



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.: 3/10/2021

45 Day Lock Exp.: 3/25/2021

60 Day Lock Exp.: 4/9/2021

W. Rate Sheet Dated: 2/8/2021

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	101.835	101.835	101.445	2.250	99.410	99.410	99.019	2.250	99.300	99.300	99.000	3.125	96.131	96.131	95.831
2.375	101.839	101.839	101.448	2.375	99.413	99.413	99.022	2.500	99.305	99.305	99.005	3.250	97.627	97.627	97.327
2.500	101.843	101.843	101.452	2.500	99.416	99.416	99.025	2.625	99.308	99.308	99.008	3.375	97.629	97.629	97.329
2.625	101.846	101.846	101.456	2.625	99.419	99.419	99.028	2.750	99.690	99.690	99.390	3.500	97.630	97.630	97.330
2.750	102.132	102.132	101.757	2.750	99.956	99.956	99.581	2.875	99.693	99.693	99.393	3.625	97.631	97.631	97.331
2.875	102.136	102.136	101.761	2.875	99.959	99.959	99.584	3.000	99.695	99.695	99.395	Margin = 2.250		Index = 0.090	
3.000	102.139	102.139	101.764	3.000	99.962	99.962	99.587	3.125	99.697	99.697	99.397	30 Year OTC			
3.125	102.142	102.142	101.767	3.125	99.964	99.964	99.589	3.250	102.064	102.064	101.764	Rate	30 Day	45 Day	60 Day
3.250	102.322	102.322	102.022	3.250	100.096	100.096	99.796	3.375	102.126	102.126	101.826	4.000	101.800	101.800	101.300
3.375	102.225	102.225	101.925	3.375	100.158	100.158	99.858	3.500	102.128	102.128	101.828	4.125	101.842	101.842	101.342
3.500	102.229	102.229	101.929	3.500	100.160	100.160	99.860	3.625	102.207	102.207	101.907	4.375	102.902	102.902	102.402
3.625	102.231	102.231	101.931	3.625	100.240	100.240	99.940	3.750	103.257	103.257	102.957	4.500	102.905	102.905	102.405
3.750	102.747	102.747	102.447	3.750	102.109	102.109	101.809	3.875	103.245	103.245	102.945	4.625	102.906	102.906	102.406
3.875	102.672	102.672	102.372	3.875	102.097	102.097	101.797	4.000	103.247	103.247	102.947	4.875	103.654	103.654	103.154
4.000	102.675	102.675	102.375	4.000	102.099	102.099	101.799	4.125	103.248	103.248	102.948	5.000	103.656	103.656	103.156
4.125	102.717	102.717	102.417	4.125	102.101	102.101	101.801	4.250	103.141	103.141	102.841	5.125	103.658	103.658	103.158
4.250	103.889	103.889	103.689	4.250	103.173	103.173	102.973	4.375	103.129	103.129	102.829	5.500	104.642	104.642	104.142
4.375	103.777	103.777	103.577	4.375	103.161	103.161	102.961	4.500	103.131	103.131	102.831	5.625	104.644	104.644	104.144
6.250	105.590	105.590	105.390	6.250	105.632	105.632	105.432	4.625	103.133	103.133	102.833	6.250	105.373	105.373	104.873

FHA Streamline															
30/25 Year					20 Year					15/10 Year					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.250	101.944	101.844	101.844	101.453	2.250	101.844	101.744	101.744	101.353	2.250	101.834	101.734	101.734	101.434	
2.375	101.947	101.847	101.847	101.457	2.375	101.847	101.747	101.747	101.356	2.375	101.837	101.737	101.737	101.437	
2.500	101.947	101.847	101.847	101.457	2.500	101.847	101.747	101.747	101.356	2.500	101.837	101.737	101.737	101.437	
2.625	101.947	101.847	101.847	101.457	2.625	101.847	101.747	101.747	101.356	2.625	101.837	101.737	101.737	101.437	
2.750	103.241	103.141	103.141	102.766	2.750	103.141	103.041	103.041	102.666	2.750	102.216	102.116	102.116	101.816	
2.875	103.244	103.144	103.144	102.769	2.875	103.144	103.044	103.044	102.669	2.875	102.228	102.128	102.128	101.828	
3.000	103.244	103.144	103.144	102.769	3.000	103.143	103.043	103.043	102.668	3.000	102.228	102.128	102.128	101.828	
3.125	103.244	103.144	103.144	102.769	3.125	103.143	103.043	103.043	102.668	3.125	102.227	102.127	102.127	101.827	
3.250	103.371	103.271	103.271	102.971	3.250	103.273	103.173	103.173	102.873	3.250	104.592	104.492	104.492	104.192	
3.375	103.385	103.285	103.285	102.985	3.375	103.343	103.243	103.243	102.943	3.375	104.662	104.562	104.562	104.262	
3.500	103.384	103.284	103.284	102.984	3.500	103.284	103.184	103.184	102.884	3.500	104.602	104.502	104.502	104.202	
3.625	103.384	103.284	103.284	102.984	3.625	103.361	103.261	103.261	102.961	3.625	104.679	104.579	104.579	104.279	
3.750	104.497	104.397	104.397	104.097	3.750	104.300	104.300	104.300	104.000	3.750	105.649	105.549	105.549	105.249	

