

W. Rate Sheet Dated: 2/11/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	101.820	101.820	101.429	2.250	99.394	99.394	99.003	2.250	99.335	99.335	99.035	3.125	96.131	96.131	95.831
2.375	101.823	101.823	101.433	2.375	99.397	99.397	99.007	2.500	99.341	99.341	99.041	3.250	97.627	97.627	97.327
2.500	101.827	101.827	101.437	2.500	99.400	99.400	99.009	2.625	99.343	99.343	99.043	3.375	97.629	97.629	97.329
2.625	101.831	101.831	101.440	2.625	99.403	99.403	99.012	2.750	99.893	99.893	99.593	3.500	97.630	97.630	97.330
2.750	102.273	102.273	101.866	2.750	100.097	100.097	99.690	2.875	99.896	99.896	99.596	3.625	97.631	97.631	97.331
2.875	102.276	102.276	101.870	2.875	100.100	100.100	99.693	3.000	99.898	99.898	99.598	Margin = 2.250		Index = 0.070	
3.000	102.280	102.280	101.873	3.000	100.102	100.102	99.696	3.125	99.900	99.900	99.600	30 Year OTC			
3.125	102.283	102.283	101.877	3.125	100.104	100.104	99.698	3.250	102.111	102.111	101.811	Rate	30 Day	45 Day	60 Day
3.250	102.260	102.260	101.960	3.250	100.034	100.034	99.734	3.375	102.173	102.173	101.873	4.000	101.800	101.800	101.300
3.375	102.163	102.163	101.863	3.375	100.095	100.095	99.795	3.500	102.175	102.175	101.875	4.125	101.842	101.842	101.342
3.500	102.166	102.166	101.866	3.500	100.098	100.098	99.798	3.625	102.254	102.254	101.954	4.375	102.918	102.918	102.418
3.625	102.169	102.169	101.869	3.625	100.177	100.177	99.877	3.750	103.296	103.296	102.996	4.500	102.920	102.920	102.420
3.750	102.747	102.747	102.447	3.750	102.109	102.109	101.809	3.875	103.284	103.284	102.984	4.625	102.922	102.922	102.422
3.875	102.672	102.672	102.372	3.875	102.097	102.097	101.797	4.000	103.286	103.286	102.986	4.875	103.857	103.857	103.357
4.000	102.675	102.675	102.375	4.000	102.099	102.099	101.799	4.125	103.287	103.287	102.987	5.000	103.859	103.859	103.359
4.125	102.717	102.717	102.417	4.125	102.101	102.101	101.801	4.250	103.188	103.188	102.888	5.125	103.861	103.861	103.361
4.250	103.904	103.904	103.704	4.250	103.188	103.188	102.988	4.375	103.176	103.176	102.876	5.500	104.580	104.580	104.080
4.375	103.793	103.793	103.593	4.375	103.177	103.177	102.977	4.500	103.178	103.178	102.878	5.625	104.581	104.581	104.081
6.250	105.590	105.590	105.390	6.250	105.257	105.257	105.057	4.625	103.179	103.179	102.879	6.250	104.998	104.998	104.498

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	101.928	101.828	101.828	101.438	2.250	101.828	101.728	101.728	101.338	2.250	101.870	101.770	101.770	101.470
2.375	101.932	101.832	101.832	101.441	2.375	101.831	101.731	101.731	101.341	2.375	101.872	101.772	101.772	101.472
2.500	101.932	101.832	101.832	101.441	2.500	101.831	101.731	101.731	101.340	2.500	101.872	101.772	101.772	101.472
2.625	101.932	101.832	101.832	101.441	2.625	101.831	101.731	101.731	101.340	2.625	101.872	101.772	101.772	101.472
2.750	103.381	103.281	103.281	102.875	2.750	103.281	103.181	103.181	102.775	2.750	102.419	102.319	102.319	102.019
2.875	103.385	103.285	103.285	102.879	2.875	103.284	103.184	103.184	102.778	2.875	102.431	102.331	102.331	102.031
3.000	103.385	103.285	103.285	102.878	3.000	103.284	103.184	103.184	102.778	3.000	102.431	102.331	102.331	102.031
3.125	103.385	103.285	103.285	102.878	3.125	103.283	103.183	103.183	102.777	3.125	102.430	102.330	102.330	102.030
3.250	103.308	103.208	103.208	102.908	3.250	103.210	103.110	103.110	102.810	3.250	104.639	104.539	104.539	104.239
3.375	103.322	103.222	103.222	102.922	3.375	103.281	103.181	103.181	102.881	3.375	104.708	104.608	104.608	104.308
3.500	103.322	103.222	103.222	102.922	3.500	103.221	103.121	103.121	102.821	3.500	104.649	104.549	104.549	104.249
3.625	103.321	103.221	103.221	102.921	3.625	103.298	103.198	103.198	102.898	3.625	104.726	104.626	104.626	104.326
3.750	104.497	104.397	104.397	104.097	3.750	104.400	104.300	104.300	104.000	3.750	105.688	105.588	105.588	105.288

