

W. Rate Sheet Dated: 2/4/2021

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	101.820	101.820	101.429	2.250	99.394	99.394	99.003	2.250	99.263	99.263	98.963	3.125	96.131	96.131	95.831
2.375	101.823	101.823	101.433	2.375	99.397	99.397	99.007	2.500	99.268	99.268	98.968	3.250	97.627	97.627	97.327
2.500	101.827	101.827	101.437	2.500	99.400	99.400	99.009	2.625	99.271	99.271	98.971	3.375	97.629	97.629	97.329
2.625	101.831	101.831	101.440	2.625	99.403	99.403	99.012	2.750	99.711	99.711	99.411	3.500	97.630	97.630	97.330
2.750	102.148	102.148	101.757	2.750	99.972	99.972	99.581	2.875	99.714	99.714	99.414	3.625	97.631	97.631	97.331
2.875	102.151	102.151	101.761	2.875	99.975	99.975	99.584	3.000	99.716	99.716	99.416	Margin = 2.250		Index = 0.090	
3.000	102.155	102.155	101.764	3.000	99.977	99.977	99.587	3.125	99.718	99.718	99.418	30 Year OTC			
3.125	102.158	102.158	101.767	3.125	99.979	99.979	99.589	3.250	101.945	101.945	101.645	Rate	30 Day	45 Day	60 Day
3.250	102.338	102.338	102.038	3.250	100.112	100.112	99.812	3.375	102.008	102.008	101.708	4.000	101.643	101.643	101.143
3.375	102.241	102.241	101.941	3.375	100.173	100.173	99.873	3.500	102.010	102.010	101.710	4.125	101.686	101.686	101.186
3.500	102.244	102.244	101.944	3.500	100.176	100.176	99.876	3.625	102.091	102.091	101.791	4.375	102.730	102.730	102.230
3.625	102.247	102.247	101.947	3.625	100.255	100.255	99.955	3.750	103.187	103.187	102.887	4.500	102.733	102.733	102.233
3.750	102.590	102.590	102.290	3.750	101.952	101.952	101.652	3.875	103.176	103.176	102.876	4.625	102.734	102.734	102.234
3.875	102.516	102.516	102.216	3.875	101.941	101.941	101.641	4.000	103.177	103.177	102.877	4.875	103.654	103.654	103.154
4.000	102.518	102.518	102.218	4.000	101.943	101.943	101.643	4.125	103.179	103.179	102.879	5.000	103.656	103.656	103.156
4.125	102.561	102.561	102.261	4.125	101.944	101.944	101.644	4.250	103.220	103.220	102.920	5.125	103.658	103.658	103.158
4.250	103.717	103.717	103.517	4.250	103.001	103.001	102.801	4.375	103.208	103.208	102.908	5.500	104.517	104.517	104.017
4.375	103.605	103.605	103.405	4.375	102.989	102.989	102.789	4.500	103.210	103.210	102.910	5.625	104.519	104.519	104.019
6.250	105.590	105.590	105.390	6.250	105.382	105.382	105.182	4.625	103.212	103.212	102.912	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	101.928	101.828	101.828	101.438	2.250	101.828	101.728	101.728	101.338	2.250	101.807	101.707	101.707	101.407
2.375	101.932	101.832	101.832	101.441	2.375	101.831	101.731	101.731	101.341	2.375	101.810	101.710	101.710	101.410
2.500	101.932	101.832	101.832	101.441	2.500	101.831	101.731	101.731	101.340	2.500	101.810	101.710	101.710	101.410
2.625	101.932	101.832	101.832	101.441	2.625	101.831	101.731	101.731	101.340	2.625	101.810	101.710	101.710	101.410
2.750	103.256	103.156	103.156	102.766	2.750	103.156	103.056	103.056	102.666	2.750	102.247	102.147	102.147	101.847
2.875	103.260	103.160	103.160	102.769	2.875	103.159	103.059	103.059	102.669	2.875	102.259	102.159	102.159	101.859
3.000	103.260	103.160	103.160	102.769	3.000	103.159	103.059	103.059	102.668	3.000	102.259	102.159	102.159	101.859
3.125	103.260	103.160	103.160	102.769	3.125	103.158	103.058	103.058	102.668	3.125	102.258	102.158	102.158	101.858
3.250	103.386	103.286	103.286	102.986	3.250	103.288	103.188	103.188	102.888	3.250	104.483	104.383	104.383	104.083
3.375	103.400	103.300	103.300	103.000	3.375	103.359	103.259	103.259	102.959	3.375	104.554	104.454	104.454	104.154
3.500	103.400	103.300	103.300	103.000	3.500	103.299	103.199	103.199	102.899	3.500	104.493	104.393	104.393	104.093
3.625	103.399	103.299	103.299	102.999	3.625	103.376	103.276	103.276	102.976	3.625	104.571	104.471	104.471	104.171
3.750	104.340	104.240	104.240	103.940	3.750	104.244	104.144	104.144	103.844	3.750	105.587	105.487	105.487	105.187

