

W. Rate Sheet Dated: 2/9/2021

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	101.898	101.898	101.507	2.250	99.472	99.472	99.082	2.250	99.390	99.390	99.090	3.125	96.131	96.131	95.831
2.375	101.902	101.902	101.511	2.375	99.475	99.475	99.085	2.500	99.395	99.395	99.095	3.250	97.627	97.627	97.327
2.500	101.905	101.905	101.515	2.500	99.478	99.478	99.088	2.625	99.398	99.398	99.098	3.375	97.629	97.629	97.329
2.625	101.909	101.909	101.518	2.625	99.481	99.481	99.091	2.750	99.710	99.710	99.410	3.500	97.630	97.630	97.330
2.750	102.210	102.210	101.804	2.750	100.034	100.034	99.628	2.875	99.712	99.712	99.412	3.625	97.631	97.631	97.331
2.875	102.214	102.214	101.807	2.875	100.037	100.037	99.631	3.000	99.715	99.715	99.415	Margin = 2.250		Index = 0.070	
3.000	102.217	102.217	101.811	3.000	100.040	100.040	99.634	3.125	99.717	99.717	99.417	30 Year OTC			
3.125	102.220	102.220	101.814	3.125	100.042	100.042	99.636	3.250	101.939	101.939	101.639	Rate	30 Day	45 Day	60 Day
3.250	102.447	102.447	102.147	3.250	100.221	100.221	99.921	3.375	102.001	102.001	101.701	4.000	101.721	101.721	101.221
3.375	102.350	102.350	102.050	3.375	100.283	100.283	99.983	3.500	102.003	102.003	101.703	4.125	101.764	101.764	101.264
3.500	102.354	102.354	102.054	3.500	100.285	100.285	99.985	3.625	102.082	102.082	101.782	4.375	102.840	102.840	102.340
3.625	102.356	102.356	102.056	3.625	100.365	100.365	100.065	3.750	103.108	103.108	102.808	4.500	102.842	102.842	102.342
3.750	102.668	102.668	102.368	3.750	102.030	102.030	101.730	3.875	103.097	103.097	102.797	4.625	102.844	102.844	102.344
3.875	102.594	102.594	102.294	3.875	102.019	102.019	101.719	4.000	103.098	103.098	102.798	4.875	103.732	103.732	103.232
4.000	102.596	102.596	102.296	4.000	102.021	102.021	101.721	4.125	103.100	103.100	102.800	5.000	103.734	103.734	103.234
4.125	102.639	102.639	102.339	4.125	102.022	102.022	101.722	4.250	103.094	103.094	102.794	5.125	103.736	103.736	103.236
4.250	103.826	103.826	103.626	4.250	103.110	103.110	102.910	4.375	103.083	103.083	102.783	5.500	104.705	104.705	104.205
4.375	103.715	103.715	103.515	4.375	103.099	103.099	102.899	4.500	103.084	103.084	102.784	5.625	104.706	104.706	104.206
6.250	105.590	105.590	105.390	6.250	105.382	105.382	105.182	4.625	103.086	103.086	102.786	6.250	105.123	105.123	104.623

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	102.006	101.906	101.906	101.516	2.250	101.906	101.806	101.806	101.416	2.250	101.924	101.824	101.824	101.524
2.375	102.010	101.910	101.910	101.519	2.375	101.909	101.809	101.809	101.419	2.375	101.927	101.827	101.827	101.527
2.500	102.010	101.910	101.910	101.519	2.500	101.909	101.809	101.809	101.419	2.500	101.927	101.827	101.827	101.527
2.625	102.010	101.910	101.910	101.519	2.625	101.909	101.809	101.809	101.419	2.625	101.927	101.827	101.827	101.527
2.750	103.319	103.219	103.219	102.813	2.750	103.219	103.119	103.119	102.713	2.750	102.236	102.136	102.136	101.836
2.875	103.322	103.222	103.222	102.816	2.875	103.222	103.122	103.122	102.715	2.875	102.247	102.147	102.147	101.847
3.000	103.322	103.222	103.222	102.816	3.000	103.222	103.122	103.122	102.715	3.000	102.247	102.147	102.147	101.847
3.125	103.322	103.222	103.222	102.816	3.125	103.221	103.121	103.121	102.715	3.125	102.246	102.146	102.146	101.846
3.250	103.496	103.396	103.396	103.096	3.250	103.398	103.298	103.298	102.998	3.250	104.467	104.367	104.367	104.067
3.375	103.510	103.410	103.410	103.110	3.375	103.468	103.368	103.368	103.068	3.375	104.537	104.437	104.437	104.137
3.500	103.509	103.409	103.409	103.109	3.500	103.409	103.309	103.309	103.009	3.500	104.477	104.377	104.377	104.077
3.625	103.509	103.409	103.409	103.109	3.625	103.486	103.386	103.386	103.086	3.625	104.554	104.454	104.454	104.154
3.750	104.419	104.319	104.319	104.019	3.750	104.322	104.222	104.222	103.922	3.750	105.501	105.401	105.401	105.101