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	99.050	99.050	98.550	4.250	100.000	100.000	99.500
3.875	101.041	101.041	100.541	6.250	103.750	103.750	103.500	4.125	99.092	99.092	98.592	4.750	101.000	101.000	100.500
4.000	101.038	101.038	100.538					4.500	100.155	100.155	99.655	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	100.995	100.995	100.495					4.625	100.156	100.156	99.656	Rate	30 Day	45 Day	60 Day
4.250	102.080	102.080	101.580					4.875	100.904	100.904	100.404	6.250	102.750	102.750	102.250
4.375	102.091	102.091	101.591					5.000	100.906	100.906	100.406	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	102.089	102.089	101.589					5.125	100.908	100.908	100.408				
4.625	102.087	102.087	101.587					5.500	101.892	101.892	101.392				
4.750	102.860	102.860	102.360					5.625	101.894	101.894	101.394				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.623	102.623	102.123				

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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/10/2021

45 Day Lock Exp.:

3/25/2021

60 Day Lock Exp.:

4/9/2021

W. Rate Sheet Dated: 2/8/2021

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	95.991	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	98.970	98.970	98.670	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	98.973	98.973	98.673	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	98.975	98.975	98.675	Margin = 2.250		Index = .090	
3.000	N/A	N/A	N/A	3.000	99.242	99.242	98.867	3.125	98.977	98.977	98.677	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	99.244	99.244	98.869	3.250	101.657	101.657	101.357	Rate	30 Day	45 Day	60 Day
3.250	101.485	101.485	101.185	3.250	99.689	99.689	99.389	3.375	101.719	101.719	101.419	3.250	98.810	98.810	98.310
3.375	101.388	101.388	101.088	3.375	99.750	99.750	99.450	3.500	101.721	101.721	101.421	3.375	98.813	98.813	98.313
3.500	101.391	101.391	101.091	3.500	99.753	99.753	99.453	3.625	101.800	101.800	101.500	3.500	98.816	98.816	98.316
3.625	101.394	101.394	101.094	3.625	99.832	99.832	99.532	3.750	100.974	100.974	100.674	3.625	98.819	98.819	98.319
3.750	100.034	100.034	99.734	3.750	99.826	99.826	99.526	3.875	N/A	N/A	N/A	3.750	99.059	99.059	98.559
3.875	99.959	99.959	99.659	3.875	99.815	99.815	99.515	4.000	N/A	N/A	N/A	3.875	99.084	99.084	98.584
4.000	99.962	99.962	99.662	4.000	99.817	99.817	99.517	4.125	N/A	N/A	N/A	4.000	99.087	99.087	98.587
4.125	100.005	100.005	99.705	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.130	99.130	98.630
4.250	101.114	101.114	100.914	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.139	100.139	99.639
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	101.741	101.641	101.641	101.266	2.750	101.641	101.541	101.541	101.166	2.750	99.435	99.335	99.335	99.035
2.875	101.744	101.644	101.644	101.269	2.875	101.644	101.544	101.544	101.169	2.875	99.446	99.346	99.346	99.046
3.000	101.744	101.644	101.644	101.269	3.000	101.643	101.543	101.543	101.168	3.000	99.446	99.346	99.346	99.046
3.125	101.744	101.644	101.644	101.269	3.125	101.643	101.543	101.543	101.168	3.125	99.446	99.346	99.346	99.046
3.250	102.183	102.083	102.083	101.783	3.250	102.085	101.985	101.985	101.685	3.250	101.467	101.367	101.367	101.067
3.375	102.197	102.097	102.097	101.797	3.375	102.156	102.056	102.056	101.756	3.375	101.537	101.437	101.437	101.137
3.500	102.197	102.097	102.097	101.797	3.500	102.096	101.996	101.996	101.696	3.500	101.477	101.377	101.377	101.077
3.625	102.196	102.096	102.096	101.796	3.625	102.173	102.073	102.073	101.773	3.625	101.554	101.454	101.454	101.154
3.750	101.434	101.334	101.334	101.034	3.750	101.338	101.238	101.238	100.938	3.750	102.524	102.424	102.424	102.124