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001- High Balance
2.25-2.625	0.250	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	1.375	1.125	0.875	0.625	0.375	0.250	0.250	0.000
3.25-3.625	3.000	2.750	2.375	1.750	1.375	1.125	1.000	0.750
3.75-4.125	3.375	2.250	1.875	1.500	1.125	1.000	0.875	0.625
4.25-4.625	3.250	2.875	1.500	1.000	0.875	0.875	0.750	0.625
4.75-5.125	1.375	1.125	0.625	0.500	0.375	0.250	0.250	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	99.050	99.050	98.550	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.092	99.092	98.592	4.750	101.000	101.000	100.500
3.875	101.041	101.041	100.541	6.250	103.750	103.750	103.500	4.375	100.168	100.168	99.668	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	101.038	101.038	100.538					4.500	100.170	100.170	99.670	Rate	30 Day	45 Day	60 Day
4.125	100.995	100.995	100.495					4.625	100.172	100.172	99.672	6.250	102.750	102.750	102.250
4.250	102.096	102.096	101.596					4.875	101.107	101.107	100.607	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	102.107	102.107	101.607					5.000	101.109	101.109	100.609				
4.500	102.105	102.105	101.605					5.125	101.111	101.111	100.611				
4.625	102.103	102.103	101.603					5.500	101.830	101.830	101.330				
4.750	103.063	103.063	102.563					5.625	101.831	101.831	101.331				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.248	102.248	101.748				

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 Phone:

Lockdesk Hours:

Lockdesk@afrawholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/15/2021

45 Day Lock Exp.:

3/29/2021

60 Day Lock Exp.:

4/12/2021

W. Rate Sheet Dated: 2/11/2021

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	99.298	99.298	98.998	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	99.301	99.301	99.001	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	99.303	99.303	99.003	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	99.507	99.507	99.101	3.125	99.305	99.305	99.005	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	99.509	99.509	99.103	3.250	101.704	101.704	101.404	Rate	30 Day	45 Day	60 Day
3.250	101.422	101.422	101.122	3.250	99.626	99.626	99.326	3.375	101.765	101.765	101.465	3.250	98.747	98.747	98.247
3.375	101.325	101.325	101.025	3.375	99.688	99.688	99.388	3.500	101.768	101.768	101.468	3.375	98.750	98.750	98.250
3.500	101.329	101.329	101.029	3.500	99.690	99.690	99.390	3.625	101.847	101.847	101.547	3.500	98.754	98.754	98.254
3.625	101.331	101.331	101.031	3.625	99.770	99.770	99.470	3.750	101.013	101.013	100.713	3.625	98.756	98.756	98.256
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	101.129	101.129	100.929	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.154	100.154	99.654
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	102.006	101.906	101.906	101.500	2.750	101.906	101.806	101.806	101.400	2.750	99.638	99.538	99.538	99.238
2.875	102.010	101.910	101.910	101.504	2.875	101.909	101.809	101.809	101.403	2.875	99.650	99.550	99.550	99.250
3.000	102.010	101.910	101.910	101.503	3.000	101.909	101.809	101.809	101.403	3.000	99.649	99.549	99.549	99.249
3.125	102.010	101.910	101.910	101.503	3.125	101.908	101.808	101.808	101.402	3.125	99.649	99.549	99.549	99.249
3.250	102.121	102.021	102.021	101.721	3.250	102.023	101.923	101.923	101.623	3.250	101.514	101.414	101.414	101.114
3.375	102.135	102.035	102.035	101.735	3.375	102.093	101.993	101.993	101.693	3.375	101.583	101.483	101.483	101.183
3.500	102.134	102.034	102.034	101.734	3.500	102.034	101.934	101.934	101.634	3.500	101.524	101.424	101.424	101.124
3.625	102.134	102.034	102.034	101.734	3.625	102.111	102.011	102.011	101.711	3.625	101.601	101.501	101.501	101.201
3.750	101.434	101.334	101.334	101.034	3.750	101.338	101.238	101.238	100.938	3.750	102.563	102.463	102.463	102.163

