

W. Rate Sheet Dated: 2/16/2021

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	101.210	101.210	100.804	2.250	98.785	98.785	98.378	2.250	98.933	98.933	98.633	3.125	96.131	96.131	95.831
2.375	101.214	101.214	100.808	2.375	98.788	98.788	98.382	2.500	98.938	98.938	98.638	3.250	97.627	97.627	97.327
2.500	101.218	101.218	100.812	2.500	98.791	98.791	98.384	2.625	98.941	98.941	98.641	3.375	97.629	97.629	97.329
2.625	101.221	101.221	100.815	2.625	98.794	98.794	98.387	2.750	99.831	99.831	99.531	3.500	97.630	97.630	97.330
2.750	101.898	101.898	101.491	2.750	99.722	99.722	99.315	2.875	99.833	99.833	99.533	3.625	97.631	97.631	97.331
2.875	101.901	101.901	101.495	2.875	99.725	99.725	99.318	3.000	99.836	99.836	99.536	Margin = 2.250		Index = 0.070	
3.000	101.905	101.905	101.498	3.000	99.727	99.727	99.321	3.125	99.838	99.838	99.538	30 Year OTC			
3.125	101.908	101.908	101.502	3.125	99.729	99.729	99.323	3.250	101.955	101.955	101.655	Rate	30 Day	45 Day	60 Day
3.250	102.088	102.088	101.788	3.250	99.862	99.862	99.562	3.375	102.017	102.017	101.717	4.000	101.550	101.550	101.050
3.375	101.991	101.991	101.691	3.375	99.923	99.923	99.623	3.500	102.019	102.019	101.719	4.125	101.592	101.592	101.092
3.500	101.994	101.994	101.694	3.500	99.926	99.926	99.626	3.625	102.098	102.098	101.798	4.375	102.871	102.871	102.371
3.625	101.997	101.997	101.697	3.625	100.005	100.005	99.705	3.750	103.311	103.311	103.011	4.500	102.873	102.873	102.373
3.750	102.497	102.497	102.197	3.750	101.859	101.859	101.559	3.875	103.300	103.300	103.000	4.625	102.875	102.875	102.375
3.875	102.422	102.422	102.122	3.875	101.847	101.847	101.547	4.000	103.302	103.302	103.002	4.875	103.685	103.685	103.185
4.000	102.425	102.425	102.125	4.000	101.849	101.849	101.549	4.125	103.303	103.303	103.003	5.000	103.687	103.687	103.187
4.125	102.467	102.467	102.167	4.125	101.851	101.851	101.551	4.250	103.047	103.047	102.747	5.125	103.689	103.689	103.189
4.250	103.857	103.857	103.657	4.250	103.141	103.141	102.941	4.375	103.036	103.036	102.736	5.500	104.627	104.627	104.127
4.375	103.746	103.746	103.546	4.375	103.130	103.130	102.930	4.500	103.038	103.038	102.738	5.625	104.628	104.628	104.128
6.250	105.590	105.590	105.390	6.250	105.226	105.226	105.026	4.625	103.039	103.039	102.739	6.250	104.967	104.967	104.467

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	101.319	101.219	101.219	100.813	2.250	101.219	101.119	101.119	100.713	2.250	101.467	101.367	101.367	101.067
2.375	101.322	101.222	101.222	100.816	2.375	101.222	101.122	101.122	100.716	2.375	101.470	101.370	101.370	101.070
2.500	101.322	101.222	101.222	100.816	2.500	101.222	101.122	101.122	100.715	2.500	101.470	101.370	101.370	101.070
2.625	101.322	101.222	101.222	100.816	2.625	101.222	101.122	101.122	100.715	2.625	101.470	101.370	101.370	101.070
2.750	103.006	102.906	102.906	102.500	2.750	102.906	102.806	102.806	102.400	2.750	102.357	102.257	102.257	101.957
2.875	103.010	102.910	102.910	102.504	2.875	102.909	102.809	102.809	102.403	2.875	102.368	102.268	102.268	101.968
3.000	103.010	102.910	102.910	102.503	3.000	102.909	102.809	102.809	102.403	3.000	102.368	102.268	102.268	101.968
3.125	103.010	102.910	102.910	102.503	3.125	102.908	102.808	102.808	102.402	3.125	102.367	102.267	102.267	101.967
3.250	103.136	103.036	103.036	102.736	3.250	103.038	102.938	102.938	102.638	3.250	104.483	104.383	104.383	104.083
3.375	103.150	103.050	103.050	102.750	3.375	103.109	103.009	103.009	102.709	3.375	104.552	104.452	104.452	104.152
3.500	103.150	103.050	103.050	102.750	3.500	103.049	102.949	102.949	102.649	3.500	104.493	104.393	104.393	104.093
3.625	103.149	103.049	103.049	102.749	3.625	103.126	103.026	103.026	102.726	3.625	104.570	104.470	104.470	104.170
3.750	104.247	104.147	104.147	103.847	3.750	104.150	104.050	104.050	103.750	3.750	105.704	105.604	105.604	105.304

