N/A	N/A	N/A	3.875	99.147	99.147	98.647
4.000	100.025	100.025	99.725	4.000	99.879	99.879	99.579	4.125	N/A	N/A	N/A	4.000	99.150	99.150	98.650
4.125	100.067	100.067	99.767	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.192	99.192	98.692
4.250	101.067	101.067	100.867	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.092	100.092	99.592
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
2.750	101.725	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	102.230	102.130	102.130	101.830	3.250	102.132	102.032	102.032	101.732	3.250	101.420	101.320	101.320	101.020
3.375	102.244	102.144	102.144	101.844	3.375	102.202	102.102	102.102	101.802	3.375	101.491	101.391	101.391	101.091
3.500	102.244	102.144	102.144	101.844	3.500	102.143	102.043	102.043	101.743	3.500	101.430	101.330	101.330	101.030
3.625	102.243	102.143	102.143	101.843	3.625	102.220	102.120	102.120	101.820	3.625	101.509	101.409	101.409	101.109
3.750	101.497	101.397	101.397	101.097	3.750	101.400	101.300	101.300	101.000	3.750	102.454	102.354	102.354	102.054

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				
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	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.:

3/5/2021

45 Day Lock Exp.:

3/22/2021

60 Day Lock Exp.:

4/5/2021

W. Rate Sheet Dated: 2/3/2021

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

30 Day Lock Exp.: 3/5/2021
45 Day Lock Exp.: 3/22/2021
60 Day Lock Exp.: 4/5/2021

W. Rate Sheet Dated: 2/3/2021

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	100.284	100.284	100.084	3.375	102.138	102.138	101.938	3.375	102.138	102.138	101.938	2.500	99.776	99.776	99.576	3.375	101.522	101.522	101.322
2.875	100.994	100.994	100.794	3.500	102.546	102.546	102.346	3.500	102.546	102.546	102.346	2.625	100.396	100.396	100.196	3.500	101.930	101.930	101.730
2.990	101.531	101.531	101.331	3.625	102.808	102.808	102.608	3.625	102.808	102.808	102.608	2.750	100.750	100.750	100.550	3.625	102.192	102.192	101.992
3.000	101.631	101.631	101.431	3.750	102.094	102.094	101.894	3.750	102.094	102.094	101.894	2.875	101.460	101.460	101.260	3.750	100.681	100.681	100.481
3.125	102.027	102.027	101.827	3.875	102.492	102.492	102.292	3.875	102.492	102.492	102.292	2.990	101.997	101.997	101.797	3.875	101.079	101.079	100.879
3.250	102.311	102.311	102.111	3.990	102.815	102.815	102.615	3.990	102.815	102.815	102.615	3.000	102.097	102.097	101.897	3.990	101.402	101.402	101.202
3.375	102.888	102.888	102.688	4.000	102.915	102.915	102.715	4.000	102.915	102.915	102.715	3.125	102.493	102.493	102.293	4.000	101.502	101.502	101.302
3.500	103.296	103.296	103.096	4.125	103.107	103.107	102.907	4.125	103.107	103.107	102.907	3.250	101.695	101.695	101.495	4.125	101.694	101.694	101.494
3.625	103.558	103.558	103.358	4.250	103.251	103.251	103.051	4.250	103.251	103.251	103.051	3.375	102.272	102.272	102.072	4.250	101.432	101.432	101.232
3.750	102.844	102.844	102.644	4.375	103.505	103.505	103.305	4.375	103.505	103.505	103.305	3.500	102.680	102.680	102.480	4.375	101.686	101.686	101.486
3.875	103.242	103.242	103.042	4.500	103.747	103.747	103.547	4.500	103.747	103.747	103.547	3.625	102.942	102.942	102.742	4.500	101.928	101.928	101.728
3.990	103.440	103.440	103.240	4.625	103.890	103.890	103.690	4.625	103.890	103.890	103.690	3.750	101.431	101.431	101.231	4.625	102.071	102.071	101.871
4.000	103.540	103.540	103.340	4.750	103.809	103.809	103.609	4.750	103.809	103.809	103.609	3.875	101.829	101.829	101.629	4.750	102.084	102.084	101.884
4.125	103.732	103.732	103.532	4.875	104.058	104.058	103.858	4.875	104.058	104.058	103.858	3.990	102.027	102.027	101.827	4.875	103.333	103.333	103.133
4.250	103.876	103.876	103.676	4.990	104.318	104.318	104.118	4.990	104.318	104.318	104.118	4.000	102.127	102.127	101.927	4.990	102.593	102.593	102.393
4.375	103.130	103.130	102.930	5.000	104.418	104.418	104.218	5.000	104.418	104.418	104.218	4.125	102.319	102.319	102.119	5.000	102.693	102.693	102.493
4.500	104.372	104.372	104.172	5.125	104.680	104.680	104.480	5.125	104.680	104.680	104.480	4.250	102.057	102.057	101.857	5.125	102.955	102.955	102.755
4.625	104.515	104.515	104.315	5.250	104.739	104.739	104.539	5.250	104.739	104.739	104.539	4.375	102.311	102.311	102.111	5.250	103.092	103.092	102.892
4.750	104.434	104.434	104.234	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.553	102.553	102.353	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	101.522	101.522	101.322	2.750	100.785	100.785	100.585	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.208	102.208	102.008