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 AVIM	-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					3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only											

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
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@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/10/2021

45 Day Lock Exp.:

3/25/2021

60 Day Lock Exp.:

4/9/2021

W. Rate Sheet Dated: 2/8/2021

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.: 3/10/2021
45 Day Lock Exp.: 3/25/2021
60 Day Lock Exp.: 4/9/2021

W. Rate Sheet Dated: 2/8/2021

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	100.106	100.106	99.906	3.375	102.059	102.059	101.859	3.375	102.059	102.059	101.859	2.500	99.794	99.794	99.594	3.375	101.649	101.649	101.449
2.875	100.827	100.827	100.627	3.500	102.479	102.479	102.279	3.500	102.479	102.479	102.279	2.625	100.423	100.423	100.223	3.500	102.069	102.069	101.869
2.990	101.372	101.372	101.172	3.625	102.747	102.747	102.547	3.625	102.747	102.747	102.547	2.750	100.818	100.818	100.618	3.625	102.337	102.337	102.137
3.000	101.472	101.472	101.272	3.750	102.125	102.125	101.925	3.750	102.125	102.125	101.925	2.875	101.539	101.539	101.339	3.750	100.714	100.714	100.514
3.125	101.886	101.886	101.686	3.875	102.533	102.533	102.333	3.875	102.533	102.533	102.333	2.990	102.084	102.084	101.884	3.875	101.122	101.122	100.922
3.250	102.220	102.220	102.020	3.990	102.866	102.866	102.666	3.990	102.866	102.866	102.666	3.000	102.184	102.184	101.984	3.990	101.455	101.455	101.255
3.375	102.809	102.809	102.609	4.000	102.966	102.966	102.766	4.000	102.966	102.966	102.766	3.125	102.598	102.598	102.398	4.000	101.555	101.555	101.355
3.500	103.229	103.229	103.029	4.125	103.162	103.162	102.962	4.125	103.162	103.162	102.962	3.250	101.810	101.810	101.610	4.125	101.751	101.751	101.551
3.625	103.497	103.497	103.297	4.250	103.273	103.273	103.036	4.250	103.273	103.273	103.036	3.375	102.399	102.399	102.199	4.250	101.390	101.390	101.190
3.750	102.875	102.875	102.675	4.375	103.552	103.552	103.320	4.375	103.552	103.552	103.320	3.500	102.819	102.819	102.619	4.375	101.669	101.669	101.469
3.875	103.283	103.283	103.083	4.500	103.799	103.799	103.572	4.500	103.799	103.799	103.572	3.625	103.087	103.087	102.887	4.500	101.916	101.916	101.716
3.990	103.491	103.491	103.291	4.625	103.945	103.945	103.722	4.625	103.945	103.945	103.722	3.750	101.464	101.464	101.264	4.625	102.062	102.062	101.839
4.000	103.591	103.591	103.391	4.750	103.965	103.965	103.765	4.750	103.965	103.965	103.765	3.875	101.872	101.872	101.672	4.750	102.175	102.175	101.975
4.125	103.787	103.787	103.587	4.875	104.219	104.219	104.019	4.875	104.219	104.219	104.019	3.990	102.080	102.080	101.880	4.875	102.429	102.429	102.229
4.250	103.898	103.898	103.691	4.990	104.481	104.481	104.281	4.990	104.481	104.481	104.281	4.000	102.180	102.180	101.980	4.990	102.691	102.691	102.491
4.375	104.177	104.177	103.945	5.000	104.581	104.581	104.381	5.000	104.581	104.581	104.381	4.125	102.376	102.376	102.176	5.000	102.791	102.791	102.591
4.500	104.424	104.424	104.197	5.125	104.848	104.848	104.648	5.125	104.848	104.848	104.648	4.250	102.015	102.015	101.778	5.125	103.058	103.058	102.858
4.625	104.570	104.570	104.347	5.250	104.714	104.714	104.514	5.250	104.714	104.714	104.514	4.375	102.294	102.294	102.062	5.250	102.989	102.989	102.789
4.750	104.590	104.590	104.390	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.541	102.541	102.314	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	101.649	101.649	101.449	2.750	100.560	100.560	100.360	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.218	102.218	102.018
3.500	102.069	102.069	101.869	2.875	101.213	101.213	101.013	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.579	102.579	102.379
3.625	102.337	102.337	102.137	2.990	101.621	101.621	101.421	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.755	102.755	102.555
