



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.: 4/6/2021

W. Rate Sheet Dated: 2/5/2021

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	101.757	101.757	101.335	2.250	99.332	99.332	98.910	2.250	99.306	99.306	99.006	3.125	96.131	96.131	95.831
2.375	101.761	101.761	101.339	2.375	99.335	99.335	98.913	2.500	99.311	99.311	99.011	3.250	97.627	97.627	97.327
2.500	101.765	101.765	101.343	2.500	99.338	99.338	98.916	2.625	99.314	99.314	99.014	3.375	97.629	97.629	97.329
2.625	101.768	101.768	101.346	2.625	99.341	99.341	98.919	2.750	99.805	99.805	99.505	3.500	97.630	97.630	97.330
2.750	102.163	102.163	101.773	2.750	99.987	99.987	99.597	2.875	99.808	99.808	99.508	3.625	97.631	97.631	97.331
2.875	102.167	102.167	101.776	2.875	99.990	99.990	99.600	3.000	99.810	99.810	99.510	Margin = 2.250		Index = 0.090	
3.000	102.170	102.170	101.780	3.000	99.993	99.993	99.602	3.125	99.812	99.812	99.512	30 Year OTC			
3.125	102.173	102.173	101.783	3.125	99.995	99.995	99.604	3.250	102.140	102.140	101.840	Rate	30 Day	45 Day	60 Day
3.250	102.400	102.400	102.100	3.250	100.174	100.174	99.874	3.375	102.203	102.203	101.903	4.000	101.940	101.940	101.440
3.375	102.304	102.304	102.004	3.375	100.236	100.236	99.936	3.500	102.206	102.206	101.906	4.125	101.983	101.983	101.483
3.500	102.307	102.307	102.007	3.500	100.238	100.238	99.938	3.625	102.286	102.286	101.986	4.375	102.996	102.996	102.496
3.625	102.309	102.309	102.009	3.625	100.318	100.318	100.018	3.750	103.258	103.258	102.958	4.500	102.998	102.998	102.498
3.750	102.887	102.887	102.587	3.750	102.249	102.249	101.949	3.875	103.246	103.246	102.946	4.625	103.000	103.000	102.500
3.875	102.812	102.812	102.512	3.875	102.238	102.238	101.938	4.000	103.248	103.248	102.948	4.875	103.904	103.904	103.404
4.000	102.815	102.815	102.515	4.000	102.240	102.240	101.940	4.125	103.249	103.249	102.949	5.000	103.906	103.906	103.406
4.125	102.858	102.858	102.558	4.125	102.241	102.241	101.941	4.250	103.150	103.150	102.850	5.125	103.908	103.908	103.408
4.250	103.982	103.982	103.782	4.250	103.266	103.266	103.066	4.375	103.138	103.138	102.838	5.500	104.642	104.642	104.142
4.375	103.871	103.871	103.671	4.375	103.255	103.255	103.055	4.500	103.140	103.140	102.840	5.625	104.644	104.644	104.144
6.250	105.590	105.590	105.390	6.250	105.195	105.195	104.995	4.625	103.141	103.141	102.841	6.250	104.936	104.936	104.436

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	101.866	101.766	101.766	101.344	2.250	101.766	101.666	101.666	101.244	2.250	101.850	101.750	101.750	101.450	
2.375	101.869	101.769	101.769	101.347	2.375	101.769	101.669	101.669	101.247	2.375	101.853	101.753	101.753	101.453	
2.500	101.869	101.769	101.769	101.347	2.500	101.769	101.669	101.669	101.247	2.500	101.853	101.753	101.753	101.453	
2.625	101.869	101.769	101.769	101.347	2.625	101.769	101.669	101.669	101.247	2.625	101.853	101.753	101.753	101.453	
2.750	103.272	103.172	103.172	102.781	2.750	103.172	103.072	103.072	102.681	2.750	102.341	102.241	102.241	101.941	
2.875	103.275	103.175	103.175	102.785	2.875	103.175	103.075	103.075	102.684	2.875	102.353	102.253	102.253	101.953	
3.000	103.275	103.175	103.175	102.785	3.000	103.175	103.075	103.075	102.684	3.000	102.353	102.253	102.253	101.953	
3.125	103.275	103.175	103.175	102.785	3.125	103.174	103.074	103.074	102.683	3.125	102.352	102.252	102.252	101.952	
3.250	103.449	103.349	103.349	103.049	3.250	103.351	103.251	103.251	102.951	3.250	104.678	104.578	104.578	104.278	
3.375	103.463	103.363	103.363	103.063	3.375	103.421	103.321	103.321	103.021	3.375	104.749	104.649	104.649	104.349	
3.500	103.463	103.363	103.363	103.063	3.500	103.362	103.262	103.262	102.962	3.500	104.688	104.588	104.588	104.288	
3.625	103.462	103.362	103.362	103.062	3.625	103.439	103.339	103.339	103.039	3.625	104.767	104.667	104.667	104.367	
3.750	104.637	104.537	104.537	104.237	3.750	104.541	104.441	104.441	104.141	3.750	105.657	105.557	105.557	105.257	