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	98.971	98.971	98.471	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.014	99.014	98.514	4.750	101.000	101.000	100.500
3.875	100.963	100.963	100.463	6.250	103.750	103.750	103.500	4.375	100.090	100.090	99.590	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.960	100.960	100.460					4.500	100.092	100.092	99.592	Rate	30 Day	45 Day	60 Day
4.125	100.917	100.917	100.417					4.625	100.094	100.094	99.594	6.250	102.750	102.750	102.250
4.250	102.018	102.018	101.518					4.875	100.982	100.982	100.482	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	102.029	102.029	101.529					5.000	100.984	100.984	100.484				
4.500	102.027	102.027	101.527					5.125	100.986	100.986	100.486				
4.625	102.025	102.025	101.525					5.500	101.955	101.955	101.455				
4.750	102.938	102.938	102.438					5.625	101.956	101.956	101.456				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.373	102.373	101.873				

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM 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.:

3/11/2021

45 Day Lock Exp.:

3/26/2021

60 Day Lock Exp.:

4/12/2021

W. Rate Sheet Dated: 2/9/2021

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	96.116	96.116	95.816
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	99.115	99.115	98.815	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	99.117	99.117	98.817	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	99.120	99.120	98.820	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	99.445	99.445	99.039	3.125	99.122	99.122	98.822	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	99.447	99.447	99.041	3.250	101.532	101.532	101.232	Rate	30 Day	45 Day	60 Day
3.250	101.610	101.610	101.310	3.250	99.814	99.814	99.514	3.375	101.594	101.594	101.294	3.250	98.935	98.935	98.435
3.375	101.513	101.513	101.213	3.375	99.875	99.875	99.575	3.500	101.596	101.596	101.296	3.375	98.938	98.938	98.438
3.500	101.516	101.516	101.216	3.500	99.878	99.878	99.578	3.625	101.675	101.675	101.375	3.500	98.941	98.941	98.441
3.625	101.519	101.519	101.219	3.625	99.957	99.957	99.657	3.750	100.826	100.826	100.526	3.625	98.944	98.944	98.444
3.750	99.956	99.956	99.656	3.750	99.748	99.748	99.448	3.875	N/A	N/A	N/A	3.750	98.981	98.981	98.481
3.875	99.881	99.881	99.581	3.875	99.736	99.736	99.436	4.000	N/A	N/A	N/A	3.875	99.006	99.006	98.506
4.000	99.884	99.884	99.584	4.000	99.738	99.738	99.438	4.125	N/A	N/A	N/A	4.000	99.009	99.009	98.509
4.125	99.927	99.927	99.627	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.052	99.052	98.552
4.250	101.051	101.051	100.851	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.076	100.076	99.576
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	101.944	101.844	101.844	101.438	2.750	101.844	101.744	101.744	101.338	2.750	99.455	99.355	99.355	99.055
2.875	101.947	101.847	101.847	101.441	2.875	101.847	101.747	101.747	101.340	2.875	99.466	99.366	99.366	99.066
3.000	101.947	101.847	101.847	101.441	3.000	101.847	101.747	101.747	101.340	3.000	99.466	99.366	99.366	99.066
3.125	101.947	101.847	101.847	101.441	3.125	101.846	101.746	101.746	101.340	3.125	99.465	99.365	99.365	99.065
3.250	102.308	102.208	102.208	101.908	3.250	102.210	102.110	102.110	101.810	3.250	101.342	101.242	101.242	100.942
3.375	102.322	102.222	102.222	101.922	3.375	102.281	102.181	102.181	101.881	3.375	101.412	101.312	101.312	101.012
3.500	102.322	102.222	102.222	101.922	3.500	102.221	102.121	102.121	101.821	3.500	101.352	101.252	101.252	100.952
3.625	102.321	102.221	102.221	101.921	3.625	102.298	102.198	102.198	101.898	3.625	101.429	101.329	101.329	101.029
3.750	101.356	101.256	101.256	100.956	3.750	101.260	101.160	101.160	100.860	3.750	102.376	102.276	102.276	101.976