3.750	100.714	100.714	100.514	3.000	101.721	101.721	101.521	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.855	102.855	102.655
3.875	101.122	101.122	100.922	3.125	102.125	102.125	101.925	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.435	102.435	102.235
3.990	101.455	101.455	101.255	3.250	102.377	102.377	102.177	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.673	102.673	102.473
4.000	101.555	101.555	101.355	3.375	102.910	102.910	102.710	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.978	102.978	102.778
4.125	101.751	101.751	101.551	3.500	103.336	103.336	103.136	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.155	103.155	102.955
4.250	101.390	101.390	101.190	3.625	103.667	103.667	103.467	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	103.138	103.138	102.938
4.375	101.669	101.669	101.437	3.750	102.935	102.935	102.735	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.441	103.441	103.241
4.500	101.916	101.916	101.689	3.875	103.416	103.416	103.216	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.583	103.583	103.383
4.625	102.062	102.062	101.839	3.990	103.658	103.658	103.458	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.788	103.788	103.588
4.750	102.175	102.175	101.975	4.000	103.758	103.758	103.558	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.888	103.888	103.688
4.875	102.429	102.429	102.229	4.125	103.981	103.981	103.781	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	104.008	104.008	103.808
4.990	102.691	102.691	102.491	4.250	104.042	104.042	103.805	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	104.205	104.205	104.005
5.000	102.791	102.791	102.591	4.375	104.244	104.244	104.010	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.418	104.418	104.218
5.125	103.058	103.058	102.858	4.500	104.418	104.418	104.218	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.572	104.572	104.372
5.250	102.989	102.989	102.789	4.625	104.551	104.551	104.351	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	105.613	105.613	105.413	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	104.218	104.218	104.018	2.750	104.468	104.468	104.268	2.750	102.005	102.005	101.805	2.750	104.005	104.005	103.805	2.750	104.255	104.255	104.055
2.875	102.704	102.704	102.504	2.875	102.704	102.704	102.504	2.875	102.366	102.366	102.166	2.875	102.491	102.491	102.291	2.875	104.491	104.491	104.291
2.990	102.880	102.880	102.680	2.990	102.880	102.880	102.680	2.990	102.542	102.542	102.342	2.990	102.667	102.667	102.467	2.990	102.667	102.667	102.467
3.000	102.980	102.980	102.780	3.000	102.980	102.980	102.780	3.000	102.642	102.642	102.442	3.000	102.767	102.767	102.567	3.000	102.767	102.767	102.567
3.125	102.560	102.560	102.360	3.125	102.560	102.560	102.360	3.125	101.910	101.910	101.710	3.125	102.035	102.035	101.835	3.125	102.035	102.035	101.835
3.250	102.798	102.798	102.598	3.250	102.798	102.798	102.598	3.250	102.148	102.148	101.948	3.250	102.273	102.273	102.073	3.250	102.273	102.273	102.073
3.375	103.103	103.103	102.903	3.375	103.103	103.103	102.903	3.375	102.453	102.453	102.253	3.375	102.578	102.578	102.378	3.375	102.578	102.578	102.378
3.500	103.280	103.280	103.080	3.500	103.280	103.280	103.080	3.500	102.630	102.630	102.430	3.500	102.755	102.755	102.555	3.500	102.755	102.755	102.555
3.625	103.263	103.263	103.063	3.625	103.263	103.263	103.063	3.625	101.988	101.988	101.788	3.625	102.113	102.113	101.913	3.625	102.113	102.113	101.913
3.750	103.566	103.566	103.366	3.750	103.566	103.566	103.366	3.750	102.291	102.291	102.091	3.750	102.416	102.416	102.216	3.750	102.416	102.416	102.216
3.875	103.708	103.708	103.508	3.875	103.708	103.708	103.508	3.875	102.433	102.433	102.233	3.875	102.558	102.558	102.358	3.875	102.558	102.558	102.358
3.990	103.913	103.913	103.713	3.990	103.913	103.913	103.713	3.990	102.638	102.638	102.438	3.990	102.763	102.763	102.563	3.990	102.763	102.763	102.563
4.000	104.013	104.013	103.813	4.000	104.013	104.013	103.813	4.000	102.738	102.738	102.538	4.							