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

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

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

3/15/2021

45 Day Lock Exp.:

3/29/2021

60 Day Lock Exp.:

4/12/2021

W. Rate Sheet Dated: 2/11/2021

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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.:

3/15/2021

45 Day Lock Exp.:

3/29/2021

60 Day Lock Exp.:

4/12/2021

W. Rate Sheet Dated: 2/11/2021

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	Rate	30 Day	45 Day	60 Day				
2.750	100.133	100.133	99.933	3.375	102.156	102.156	101.956	3.375	102.156	102.156	101.956	2.500	99.907	99.907	99.625	3.375	101.740	101.740	101.540	2.875	100.846	100.846	100.646				
2.875	100.846	100.846	100.646	3.500	102.592	102.592	102.392	3.500	102.592	102.592	102.392	2.625	100.540	100.540	100.261	3.500	102.176	102.176	101.976	2.990	101.396	101.396	101.196				
2.990	101.396	101.396	101.196	3.625	102.870	102.870	102.670	3.625	102.870	102.870	102.670	2.750	100.841	100.841	100.641	3.625	102.454	102.454	102.254	3.000	101.496	101.496	101.296				
3.000	101.496	101.496	101.296	3.750	102.288	102.288	102.088	3.750	102.288	102.288	102.088	2.875	101.554	101.554	101.354	3.750	101.281	101.281	101.081	3.125	101.930	101.930	101.730				
3.125	101.930	101.930	101.730	3.875	102.747	102.747	102.547	3.875	102.747	102.747	102.547	2.990	102.104	102.104	101.904	3.875	101.740	101.740	101.540	3.250	102.309	102.309	102.109				
3.250	102.309	102.309	102.109	3.990	103.141	103.141	102.941	3.990	103.141	103.141	102.941	3.000	102.204	102.204	102.004	3.990	102.134	102.134	101.934	3.375	102.906	102.906	102.706				
3.375	102.906	102.906	102.706	4.000	103.241	103.241	103.041	4.000	103.241	103.241	103.041	3.125	102.638	102.638	102.438	4.000	102.234	102.234	102.034	3.500	103.342	103.342	103.142				
3.500	103.342	103.342	103.142	4.125	103.525	103.525	103.325	4.125	103.525	103.525	103.325	3.250	101.893	101.893	101.693	4.125	102.518	102.518	102.318	3.625	103.620	103.620	103.420				
3.625	103.620	103.620	103.420	4.250	103.266	103.266	103.066	4.250	103.266	103.266	103.066	3.375	102.490	102.490	102.290	4.250	101.664	101.664	101.464	3.750	103.038	103.038	102.838				
3.750	103.038	103.038	102.838	4.375	103.550	103.550	103.350	4.375	103.550	103.550	103.350	3.500	102.926	102.926	102.726	4.375	101.948	101.948	101.748	3.875	103.497	103.497	103.297				
3.875	103.497	103.497	103.297	4.500	103.819	103.819	103.619	4.500	103.819	103.819	103.619	3.625	103.204	103.204	103.004	4.500	102.217	102.217	102.017	3.990	103.766	103.766	103.566				
3.990	103.766	103.766	103.566	4.625	103.969	103.969	103.769	4.625	103.969	103.969	103.769	3.750	102.031	102.031	101.831	4.625	102.367	102.367	102.167	4.000	103.866	103.866	103.666				
4.000	103.866	103.866	103.666	4.750	104.182	104.182	103.982	4.750	104.182	104.182	103.982	3.875	102.490	102.490	102.290	4.750	102.391	102.391	102.191	4.125	104.150	104.150	103.950				
4.125	104.150	104.150	103.950	4.875	104.442	104.442	104.242	4.875	104.442	104.442	104.242	3.990	102.759	102.759	102.559	4.875	102.651	102.651	102.451	4.250	103.891	103.891	103.691				
4.250	103.891	103.891	103.691	4.990	104.707	104.707	104.507	4.990	104.707	104.707	104.507	4.000	102.859	102.859	102.659	4.990	102.916	102.916	102.716	4.375	104.175	104.175	103.975				
4.375	104.175	104.175	103.975	5.000	104.807	104.807	104.607	5.000	104.807	104.807	104.607	4.125	103.143	103.143	102.943	5.000	103.016	103.016	102.816	4.500	104.444	104.444	104.244				
4.500	104.444	104.444	104.244	5.125	105.077	105.077	104.877	5.125	105.077	105.077	104.877	4.250	102.289	102.289	102.089	5.125	103.286	103.286	103.086	4.625	104.594	104.594	104.394				
4.625	104.594	104.594	104.394	5.250	104.936	104.936	104.736	5.250	104.936	104.936	104.736	4.375	102.573	102.573	102.373	5.250	103.186	103.186	102.986	4.750	104.807	104.807	104.607				
4.750	104.807	104.807	104.607	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.842	102.842	102.642	5.375	N/A	N/A	N/A	N/A	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	Rate	30 Day	45 Day	60 Day				