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	98.893	98.893	98.393	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.936	98.936	98.436	4.750	101.000	101.000	100.500
3.875	100.884	100.884	100.384	6.250	103.750	103.750	103.500	4.375	99.980	99.980	99.480	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.882	100.882	100.382					4.500	99.983	99.983	99.483	Rate	30 Day	45 Day	60 Day
4.125	100.839	100.839	100.339					4.625	99.984	99.984	99.484	6.250	102.750	102.750	102.250
4.250	101.908	101.908	101.408					4.875	100.904	100.904	100.404	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.920	101.920	101.420					5.000	100.906	100.906	100.406				
4.500	101.917	101.917	101.417					5.125	100.908	100.908	100.408				
4.625	101.916	101.916	101.416					5.500	101.767	101.767	101.267				
4.750	102.860	102.860	102.360					5.625	101.769	101.769	101.269				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.373	102.373	101.873				

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

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

FHA ID# - 1358600006

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

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

Tax Service Fee = \$80.00 "FHA only" (JA & 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.:

3/8/2021

45 Day Lock Exp.:

3/22/2021

60 Day Lock Exp.:

4/5/2021

W. Rate Sheet Dated: 2/4/2021

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	98.866	98.866	98.566	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	98.869	98.869	98.569	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	98.871	98.871	98.571	Margin = 2.250		Index = .090	
3.000	N/A	N/A	N/A	3.000	99.132	99.132	98.742	3.125	98.873	98.873	98.573	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	99.134	99.134	98.744	3.250	101.600	101.600	101.300	Rate	30 Day	45 Day	60 Day
3.250	101.563	101.563	101.263	3.250	99.767	99.767	99.467	3.375	101.663	101.663	101.363	3.250	98.888	98.888	98.388
3.375	101.466	101.466	101.166	3.375	99.828	99.828	99.528	3.500	101.665	101.665	101.365	3.375	98.891	98.891	98.391
3.500	101.469	101.469	101.169	3.500	99.831	99.831	99.531	3.625	101.746	101.746	101.446	3.500	98.894	98.894	98.394
3.625	101.472	101.472	101.172	3.625	99.910	99.910	99.610	3.750	100.905	100.905	100.605	3.625	98.897	98.897	98.397
3.750	99.878	99.878	99.578	3.750	99.670	99.670	99.370	3.875	N/A	N/A	N/A	3.750	98.903	98.903	98.403
3.875	99.803	99.803	99.503	3.875	99.658	99.658	99.358	4.000	N/A	N/A	N/A	3.875	98.928	98.928	98.428
4.000	99.806	99.806	99.506	4.000	99.660	99.660	99.360	4.125	N/A	N/A	N/A	4.000	98.931	98.931	98.431
4.125	99.848	99.848	99.548	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	98.973	98.973	98.473
4.250	100.942	100.942	100.742	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.967	99.967	99.467
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	101.631	101.531	101.531	101.141	2.750	101.531	101.431	101.431	101.041	2.750	99.466	99.366	99.366	99.066
2.875	101.635	101.535	101.535	101.144	2.875	101.534	101.434	101.434	101.044	2.875	99.478	99.378	99.378	99.078
3.000	101.635	101.535	101.535	101.144	3.000	101.534	101.434	101.434	101.043	3.000	99.478	99.378	99.378	99.078
3.125	101.635	101.535	101.535	101.144	3.125	101.533	101.433	101.433	101.043	3.125	99.477	99.377	99.377	99.077
3.250	102.261	102.161	102.161	101.861	3.250	102.163	102.063	102.063	101.763	3.250	101.358	101.258	101.258	100.958
3.375	102.275	102.175	102.175	101.875	3.375	102.234	102.134	102.134	101.834	3.375	101.429	101.329	101.329	101.029
3.500	102.275	102.175	102.175	101.875	3.500	102.174	102.074	102.074	101.774	3.500	101.368	101.268	101.268	100.968
3.625	102.274	102.174	102.174	101.874	3.625	102.251	102.151	102.151	101.851	3.625	101.446	101.346	101.346	101.046
3.750	101.278	101.178	101.178	100.878	3.750	101.182	101.082	101.082	100.782	3.750	102.462	102.362	102.362	102.062