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.:

3/10/2021

45 Day Lock Exp.:

3/25/2021

60 Day Lock Exp.:

4/9/2021

W. Rate Sheet Dated: 2/8/2021

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	100.106	100.106	99.906	2.750	100.560	100.560	100.360	2.750	102.218	102.218	102.018	2.500	98.444	98.444	98.244	2.750	100.705	100.705	100.505
2.875	100.827	100.827	100.627	2.875	101.213	101.213	101.013	2.875	102.579	102.579	102.379	2.625	99.073	99.073	98.873	2.875	101.066	101.066	100.866
2.990	101.372	101.372	101.172	2.990	101.621	101.621	101.421	2.990	102.755	102.755	102.555	2.750	99.468	99.468	99.268	2.990	101.242	101.242	101.042
3.000	101.472	101.472	101.272	3.000	101.721	101.721	101.521	3.000	102.855	102.855	102.655	2.875	100.189	100.189	99.989	3.000	101.342	101.342	101.142
3.125	101.886	101.886	101.686	3.125	102.125	102.125	101.925	3.125	102.435	102.435	102.235	2.990	100.734	100.734	100.534	3.125	100.610	100.610	100.410
3.250	102.220	102.220	102.020	3.250	102.377	102.377	102.177	3.250	102.673	102.673	102.473	3.000	100.834	100.834	100.634	3.250	100.848	100.848	100.648
3.375	102.809	102.809	102.609	3.375	102.910	102.910	102.710	3.375	102.978	102.978	102.778	3.125	101.248	101.248	101.048	3.375	101.153	101.153	100.953
3.500	103.229	103.229	103.029	3.500	103.336	103.336	103.136	3.500	103.155	103.155	102.955	3.250	100.460	100.460	100.260	3.500	101.330	101.330	101.130
3.625	103.497	103.497	103.297	3.625	103.667	103.667	103.467	3.625	103.138	103.138	102.938	3.375	101.049	101.049	100.849	3.625	100.688	100.688	100.488
3.750	102.875	102.875	102.675	3.750	102.935	102.935	102.735	3.750	103.441	103.441	103.241	3.500	101.469	101.469	101.269	3.750	100.991	100.991	100.791
3.875	103.283	103.283	103.083	3.875	103.416	103.416	103.216	3.875	103.583	103.583	103.383	3.625	101.737	101.737	101.537	3.875	101.133	101.133	100.933
3.990	103.491	103.491	103.291	3.990	103.658	103.658	103.458	3.990	103.788	103.788	103.588	3.750	100.114	100.114	99.914	3.990	101.338	101.338	101.138
4.000	103.591	103.591	103.391	4.000	103.758	103.758	103.558	4.000	103.888	103.888	103.688	3.875	100.522	100.522	100.322	4.000	101.438	101.438	101.238
4.125	103.787	103.787	103.587	4.125	103.981	103.981	103.781	4.125	104.008	104.008	103.808	3.990	100.730	100.730	100.530	4.125	103.611	103.611	103.411
4.250	103.898	103.898	103.698	4.250	104.042	104.042	103.842	4.250	104.205	104.205	104.005	4.000	100.830	100.830	100.630	4.250	103.808	103.808	103.608
4.375	104.177	104.177	103.977	4.375	104.244	104.244	104.044	4.375	104.418	104.418	104.218	4.125	101.026	101.026	100.826	4.375	104.021	104.021	103.821
4.500	104.424	104.424	104.197	4.500	104.418	104.418	104.218	4.500	104.572	104.572	104.372	4.250	100.665	100.665	100.465	4.500	104.175	104.175	103.975
4.625	104.570	104.570	104.347	4.625	104.551	104.551	104.351	4.625	N/A	N/A	N/A	4.375	100.944	100.944	100.744	4.625	N/A	N/A	N/A
4.750	104.590	104.590	104.390	4.750	105.613	105.613	105.413	4.750	N/A	N/A	N/A	4.500	101.191	101.191	100.991	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.:

3/10/2021

45 Day Lock Exp.:

3/25/2021

60 Day Lock Exp.:

4/9/2021

W. Rate Sheet Dated: 2/8/2021

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)