3.375	101.740	101.740	101.540	2.750	100.612	100.612	100.412	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.180	102.180	101.980	3.500	102.176	102.176	101.976				
3.500	102.176	102.176	101.976	2.875	101.269	101.269	101.069	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.532	102.532	102.332	3.625	102.454	102.454	102.254				
3.625	102.454	102.454	102.254	2.990	101.682	101.682	101.482	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.708	102.708	102.508	3.750	101.281	101.281	101.081				
3.750	101.281	101.281	101.081	3.000	101.782	101.782	101.582	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.808	102.808	102.608	3.875	101.740	101.740	101.540				
3.875	101.740	101.740	101.540	3.125	102.194	102.194	101.994	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.396	102.396	102.196	3.990	102.134	102.134	101.934				
3.990	102.134	102.134	101.934	3.250	102.496	102.496	102.296	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.633	102.633	102.433	4.000	102.234	102.234	102.034				
4.000	102.234	102.234	102.034	3.375	103.036	103.036	102.836	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.936	102.936	102.736	4.125	102.518	102.518	102.318				
4.125	102.518	102.518	102.318	3.500	103.465	103.465	103.265	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.112	103.112	102.912	4.250	101.664	101.664	101.464				
4.250	101.664	101.664	101.464	3.625	103.803	103.803	103.603	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	102.951	102.951	102.751	4.375	101.948	101.948	101.748				
4.375	101.948	101.948	101.748	3.750	103.089	103.089	102.889	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.250	103.250	103.050	4.500	102.217	102.217	102.017				
4.500	102.217	102.217	102.017	3.875	103.575	103.575	103.375	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.390	103.390	103.190	4.625	102.367	102.367	102.167				
4.625	102.367	102.367	102.167	3.990	103.824	103.824	103.624	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.591	103.591	103.391	4.750	102.391	102.391	102.191				
4.750	102.391	102.391	102.191	4.000	103.924	103.924	103.724	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.691	103.691	103.491	4.875	102.651	102.651	102.451				
4.875	102.651	102.651	102.451	4.125	104.151	104.151	103.951	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.866	103.866	103.666	4.990	102.916	102.916	102.716				
4.990	102.916	102.916	102.716	4.250	104.103	104.103	103.903	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	104.059	104.059	103.859	5.000	103.016	103.016	102.816				
5.000	103.016	103.016	102.816	4.375	104.308	104.308	104.108	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.266	104.266	104.066	5.125	103.286	103.286	103.086				
5.125	103.286	103.286	103.086	4.500	104.566	104.566	104.366	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.415	104.415	104.215	5.250	103.186	103.186	102.986				
5.250	103.186	103.186	102.986	4.625	104.789	104.789	104.589	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				
5.375	N/A	N/A	N/A	4.750	105.887	105.887	105.687	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	N/A	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	Rate	30 Day	45 Day	60 Day				
2.750	104.180	104.180	103.980	2.750	104.430	104.430	104.230	2.750	101.873	101.873	101.673	2.750	103.873	103.873	103.673	2.750	104.123	104.123	103.923	2.875	102.657	102.657	102.457				
2.875	102.657	102.657	102.457	2.875	102.657	102.657	102.457	2.875	102.225	102.225	102.025	2.875	102.350	102.350	102.150	2.875	102.350	102.350	102.150	2.990	102.833	102.833	102.633				
2.990	102.833	102.833	102.633	2.990	102.833	102.833	102.633	2.990	102.401	102.401	102.201	2.990	102.526	102.526	102.326	2.990	102.526	102.526	102.326	3.000	102.933	102.933	102.733				
3.000	102.933	102.933	102.733	3.000	102.933	102.933	102.733	3.000	102.501	102.501	102.301	3.000	102.626	102.626	102.426	3.000	102.626	102.626	102.426	3.125	102.521	102.521	102.321				
3.125	102.521	102.521	102.321	3.125	102.521	102.521	102.321	3.125	101.808	101.808	101.608	3.125	101.933	101.933	101.733	3.125	101.933	101.933	101.733	3.250	102.758	102.758	102.558				
3.250	102.758	102.758	1																								