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

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

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

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/8/2021

45 Day Lock Exp.:

3/22/2021

60 Day Lock Exp.:

4/5/2021

W. Rate Sheet Dated: 2/4/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	

Product Features								
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	
Manufactured Home	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Conventional OTC	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/8/2021

45 Day Lock Exp.:

3/22/2021

60 Day Lock Exp.:

4/5/2021

W. Rate Sheet Dated: 2/4/2021

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		
2.750	100.136	100.136	99.936	3.375	102.031	102.031	101.831	3.375	102.031	102.031	101.831	2.500	99.675	99.675	99.475	3.375	101.415		
2.875	100.854	100.854	100.654	3.500	102.448	102.448	102.248	3.500	102.448	102.448	102.248	2.625	100.302	100.302	100.102	3.500	101.832		
2.990	101.392	101.392	101.192	3.625	102.711	102.711	102.511	3.625	102.711	102.711	102.511	2.750	100.602	100.602	100.402	3.625	102.095		
3.000	101.492	101.492	101.292	3.750	102.130	102.130	101.930	3.750	102.130	102.130	101.930	2.875	101.320	101.320	101.120	3.750	100.717		
3.125	101.902	101.902	101.702	3.875	102.533	102.533	102.333	3.875	102.533	102.533	102.333	2.990	101.858	101.858	101.658	3.875	101.120		
3.250	102.199	102.199	101.999	3.990	102.861	102.861	102.661	3.990	102.861	102.861	102.661	3.000	101.958	101.958	101.758	3.990	101.448		
3.375	102.781	102.781	102.581	4.000	102.961	102.961	102.761	4.000	102.961	102.961	102.761	3.125	102.368	102.368	102.168	4.000	101.548		
3.500	103.198	103.198	102.998	4.125	103.154	103.154	102.954	4.125	103.154	103.154	102.954	3.250	101.583	101.583	101.383	4.125	101.741		
3.625	103.461	103.461	103.261	4.250	103.277	103.277	103.077	4.250	103.277	103.277	103.077	3.375	102.165	102.165	101.965	4.250	101.458		
3.750	102.880	102.880	102.680	4.375	103.552	103.552	103.352	4.375	103.552	103.552	103.352	3.500	102.582	102.582	102.382	4.375	101.733		
3.875	103.283	103.283	103.083	4.500	103.796	103.796	103.596	4.500	103.796	103.796	103.596	3.625	102.845	102.845	102.645	4.500	101.977		
3.990	103.486	103.486	103.286	4.625	103.939	103.939	103.739	4.625	103.939	103.939	103.739	3.750	101.467	101.467	101.267	4.625	102.120		
4.000	103.586	103.586	103.386	4.750	103.796	103.796	103.596	4.750	103.796	103.796	103.596	3.875	101.870	101.870	101.670	4.750	101.071		
4.125	103.779	103.779	103.579	4.875	104.047	104.047	103.847	4.875	104.047	104.047	103.847	3.990	102.073	102.073	101.873	4.875	101.322		
4.250	103.902	103.902	103.702	4.990	104.306	104.306	104.106	4.990	104.306	104.306	104.106	4.000	102.173	102.173	101.973	4.990	101.581		
4.375	104.177	104.177	103.977	5.000	104.406	104.406	104.206	5.000	104.406	104.406	104.206	4.125	102.366	102.366	102.166	5.000	101.681		
4.500	104.421	104.421	104.221	5.125	104.669	104.669	104.469	5.125	104.669	104.669	104.469	4.250	102.083	102.083	101.883	5.125	102.944		
4.625	104.564	104.564	104.364	5.250	104.740	104.740	104.540	5.250	104.740	104.740	104.540	4.375	102.358	102.358	102.158	5.250	103.093		
4.750	104.421	104.421	104.221	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.602	102.602	102.402	5.375	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		
3.375	101.415	101.415	101.215	2.750	100.636	100.636	100.436	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.192		
3.500	101.832	101.832	101.632	2.875	101.286	101.286	101.086	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.549		
3.625	102.095	102.095	101.895	2.990	101.690	101.690	101.490	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.728		
3.750	100.717	100.717	100.517	3.000	101.790	101.790	101.590	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.828		
3.875	101.120	101.120	100.920	3.125	102.192	102.192	101.992	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.450		
3.990	101.448	101.448	101.248	3.250	102.368	102.368	102.168	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.688		