3.500	101.930	101.930	101.730	2.875	101.429	101.429	101.229	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.566	102.566	102.366
3.625	102.192	102.192	101.992	2.990	101.829	101.829	101.629	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.743	102.743	102.543
3.750	100.681	100.681	100.481	3.000	101.929	101.929	101.729	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.843	102.843	102.643
3.875	101.079	101.079	100.879	3.125	102.322	102.322	102.122	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.493	102.493	102.293
3.990	101.402	101.402	101.202	3.250	102.499	102.499	102.299	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.728	102.728	102.528
4.000	101.502	101.502	101.302	3.375	103.022	103.022	102.822	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	103.027	103.027	102.827
4.125	101.694	101.694	101.494	3.500	103.440	103.440	103.240	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.206	103.206	103.006
4.250	101.432	101.432	101.232	3.625	103.767	103.767	103.567	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	103.116	103.116	102.916
4.375	101.686	101.686	101.486	3.750	103.480	103.480	103.277	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.415	103.415	103.215
4.500	101.928	101.928	101.728	3.875	103.926	103.926	103.726	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.555	103.555	103.355
4.625	102.071	102.071	101.871	3.990	104.175	104.175	103.975	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.756	103.756	103.556
4.750	102.084	102.084	101.884	4.000	104.275	104.275	104.075	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.856	103.856	103.656
4.875	102.333	102.333	102.133	4.125	104.439	104.439	104.239	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.952	103.952	103.752
4.990	102.593	102.593	102.393	4.250	104.773	104.773	104.573	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	104.143	104.143	103.943
5.000	102.693	102.693	102.493	4.375	104.970	104.970	104.770	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.352	104.352	104.152
5.125	102.955	102.955	102.755	4.500	105.141	105.141	104.941	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.505	104.505	104.305
5.250	103.092	103.092	102.892	4.625	105.272	105.272	105.072	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	105.473	105.473	105.273	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	104.208	104.208	104.008	2.750	104.458	104.458	104.258	2.750	101.995	101.995	101.795	2.750	103.995	103.995	103.795	2.750	104.245	104.245	104.045
2.875	102.691	102.691	102.491	2.875	102.691	102.691	102.491	2.875	102.353	102.353	102.153	2.875	102.478	102.478	102.278	2.875	102.478	102.478	102.278
2.990	102.868	102.868	102.668	2.990	102.868	102.868	102.668	2.990	102.530	102.530	102.330	2.990	102.655	102.655	102.455	2.990	102.655	102.655	102.455
3.000	102.968	102.968	102.768	3.000	102.968	102.968	102.768	3.000	102.630	102.630	102.430	3.000	102.755	102.755	102.555	3.000	102.755	102.755	102.555
3.125	102.618	102.618	102.418	3.125	102.618	102.618	102.418	3.125	101.968	101.968	101.768	3.125	102.093	102.093	101.893	3.125	102.093	102.093	101.893
3.250	102.853	102.853	102.653	3.250	102.853	102.853	102.653	3.250	102.203	102.203	102.003	3.250	102.328	102.328	102.128	3.250	102.328	102.328	102.128
3.375	103.152	103.152	102.952	3.375	103.152	103.152	102.952	3.375	102.502	102.502	102.302	3.375	102.627	102.627	102.427	3.375	102.627	102.627	102.427
3.500	103.331	103.331	103.131	3.500	103.331	103.331	103.131	3.500	102.681	102.681	102.481	3.500	102.806	102.806	102.606	3.500	102.806	102.806	102.606
3.625	103.241	103.241	103.041	3.625	103.241	103.241	103.041	3.625	101.966	101.966	101.766	3.625	102.091	102.091	101.891	3.625	102.091	102.091	101.891
3.750	103.540	103.540	103.340	3.750	103.540	103.540	103.340	3.750	102.265	102.265	102.065	3.750	102.390	102.390	102.190	3.750	102.390	102.390	102.190
3.875	103.680	103.680	103.480	3.875	103.680	103.680	103.480	3.875	102.405	102.405	102.205	3.875	102.530	102.530	102.330	3.875	102.530	102.530	102.330
3.990	103.881	103.881	103.681	3.990	103.881	103.881	103.681	3.990	102.606	102.606	102.406	3.990	102.731	102.731	102.531	3.990	102.731	102.731	102.531
4.000	103.981	103.981	103.781	4.000	103.981	103.981	103.781	4.000	102.706	102.706	102.506	4.000	102.831						