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.:

3/11/2021

45 Day Lock Exp.:

3/26/2021

60 Day Lock Exp.:

4/12/2021

W. Rate Sheet Dated: 2/9/2021

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.:

3/11/2021

45 Day Lock Exp.:

3/26/2021

60 Day Lock Exp.:

4/12/2021

W. Rate Sheet Dated: 2/9/2021

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 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	100.155	100.155	99.955	3.375	102.119	102.119	101.919	3.375	102.119	102.119	101.919	2.500	99.923	99.923	99.611	3.375	101.709		
2.875	100.880	100.880	100.680	3.500	102.554	102.554	102.354	3.500	102.554	102.554	102.354	2.625	100.554	100.554	100.248	3.500	102.144		
2.990	101.424	101.424	101.224	3.625	102.828	102.828	102.628	3.625	102.828	102.828	102.628	2.750	100.867	100.867	100.667	3.625	102.418		
3.000	101.524	101.524	101.324	3.750	102.214	102.214	101.989	3.750	102.214	102.214	101.989	2.875	101.592	101.592	101.392	3.750	100.803		
3.125	101.948	101.948	101.748	3.875	102.648	102.648	102.428	3.875	102.648	102.648	102.428	2.990	102.136	102.136	101.936	3.875	101.237		
3.250	102.272	102.272	102.072	3.990	103.021	103.021	102.800	3.990	103.021	103.021	102.800	3.000	102.236	102.236	102.036	3.990	101.610		
3.375	102.869	102.869	102.669	4.000	103.121	103.121	102.900	4.000	103.121	103.121	102.900	3.125	102.660	102.660	102.460	4.000	101.710		
3.500	103.304	103.304	103.104	4.125	103.391	103.391	103.167	4.125	103.391	103.391	103.167	3.250	101.862	101.862	101.662	4.125	101.980		
3.625	103.578	103.578	103.378	4.250	103.187	103.187	102.947	4.250	103.187	103.187	102.947	3.375	102.459	102.459	102.259	4.250	101.304		
3.750	102.964	102.964	102.739	4.375	103.471	103.471	103.236	4.375	103.471	103.471	103.236	3.500	102.894	102.894	102.694	4.375	101.588		
3.875	103.398	103.398	103.178	4.500	103.738	103.738	103.508	4.500	103.738	103.738	103.508	3.625	103.168	103.168	102.968	4.500	101.855		
3.990	103.646	103.646	103.425	4.625	103.886	103.886	103.660	4.625	103.886	103.886	103.660	3.750	101.553	101.553	101.328	4.625	102.003		
4.000	103.746	103.746	103.525	4.750	103.949	103.949	103.749	4.750	103.949	103.949	103.749	3.875	101.987	101.987	101.767	4.750	102.159		
4.125	104.016	104.016	103.792	4.875	104.205	104.205	104.005	4.875	104.205	104.205	104.005	3.990	102.235	102.235	102.014	4.875	102.415		
4.250	103.812	103.812	103.572	4.990	104.470	104.470	104.270	4.990	104.470	104.470	104.270	4.000	102.335	102.335	102.114	4.990	102.680		
4.375	104.096	104.096	103.861	5.000	104.570	104.570	104.370	5.000	104.570	104.570	104.370	4.125	102.605	102.605	102.381	5.000	102.780		
4.500	104.363	104.363	104.133	5.125	104.840	104.840	104.640	5.125	104.840	104.840	104.640	4.250	101.929	101.929	101.689	5.125	103.050		
4.625	104.511	104.511	104.285	5.250	104.788	104.788	104.588	5.250	104.788	104.788	104.588	4.375	102.213	102.213	101.978	5.250	103.063		
4.750	104.574	104.574	104.374	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.480	102.480	102.250	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	101.709	101.709	101.509	2.750	100.608	100.608	100.325	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.297		
3.500	102.144	102.144	101.944	2.875	101.270	101.270	100.985	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.659		
3.625	102.418	102.418	102.218	2.990	101.684	101.684	101.406	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.842		
3.750	100.803	100.803	100.578	3.000	101.784	101.784	101.506	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.942		
3.875	101.237	101.237	101.017	3.125	102.194	102.194	101.918	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.500		
3.990	101.610	101.610	101.389	3.250	102.436	102.436	102.160	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.741		
4.000	101.710	101.710	101.489	3.375	102.977	102.977	102.703	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	103.045		