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 >90.00%		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

> 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"			
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	4.000	99.190	99.190	98.690	4.250	100.000	100.000	99.500
3.875	101.181	101.181	100.681	6.250	103.750	103.750	103.500	4.125	99.233	99.233	98.733	4.750	101.000	101.000	100.500
4.000	101.179	101.179	100.679					4.500	100.248	100.248	99.748	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	101.136	101.136	100.636					4.625	100.250	100.250	99.750	Rate	30 Day	45 Day	60 Day
4.250	102.174	102.174	101.674					4.875	101.154	101.154	100.654	6.250	102.750	102.750	102.250
4.375	102.185	102.185	101.685					5.000	101.156	101.156	100.656	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	102.183	102.183	101.683					5.125	101.158	101.158	100.658				
4.625	102.181	102.181	101.681					5.500	101.892	101.892	101.392				
4.750	103.110	103.110	102.610					5.625	101.894	101.894	101.394				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.186	102.186	101.686				

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)	



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3/8/2021

45 Day Lock Exp.:

3/22/2021

60 Day Lock Exp.:

4/6/2021

W. Rate Sheet Dated: 2/5/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.991	95.991	95.691
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	99.085	99.085	98.785	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	99.088	99.088	98.788	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	99.090	99.090	98.790	Margin = 2.250		Index = .090	
3.000	N/A	N/A	N/A	3.000	99.273	99.273	98.882	3.125	99.092	99.092	98.792	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	99.275	99.275	98.884	3.250	101.733	101.733	101.433	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	101.796	101.796	101.496	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	101.798	101.798	101.498	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	101.879	101.879	101.579	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	100.975	100.975	100.675	3.625	98.897	98.897	98.397
3.750	100.175	100.175	99.875	3.750	99.967	99.967	99.667	3.875	N/A	N/A	N/A	3.750	99.200	99.200	98.700
3.875	100.100	100.100	99.800	3.875	99.955	99.955	99.655	4.000	N/A	N/A	N/A	3.875	99.225	99.225	98.725
4.000	100.103	100.103	99.803	4.000	99.957	99.957	99.657	4.125	N/A	N/A	N/A	4.000	99.228	99.228	98.728
4.125	100.145	100.145	99.845	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.270	99.270	98.770
4.250	101.207	101.207	101.007	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.232	100.232	99.732
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
2.750	101.772	101.672	101.672	101.281	2.750	101.672	101.572	101.572	101.181	2.750	99.560	99.460	99.460	99.160
2.875	101.775	101.675	101.675	101.285	2.875	101.675	101.575	101.575	101.184	2.875	99.571	99.471	99.471	99.171
3.000	101.775	101.675	101.675	101.285	3.000	101.675	101.575	101.575	101.184	3.000	99.571	99.471	99.471	99.171
3.125	101.775	101.675	101.675	101.285	3.125	101.674	101.574	101.574	101.183	3.125	99.571	99.471	99.471	99.171
3.250	102.261	102.161	102.161	101.861	3.250	102.163	102.063	102.063	101.763	3.250	101.553	101.453	101.453	101.153
3.375	102.275	102.175	102.175	101.875	3.375	102.234	102.134	102.134	101.834	3.375	101.624	101.524	101.524	101.224
3.500	102.275	102.175	102.175	101.875	3.500	102.174	102.074	102.074	101.774	3.500	101.563	101.463	101.463	101.163
3.625	102.274	102.174	102.174	101.874	3.625	102.251	102.151	102.151	101.851	3.625	101.642	101.542	101.542	101.242
3.750	101.575	101.475	101.475	101.175	3.750	101.478	101.378	101.378	101.078	3.750	102.532	102.432	102.432	102.132