4.000	101.548	101.548	101.348	3.375	102.897	102.897	102.697	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.992		
4.125	101.741	101.741	101.541	3.500	103.320	103.320	103.120	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.169		
4.250	101.458	101.458	101.258	3.625	103.647	103.647	103.447	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	103.071		
4.375	101.733	101.733	101.533	3.750	103.127	103.127	102.927	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.370		
4.500	101.977	101.977	101.777	3.875	103.577	103.577	103.377	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.513		
4.625	102.120	102.120	101.920	3.990	103.832	103.832	103.632	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.718		
4.750	102.071	102.071	101.871	4.000	103.932	103.932	103.732	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.818		
4.875	102.322	102.322	102.122	4.125	104.099	104.099	103.899	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.958		
4.990	102.581	102.581	102.381	4.250	104.426	104.426	104.226	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	104.155		
5.000	102.681	102.681	102.481	4.375	104.626	104.626	104.426	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.366		
5.125	102.944	102.944	102.744	4.500	104.798	104.798	104.598	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.519		
5.250	103.093	103.093	102.893	4.625	104.930	104.930	104.730	5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.625	N/A		
5.375	N/A	N/A	N/A	4.750	105.443	105.443	105.243	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.750	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		
2.750	104.192	104.192	103.992	2.750	104.442	104.442	104.242	2.750	101.979	101.979	101.779	2.750	103.979	103.979	103.779	2.750	104.229		
2.875	102.674	102.674	102.474	2.875	102.674	102.674	102.474	2.875	102.336	102.336	102.136	2.875	102.461	102.461	102.261	2.875	102.461		
2.990	102.853	102.853	102.653	2.990	102.853	102.853	102.653	2.990	102.515	102.515	102.315	2.990	102.640	102.640	102.440	2.990	102.640		
3.000	102.953	102.953	102.753	3.000	102.953	102.953	102.753	3.000	102.615	102.615	102.415	3.000	102.740	102.740	102.540	3.000	102.740		
3.125	102.575	102.575	102.375	3.125	102.575	102.575	102.375	3.125	101.925	101.925	101.725	3.125	102.050	102.050	101.850	3.125	102.050		
3.250	102.813	102.813	102.613	3.250	102.813	102.813	102.613	3.250	102.163	102.163	101.963	3.250	102.288	102.288	102.088	3.250	102.288		
3.375	103.117	103.117	102.917	3.375	103.117	103.117	102.917	3.375	102.467	102.467	102.267	3.375	102.592	102.592	102.392	3.375	102.592		
3.500	103.294	103.294	103.094	3.500	103.294	103.294	103.094	3.500	102.644	102.644	102.444	3.500	102.769	102.769	102.569	3.500	102.769		
3.625	103.196	103.196	102.996	3.625	103.196	103.196	102.996	3.625	101.921	101.921	101.721	3.625	102.046	102.046	101.846	3.625	102.046		
3.750	103.495	103.495	103.295	3.750	103.495	103.495	103.295	3.750	102.220	102.220	102.020	3.750	102.345	102.345	102.145	3.750	102.345		
3.875	103.638	103.638	103.438	3.875	103.638	103.638	103.438	3.875	102.363	102.363	102.163	3.875	102.488	102.488	102.288	3.875	102.488		
3.990	103.843	103.843	103.643	3.990	103.843	103.843	103.643	3.990	102.568	102.568	102.368	3.990	102.693	102.693	102.493	3.990	102.693		
4.000	103.943	103.943	103.743	4.000	103.943	103.943	103.743	4.000	102.668	102.668	102.468	4.000	102.793	102.793	102.593	4.000	102.793		
4.125	104.083	104.083	103.883	4.125	104.083	104.083	103.883	4.125	104.729	104.729	104.529	4.125	104.854	104.854	104.654	4.125	104.854		
4.250	104.280	104.280	104.080	4.250	104.280	104.280	104.080	4.250	104.926	104.926	104.726	4.250	105.051	105.051	104.851	4.250	105.051		
4.375	104.491	104.491	104.291	4.375	104.491	104.491	104.291	4.375	105.137	105.137	104.937	4.375	105.262	105.262	105.062	4.375	105.262		
4.500	104.644	104.644	104.444	4.500	104.644	104.644	104.444	4.500	105.290	105.290	105.090	4.500	105.415	105.415	105.215	4.500	105.415		
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A		
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A		