4.125	101.980	101.980	101.756	3.500	103.406	103.406	103.139	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.227		
4.250	101.304	101.304	101.064	3.625	103.741	103.741	103.478	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	103.107		
4.375	101.588	101.588	101.353	3.750	102.989	102.989	102.604	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.411		
4.500	101.855	101.855	101.625	3.875	103.475	103.475	103.096	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.554		
4.625	102.003	102.003	101.777	3.990	103.721	103.721	103.346	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.765		
4.750	102.159	102.159	101.959	4.000	103.821	103.821	103.446	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.865		
4.875	102.415	102.415	102.215	4.125	104.047	104.047	103.675	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.654		
4.990	102.680	102.680	102.480	4.250	103.989	103.989	103.718	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	103.853		
5.000	102.780	102.780	102.580	4.375	104.193	104.193	103.926	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.068		
5.125	103.050	103.050	102.850	4.500	104.368	104.368	104.168	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.223		
5.250	103.063	103.063	102.863	4.625	104.509	104.509	104.309	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	105.604	105.604	105.404	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	104.297	104.297	104.097	2.750	104.547	104.547	104.347	2.750	102.084	102.084	101.884	2.750	104.084	104.084	103.884	2.750	104.334		
2.875	102.784	102.784	102.584	2.875	102.784	102.784	102.584	2.875	102.446	102.446	102.246	2.875	102.571	102.571	102.371	2.875	102.571		
2.990	102.967	102.967	102.767	2.990	102.967	102.967	102.767	2.990	102.629	102.629	102.429	2.990	102.754	102.754	102.554	2.990	102.754		
3.000	103.067	103.067	102.867	3.000	103.067	103.067	102.867	3.000	102.729	102.729	102.529	3.000	102.854	102.854	102.654	3.000	102.854		
3.125	102.625	102.625	102.425	3.125	102.625	102.625	102.425	3.125	101.975	101.975	101.775	3.125	102.100	102.100	101.900	3.125	102.100		
3.250	102.866	102.866	102.666	3.250	102.866	102.866	102.666	3.250	102.216	102.216	102.016	3.250	102.341	102.341	102.141	3.250	102.341		
3.375	103.170	103.170	102.970	3.375	103.170	103.170	102.970	3.375	102.520	102.520	102.320	3.375	102.645	102.645	102.445	3.375	102.645		
3.500	103.352	103.352	103.152	3.500	103.352	103.352	103.152	3.500	102.702	102.702	102.502	3.500	102.827	102.827	102.627	3.500	102.827		
3.625	103.232	103.232	103.032	3.625	103.232	103.232	103.032	3.625	101.957	101.957	101.757	3.625	102.082	102.082	101.882	3.625	102.082		
3.750	103.536	103.536	103.336	3.750	103.536	103.536	103.336	3.750	102.261	102.261	102.061	3.750	102.386	102.386	102.186	3.750	102.386		
3.875	103.679	103.679	103.479	3.875	103.679	103.679	103.479	3.875	102.404	102.404	102.204	3.875	102.529	102.529	102.329	3.875	102.529		
3.990	103.890	103.890	103.690	3.990	103.890	103.890	103.690	3.990	102.615	102.615	102.415	3.990	102.740	102.740	102.540	3.990	102.740		
4.000	103.990	103.990	103.790	4.000	103.990	103.990	103.790	4.000	102.715	102.715	102.515	4.000	102.840	102.840	102.640	4.000	102.840		
4.125	103.779	103.779	103.579	4.125	103.779	103.779	103.579	4.125	104.557	104.557	104.357	4.125	104.682	104.682	104.482	4.125	104.682		
4.250	103.978	103.978	103.778	4.250	103.978	103.978	103.778	4.250	104.756	104.756	104.556	4.250	104.881	104.881	104.681	4.250	104.881		
4.375	104.193	104.193	103.993	4.375	104.193	104.193	103.993	4.375	104.971	104.971	104.771	4.375	105.096	105.096	104.896	4.375	105.096		
4.500	104.348	104.348	104.148	4.500	104.348	104.348	104.148	4.500	105.126	105.126	104.926	4.500	105.251	105.251	105.051	4.500	105.251		
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.:

3/11/2021

45 Day Lock Exp.:

3/26/2021

60 Day Lock Exp.:

4/12/2021

W. Rate Sheet Dated: 2/9/2021

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	100.155	100.155	99.955	2.750	100.608	100.608	100.325	2.750	102.297	102.297	102.097	2.500	98.573	98.573	98.261	2.750	100.784	100.784	100.584
2.875	100.880	100.880	100.680	2.875	101.270	101.270	100.985	2.875	102.659	102.659	102.459	2.625	99.204	99.204	98.898	2.875	101.146	101.146	100.946
2.990	101.424	101.424	101.224	2.990	101.684	101.684	101.406	2.990	102.842	102.842	102.642	2.750	99.517	99.517	99.317	2.990	101.329	101.329	101.129
3.000	101.524	101.524	101.324	3.000	101.784	101.784	101.506	3.000	102.942	102.942	102.742	2.875	100.242	100.242	100.042	3.000	101.429	101.429	101.229
3.125	101.948	101.948	101.748	3.125	102.194	102.194	101.918	3.125	102.500	102.500	102.300	2.990	100.786	100.786	100.586	3.125	100.675	100.675	100.475
3.250	102.272	102.272	102.072	3.250	102.436	102.436	102.160	3.250	102.741	102.741	102.541	3.000	100.886	100.886	100.686	3.250	100.916	100.916	100.716
3.375	102.869	102.869	102.669	3.375	102.977	102.977	102.703	3.375	103.045	103.045	102.845	3.125	101.310	101.310	101.110	3.375	101.220	101.220	101.020
3.500	103.304	103.304	103.104	3.500	103.406	103.406	103.139	3.500	103.227	103.227	103.027	3.250	100.512	100.512	100.312	3.500	101.402	101.402	101.202
3.625	103.578	103.578	103.378	3.625	103.741	103.741	103.478	3.625	103.107	103.107	102.907	3.375	101.109	101.109	100.909	3.625	100.657	100.657	100.457
3.750	102.964	102.964	102.739	3.750	102.989	102.989	102.604	3.750	103.411	103.411	103.211	3.500	101.544	101.544	101.344	3.750	100.961	100.961	100.761
3.875	103.398	103.398	103.178	3.875	103.475	103.475	103.096	3.875	103.554	103.554	103.354	3.625	101.818	101.818	101.618	3.875	101.104	101.104	100.904
3.990	103.646	103.646	103.425	3.990	103.721	103.721	103.346	3.990	103.765	103.765	103.565	3.750	100.203	100.203	99.978	3.990	101.315	101.315	101.115
4.000	103.746	103.746	103.525	4.000	103.821	103.821	103.446	4.000	103.865	103.865	103.665	3.875	100.637	100.637	100.417	4.000	101.415	101.415	101.215
4.125	104.016	104.016	103.792	4.125	104.047	104.047	103.675	4.125	103.654	103.654	103.454	3.990	100.885	100.885	100.664	4.125	103.257	103.257	103.057
4.250	103.812	103.812	103.572	4.250	103.989	103.989	103.718	4.250	103.853	103.853	103.653	4.000	100.985	100.985	100.764	4.250	103.456	103.456	103.256
4.375	104.096	104.096	103.861	4.375	104.193	104.193	103.926	4.375	104.068	104.068	103.868	4.125	101.255	101.255	101.031	4.375	103.671	103.671	103.471
4.500	104.363	104.363	104.133	4.500	104.368	104.368	104.168	4.500	104.223	104.223	104.023	4.250	100.579	100.579	100.339	4.500	103.826	103.826	103.626
4.625	104.631	104.631	104.285	4.625	104.509	104.509	104.309	4.625	N/A	N/A	N/A	4.375	100.863	100.863	100.628	4.625	N/A	N/A	N/A
4.750	104.574	104.574	104.374	4.750	105.604	105.604	105.404	4.750	N/A	N/A	N/A	4.500	101.130	101.130	100.900	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.:

3/11/2021

45 Day Lock Exp.:

3/26/2021

60 Day Lock Exp.:

4/12/2021

W. Rate Sheet Dated: 2/9/2021

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	0.500	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)