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.:

3/15/2021

45 Day Lock Exp.:

3/29/2021

60 Day Lock Exp.:

4/12/2021

W. Rate Sheet Dated: 2/11/2021

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	100.133	100.133	99.933	2.750	100.612	100.612	100.412	2.750	102.180	102.180	101.980	2.500	98.557	98.557	98.275	2.750	100.573	100.573	100.373
2.875	100.846	100.846	100.646	2.875	101.269	101.269	101.069	2.875	102.532	102.532	102.332	2.625	99.190	99.190	98.911	2.875	100.925	100.925	100.725
2.990	101.396	101.396	101.196	2.990	101.682	101.682	101.482	2.990	102.708	102.708	102.508	2.750	99.491	99.491	99.291	2.990	101.101	101.101	100.901
3.000	101.496	101.496	101.296	3.000	101.782	101.782	101.582	3.000	102.808	102.808	102.608	2.875	100.204	100.204	100.004	3.000	101.201	101.201	101.001
3.125	101.930	101.930	101.730	3.125	102.194	102.194	101.994	3.125	102.396	102.396	102.196	2.990	100.754	100.754	100.554	3.125	100.508	100.508	100.308
3.250	102.309	102.309	102.109	3.250	102.496	102.496	102.296	3.250	102.633	102.633	102.433	3.000	100.854	100.854	100.654	3.250	100.745	100.745	100.545
3.375	102.906	102.906	102.706	3.375	103.036	103.036	102.836	3.375	102.936	102.936	102.736	3.125	101.288	101.288	101.088	3.375	101.048	101.048	100.848
3.500	103.342	103.342	103.142	3.500	103.465	103.465	103.265	3.500	103.112	103.112	102.912	3.250	100.543	100.543	100.343	3.500	101.224	101.224	101.024
3.625	103.620	103.620	103.420	3.625	103.803	103.803	103.603	3.625	102.951	102.951	102.751	3.375	101.140	101.140	100.940	3.625	100.276	100.276	100.076
3.750	103.038	103.038	102.838	3.750	103.089	103.089	102.889	3.750	103.250	103.250	103.050	3.500	101.576	101.576	101.376	3.750	100.575	100.575	100.375
3.875	103.497	103.497	103.297	3.875	103.575	103.575	103.375	3.875	103.390	103.390	103.190	3.625	101.854	101.854	101.654	3.875	100.715	100.715	100.515
3.990	103.766	103.766	103.566	3.990	103.824	103.824	103.624	3.990	103.591	103.591	103.391	3.750	100.681	100.681	100.481	3.990	100.916	100.916	100.716
4.000	103.866	103.866	103.666	4.000	103.924	103.924	103.724	4.000	103.691	103.691	103.491	3.875	101.140	101.140	100.940	4.000	101.016	101.016	100.816
4.125	104.150	104.150	103.950	4.125	104.151	104.151	103.951	4.125	103.866	103.866	103.666	3.990	101.409	101.409	101.209	4.125	103.469	103.469	103.269
4.250	103.891	103.891	103.691	4.250	104.103	104.103	103.903	4.250	104.059	104.059	103.859	4.000	101.509	101.509	101.309	4.250	103.662	103.662	103.462
4.375	104.175	104.175	103.975	4.375	104.308	104.308	104.108	4.375	104.266	104.266	104.066	4.125	101.793	101.793	101.593	4.375	103.869	103.869	103.669
4.500	104.444	104.444	104.244	4.500	104.566	104.566	104.366	4.500	104.415	104.415	104.215	4.250	100.939	100.939	100.739	4.500	104.018	104.018	103.818
4.625	104.594	104.594	104.394	4.625	104.789	104.789	104.589	4.625	N/A	N/A	N/A	4.375	101.223	101.223	101.023	4.625	N/A	N/A	N/A
4.750	104.807	104.807	104.607	4.750	105.887	105.887	105.687	4.750	N/A	N/A	N/A	4.500	101.492	101.492	101.292	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.:

3/15/2021

45 Day Lock Exp.:

3/29/2021

60 Day Lock Exp.:

4/12/2021

W. Rate Sheet Dated: 2/11/2021

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)