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

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

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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

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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)	



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W. Rate Sheet Dated: 2/5/2021

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.:

4/6/2021

W. Rate Sheet Dated: 2/5/2021

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	100.080	100.080	99.880	3.375	102.046	102.046	101.846	3.375	102.046	102.046	101.846	2.500	99.652	99.652	99.452	3.375	101.430	101.430	101.230	
2.875	100.804	100.804	100.604	3.500	102.468	102.468	102.268	3.500	102.468	102.468	102.268	2.625	100.286	100.286	100.086	3.500	100.852	100.852	101.652	
2.990	101.353	101.353	101.153	3.625	102.736	102.736	102.536	3.625	102.736	102.736	102.536	2.750	100.546	100.546	100.346	3.625	102.120	102.120	101.920	
3.000	101.453	101.453	101.253	3.750	102.153	102.153	101.953	3.750	102.153	102.153	101.953	2.875	101.270	101.270	101.070	3.750	100.740	100.740	100.540	
3.125	101.866	101.866	101.666	3.875	102.561	102.561	102.361	3.875	102.561	102.561	102.361	2.990	101.819	101.819	101.619	3.875	101.148	101.148	100.948	
3.250	102.209	102.209	102.009	3.990	102.892	102.892	102.692	3.990	102.892	102.892	102.692	3.000	101.919	101.919	101.719	3.990	101.479	101.479	101.279	
3.375	102.796	102.796	102.596	4.000	102.992	102.992	102.792	4.000	102.992	102.992	102.792	3.125	102.332	102.332	102.132	4.000	101.579	101.579	101.379	
3.500	103.218	103.218	103.018	4.125	103.188	103.188	102.988	4.125	103.188	103.188	102.988	3.250	101.593	101.593	101.393	4.125	101.775	101.775	101.575	
3.625	103.486	103.486	103.286	4.250	103.351	103.351	103.094	4.250	103.351	103.351	103.094	3.375	102.180	102.180	101.980	4.250	101.532	101.532	101.275	
3.750	102.903	102.903	102.703	4.375	103.629	103.629	103.378	4.375	103.629	103.629	103.378	3.500	102.602	102.602	102.402	4.375	101.810	101.810	101.559	
3.875	103.311	103.311	103.111	4.500	103.875	103.875	103.629	4.500	103.875	103.875	103.629	3.625	102.870	102.870	102.670	4.500	102.056	102.056	101.810	
3.990	103.517	103.517	103.317	4.625	104.021	104.021	103.778	4.625	104.021	104.021	103.778	3.750	101.490	101.490	101.290	4.625	102.202	102.202	101.959	
4.000	103.617	103.617	103.417	4.750	103.915	103.915	103.715	4.750	103.915	103.915	103.715	3.875	101.898	101.898	101.698	4.750	102.190	102.190	101.990	
4.125	103.813	103.813	103.613	4.875	104.169	104.169	103.969	4.875	104.169	104.169	103.969	3.990	102.104	102.104	101.904	4.875	102.444	102.444	102.244	
4.250	103.976	103.976	103.779	4.990	104.431	104.431	104.231	4.990	104.431	104.431	104.231	4.000	102.204	102.204	102.004	4.990	102.706	102.706	102.506	
4.375	104.254	104.254	104.003	5.000	104.531	104.531	104.331	5.000	104.531	104.531	104.331	4.125	102.400	102.400	102.200	5.000	102.806	102.806	102.606	
4.500	104.500	104.500	104.254	5.125	104.798	104.798	104.598	5.125	104.798	104.798	104.598	4.250	102.157	102.157	101.900	5.125	103.073	103.073	102.873	
4.625	104.646	104.646	104.403	5.250	104.753	104.753	104.553	5.250	104.753	104.753	104.553	4.375	102.435	102.435	102.184	5.250	103.106	103.106	102.906	
4.750	104.540	104.540	104.340	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.681	102.681	102.435	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	101.430	101.430	101.230	2.750	100.617	100.617	100.417	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.197	102.197	101.997	
3.500	101.852	101.852	101.652	2.875	101.271	101.271	101.071	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.555	102.555	102.355	
3.625	102.120	102.120	101.920	2.990	101.680	101.680	101.480	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.736	102.736	102.536	
3.750	100.740	100.740	100.540	3.000	101.780	101.780	101.580	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.836	102.836	102.636	