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.:

3/5/2021

45 Day Lock Exp.:

3/22/2021

60 Day Lock Exp.:

4/5/2021

W. Rate Sheet Dated: 2/3/2021

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	100.284	100.284	100.084	2.750	100.785	100.785	100.585	2.750	102.208	102.208	102.008	2.500	98.426	98.426	98.226	2.750	100.695	100.695	100.495
2.875	100.994	100.994	100.794	2.875	101.429	101.429	101.229	2.875	102.566	102.566	102.366	2.625	99.046	99.046	98.846	2.875	101.053	101.053	100.853
2.990	101.531	101.531	101.331	2.990	101.829	101.829	101.629	2.990	102.743	102.743	102.543	2.750	99.400	99.400	99.200	2.990	101.230	101.230	101.030
3.000	101.631	101.631	101.431	3.000	101.929	101.929	101.729	3.000	102.843	102.843	102.643	2.875	100.110	100.110	99.910	3.000	101.330	101.330	101.130
3.125	102.027	102.027	101.827	3.125	102.322	102.322	102.122	3.125	102.493	102.493	102.293	2.990	100.647	100.647	100.447	3.125	100.668	100.668	100.468
3.250	102.311	102.311	102.111	3.250	102.499	102.499	102.299	3.250	102.728	102.728	102.528	3.000	100.747	100.747	100.547	3.250	100.903	100.903	100.703
3.375	102.888	102.888	102.688	3.375	103.022	103.022	102.822	3.375	103.027	103.027	102.827	3.125	101.143	101.143	100.943	3.375	101.202	101.202	101.002
3.500	103.296	103.296	103.096	3.500	103.440	103.440	103.240	3.500	103.206	103.206	103.006	3.250	100.345	100.345	100.145	3.500	101.381	101.381	101.181
3.625	103.558	103.558	103.358	3.625	103.767	103.767	103.567	3.625	103.116	103.116	102.916	3.375	100.922	100.922	100.722	3.625	100.666	100.666	100.466
3.750	102.844	102.844	102.644	3.750	103.480	103.480	103.277	3.750	103.415	103.415	103.215	3.500	101.330	101.330	101.130	3.750	100.965	100.965	100.765
3.875	103.242	103.242	103.042	3.875	103.926	103.926	103.726	3.875	103.555	103.555	103.355	3.625	101.592	101.592	101.392	3.875	101.105	101.105	100.905
3.990	103.440	103.440	103.240	3.990	104.175	104.175	103.975	3.990	103.756	103.756	103.556	3.750	100.081	100.081	99.881	3.990	101.306	101.306	101.106
4.000	103.540	103.540	103.340	4.000	104.275	104.275	104.075	4.000	103.856	103.856	103.656	3.875	100.479	100.479	100.279	4.000	101.406	101.406	101.206
4.125	103.732	103.732	103.532	4.125	104.439	104.439	104.239	4.125	103.952	103.952	103.752	3.990	100.677	100.677	100.477	4.125	103.423	103.423	103.223
4.250	103.876	103.876	103.676	4.250	104.773	104.773	104.573	4.250	104.143	104.143	103.943	4.000	100.777	100.777	100.577	4.250	103.614	103.614	103.414
4.375	104.130	104.130	103.930	4.375	104.970	104.970	104.770	4.375	104.352	104.352	104.152	4.125	100.969	100.969	100.769	4.375	103.823	103.823	103.623
4.500	104.372	104.372	104.172	4.500	105.141	105.141	104.941	4.500	104.505	104.505	104.305	4.250	100.707	100.707	100.507	4.500	103.976	103.976	103.776
4.625	104.515	104.515	104.315	4.625	105.272	105.272	105.072	4.625	N/A	N/A	N/A	4.375	100.961	100.961	100.761	4.625	N/A	N/A	N/A
4.750	104.434	104.434	104.234	4.750	105.473	105.473	105.273	4.750	N/A	N/A	N/A	4.500	101.203	101.203	101.003	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.:

3/5/2021

45 Day Lock Exp.:

3/22/2021

60 Day Lock Exp.:

4/5/2021

W. Rate Sheet Dated: 2/3/2021

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)