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.:

3/8/2021

45 Day Lock Exp.:

3/22/2021

60 Day Lock Exp.:

4/5/2021

W. Rate Sheet Dated: 2/4/2021

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	100.136	100.136	99.936	2.750	100.636	100.636	100.436	2.750	102.192	102.192	101.992	2.500	98.325	98.325	98.125	2.750	100.679	100.679	100.479
2.875	100.854	100.854	100.654	2.875	101.286	101.286	101.086	2.875	102.549	102.549	102.349	2.625	98.952	98.952	98.752	2.875	101.036	101.036	100.836
2.990	101.392	101.392	101.192	2.990	101.690	101.690	101.490	2.990	102.728	102.728	102.528	2.750	99.252	99.252	99.052	2.990	101.215	101.215	101.015
3.000	101.492	101.492	101.292	3.000	101.790	101.790	101.590	3.000	102.828	102.828	102.628	2.875	99.970	99.970	99.770	3.000	101.315	101.315	101.115
3.125	101.902	101.902	101.702	3.125	102.192	102.192	101.992	3.125	102.450	102.450	102.250	2.990	100.508	100.508	100.308	3.125	100.625	100.625	100.425
3.250	102.199	102.199	101.999	3.250	102.368	102.368	102.168	3.250	102.688	102.688	102.488	3.000	100.608	100.608	100.408	3.250	100.863	100.863	100.663
3.375	102.781	102.781	102.581	3.375	102.897	102.897	102.697	3.375	102.992	102.992	102.792	3.125	101.018	101.018	100.818	3.375	101.167	101.167	100.967
3.500	103.198	103.198	102.998	3.500	103.320	103.320	103.120	3.500	103.169	103.169	102.969	3.250	100.233	100.233	100.033	3.500	101.344	101.344	101.144
3.625	103.461	103.461	103.261	3.625	103.647	103.647	103.447	3.625	103.071	103.071	102.871	3.375	100.815	100.815	100.615	3.625	100.621	100.621	100.421
3.750	102.880	102.880	102.680	3.750	103.127	103.127	102.918	3.750	103.370	103.370	103.170	3.500	101.232	101.232	101.032	3.750	100.920	100.920	100.720
3.875	103.283	103.283	103.083	3.875	103.577	103.577	103.372	3.875	103.513	103.513	103.313	3.625	101.495	101.495	101.295	3.875	101.063	101.063	100.863
3.990	103.486	103.486	103.286	3.990	103.832	103.832	103.631	3.990	103.718	103.718	103.518	3.750	100.117	100.117	99.917	3.990	101.268	101.268	101.068
4.000	103.586	103.586	103.386	4.000	103.932	103.932	103.731	4.000	103.818	103.818	103.618	3.875	100.520	100.520	100.320	4.000	101.368	101.368	101.168
4.125	103.779	103.779	103.579	4.125	104.099	104.099	103.899	4.125	103.958	103.958	103.758	3.990	100.723	100.723	100.523	4.125	103.429	103.429	103.229
4.250	103.902	103.902	103.702	4.250	104.426	104.426	104.226	4.250	104.155	104.155	103.955	4.000	100.823	100.823	100.623	4.250	103.626	103.626	103.426
4.375	104.177	104.177	103.977	4.375	104.626	104.626	104.426	4.375	104.366	104.366	104.166	4.125	101.016	101.016	100.816	4.375	103.837	103.837	103.637
4.500	104.421	104.421	104.221	4.500	104.798	104.798	104.598	4.500	104.519	104.519	104.319	4.250	100.733	100.733	100.533	4.500	103.990	103.990	103.790
4.625	104.564	104.564	104.364	4.625	104.930	104.930	104.730	4.625	N/A	N/A	N/A	4.375	101.008	101.008	100.808	4.625	N/A	N/A	N/A
4.750	104.421	104.421	104.221	4.750	105.443	105.443	105.243	4.750	N/A	N/A	N/A	4.500	101.252	101.252	101.052	4.750	N/A	N/A	N/A

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/8/2021

45 Day Lock Exp.:

3/22/2021

60 Day Lock Exp.:

4/5/2021

W. Rate Sheet Dated: 2/4/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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