3.875	101.148	101.148	100.948	3.125	102.185	102.185	101.985	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.467	102.467	102.267	
3.990	101.479	101.479	101.279	3.250	102.387	102.387	102.187	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.707	102.707	102.507	
4.000	101.579	101.579	101.379	3.375	102.921	102.921	102.721	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	103.010	103.010	102.810	
4.125	101.775	101.775	101.575	3.500	103.345	103.345	103.145	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.190	103.190	102.990	
4.250	101.532	101.532	101.332	3.625	103.680	103.680	103.480	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	103.178	103.178	102.978	
4.375	101.810	101.810	101.610	3.750	102.990	102.990	102.790	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.479	103.479	103.279	
4.500	102.056	102.056	101.856	3.875	103.471	103.471	103.271	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.623	103.623	103.423	
4.625	102.202	102.202	102.002	3.990	103.713	103.713	103.508	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.830	103.830	103.630	
4.750	102.190	102.190	101.990	4.000	103.813	103.813	103.608	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.930	103.930	103.730	
4.875	102.444	102.444	102.244	4.125	104.036	104.036	103.834	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	104.015	104.015	103.815	
4.990	102.706	102.706	102.506	4.250	104.125	104.125	103.921	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	104.211	104.211	104.011	
5.000	102.806	102.806	102.606	4.375	104.327	104.327	104.066	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.426	104.426	104.226	
5.125	103.073	103.073	102.873	4.500	104.501	104.501	104.246	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.577	104.577	104.377	
5.250	103.106	103.106	102.906	4.625	104.634	104.634	104.434	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	105.568	105.568	105.368	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	104.197	104.197	103.997	2.750	104.447	104.447	104.247	2.750	101.984	101.984	101.784	2.750	103.984	103.984	103.784	2.750	104.234	104.234	104.034	
2.875	102.680	102.680	102.480	2.875	102.680	102.680	102.480	2.875	102.342	102.342	102.142	2.875	102.467	102.467	102.267	2.875	102.467	102.467	102.267	
2.990	102.861	102.861	102.661	2.990	102.861	102.861	102.661	2.990	102.523	102.523	102.323	2.990	102.648	102.648	102.448	2.990	102.648	102.648	102.448	
3.000	102.961	102.961	102.761	3.000	102.961	102.961	102.761	3.000	102.623	102.623	102.423	3.000	102.748	102.748	102.548	3.000	102.748	102.748	102.548	
3.125	102.592	102.592	102.392	3.125	102.592	102.592	102.392	3.125	101.942	101.942	101.742	3.125	102.067	102.067	101.867	3.125	102.067	102.067	101.867	
3.250	102.832	102.832	102.632	3.250	102.832	102.832	102.632	3.250	102.182	102.182	101.982	3.250	102.307	102.307	102.107	3.250	102.307	102.307	102.107	
3.375	103.135	103.135	102.935	3.375	103.135	103.135	102.935	3.375	102.485	102.485	102.285	3.375	102.610	102.610	102.410	3.375	102.610	102.610	102.410	
3.500	103.315	103.315	103.115	3.500	103.315	103.315	103.115	3.500	102.665	102.665	102.465	3.500	102.790	102.790	102.590	3.500	102.790	102.790	102.590	
3.625	103.303	103.303	103.103	3.625	103.303	103.303	103.103	3.625	102.028	102.028	101.828	3.625	102.153	102.153	101.953	3.625	102.153	102.153	101.953	
3.750	103.604	103.604	103.404	3.750	103.604	103.604	103.404	3.750	102.329	102.329	102.129	3.750	102.454	102.454	102.254	3.750	102.454	102.454	102.254	
3.875	103.748	103.748	103.548	3.875	103.748	103.748	103.548	3.875	102.473	102.473	102.273	3.875	102.598	102.598	102.398	3.875	102.598	102.598	102.398	
3.990	103.955	103.955	103.755	3.990	103.955	103.955	103.755	3.990	102.680	102.680	102.480	3.990	102.805	102.805	102.605	3.990	102.805	102.805	102.605	
4.000	104.055	104.055	103.855	4.000	104.055	104.055	103.855	4.000	102.780	102.780	102.580	4.000	102.905	102.905	102.705	4.000	102.905	102.905	102.705	
4.125	104.140	104.140	103.940	4.125	104.140	104.140	103.940	4.125	104.786	104.786	104.586	4.125	104.911	104.9						



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.:

4/6/2021

W. Rate Sheet Dated: 2/5/2021

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	100.080	100.080	99.880	2.750	100.617	100.617	100.417	2.750	102.197	102.197	101.997	2.500	98.302	98.302	98.102	2.750	100.684	100.684	100.484
2.875	100.804	100.804	100.604	2.875	101.271	101.271	101.071	2.875	102.555	102.555	102.355	2.625	98.936	98.936	98.736	2.875	101.042	101.042	100.842
2.990	101.353	101.353	101.153	2.990	101.680	101.680	101.480	2.990	102.736	102.736	102.536	2.750	99.196	99.196	98.996	2.990	101.223	101.223	101.023
3.000	101.453	101.453	101.253	3.000	101.780	101.780	101.580	3.000	102.836	102.836	102.636	2.875	99.920	99.920	99.720	3.000	101.323	101.323	101.123
3.125	101.866	101.866	101.666	3.125	102.185	102.185	101.985	3.125	102.467	102.467	102.267	2.990	100.469	100.469	100.269	3.125	100.642	100.642	100.442
3.250	102.209	102.209	102.009	3.250	102.387	102.387	102.187	3.250	102.707	102.707	102.507	3.000	100.569	100.569	100.369	3.250	100.882	100.882	100.682
3.375	102.796	102.796	102.596	3.375	102.921	102.921	102.721	3.375	103.010	103.010	102.810	3.125	100.982	100.982	100.782	3.375	101.185	101.185	100.985
3.500	103.218	103.218	103.018	3.500	103.345	103.345	103.145	3.500	103.190	103.190	102.990	3.250	100.243	100.243	100.043	3.500	101.365	101.365	101.165
3.625	103.486	103.486	103.286	3.625	103.680	103.680	103.480	3.625	103.178	103.178	102.978	3.375	100.830	100.830	100.630	3.625	100.728	100.728	100.528
3.750	102.903	102.903	102.703	3.750	102.990	102.990	102.790	3.750	103.479	103.479	103.279	3.500	101.252	101.252	101.052	3.750	101.029	101.029	100.829
3.875	103.311	103.311	103.111	3.875	103.471	103.471	103.271	3.875	103.623	103.623	103.423	3.625	101.520	101.520	101.320	3.875	101.173	101.173	100.973
3.990	103.517	103.517	103.317	3.990	103.713	103.713	103.513	3.990	103.830	103.830	103.630	3.750	100.140	100.140	99.940	3.990	101.380	101.380	101.180
4.000	103.617	103.617	103.417	4.000	103.813	103.813	103.613	4.000	103.930	103.930	103.730	3.875	100.548	100.548	100.348	4.000	101.480	101.480	101.280
4.125	103.813	103.813	103.613	4.125	104.036	104.036	103.836	4.125	104.015	104.015	103.815	3.990	100.754	100.754	100.554	4.125	103.486	103.486	103.286
4.250	103.976	103.976	103.776	4.250	104.125	104.125	103.925	4.250	104.211	104.211	104.011	4.000	100.854	100.854	100.654	4.250	103.682	103.682	103.482
4.375	104.254	104.254	104.054	4.375	104.327	104.327	104.127	4.375	104.426	104.426	104.226	4.125	101.050	101.050	100.850	4.375	103.897	103.897	103.697
4.500	104.500	104.500	104.300	4.500	104.501	104.501	104.301	4.500	104.577	104.577	104.377	4.250	100.807	100.807	100.607	4.500	104.048	104.048	103.848
4.625	104.646	104.646	104.446	4.625	104.634	104.634	104.434	4.625	N/A	N/A	N/A	4.375	101.085	101.085	100.885	4.625	N/A	N/A	N/A
4.750	104.540	104.540	104.340	4.750	105.568	105.568	105.368	4.750	N/A	N/A	N/A	4.500	101.331	101.331	101.131	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.:

4/6/2021

W. Rate Sheet Dated: 2/5/2021

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)