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	98.800	98.800	98.300	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.842	98.842	98.342	4.750	101.000	101.000	100.500
3.875	100.791	100.791	100.291	6.250	103.750	103.750	103.500	4.375	100.121	100.121	99.621	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.788	100.788	100.288					4.500	100.123	100.123	99.623	Rate	30 Day	45 Day	60 Day
4.125	100.745	100.745	100.245					4.625	100.125	100.125	99.625	6.250	102.750	102.750	102.250
4.250	102.049	102.049	101.549					4.875	100.935	100.935	100.435	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	102.060	102.060	101.560					5.000	100.937	100.937	100.437				
4.500	102.058	102.058	101.558					5.125	100.939	100.939	100.439				
4.625	102.056	102.056	101.556					5.500	101.877	101.877	101.377				
4.750	102.891	102.891	102.391					5.625	101.878	101.878	101.378				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.217	102.217	101.717				

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@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/18/2021

45 Day Lock Exp.: 4/2/2021

60 Day Lock Exp.: 4/19/2021

W. Rate Sheet Dated: 2/16/2021

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	99.236	99.236	98.936	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	99.238	99.238	98.938	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	99.241	99.241	98.941	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	99.132	99.132	98.726	3.125	99.243	99.243	98.943	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	99.134	99.134	98.728	3.250	101.548	101.548	101.248	Rate	30 Day	45 Day	60 Day
3.250	101.250	101.250	100.950	3.250	99.454	99.454	99.154	3.375	101.609	101.609	101.309	3.250	98.575	98.575	98.075
3.375	101.154	101.154	100.854	3.375	99.516	99.516	99.216	3.500	101.611	101.611	101.311	3.375	98.579	98.579	98.079
3.500	101.157	101.157	100.857	3.500	99.518	99.518	99.218	3.625	101.691	101.691	101.391	3.500	98.582	98.582	98.082
3.625	101.159	101.159	100.859	3.625	99.598	99.598	99.298	3.750	101.029	101.029	100.729	3.625	98.584	98.584	98.084
3.750	99.784	99.784	99.484	3.750	99.576	99.576	99.276	3.875	N/A	N/A	N/A	3.750	98.809	98.809	98.309
3.875	99.709	99.709	99.409	3.875	99.565	99.565	99.265	4.000	N/A	N/A	N/A	3.875	98.834	98.834	98.334
4.000	99.712	99.712	99.412	4.000	99.567	99.567	99.267	4.125	N/A	N/A	N/A	4.000	98.837	98.837	98.337
4.125	99.755	99.755	99.455	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	98.880	98.880	98.380
4.250	101.082	101.082	100.882	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.107	100.107	99.607
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
2.750	101.631	101.531	101.531	101.125	2.750	101.531	101.431	101.431	101.025	2.750	99.576	99.476	99.476	99.176
2.875	101.635	101.535	101.535	101.129	2.875	101.534	101.434	101.434	101.028	2.875	99.587	99.487	99.487	99.187
3.000	101.635	101.535	101.535	101.128	3.000	101.534	101.434	101.434	101.028	3.000	99.587	99.487	99.487	99.187
3.125	101.635	101.535	101.535	101.128	3.125	101.533	101.433	101.433	101.027	3.125	99.586	99.486	99.486	99.186
3.250	101.949	101.849	101.849	101.549	3.250	101.851	101.751	101.751	101.451	3.250	101.358	101.258	101.258	100.958
3.375	101.963	101.863	101.863	101.563	3.375	101.921	101.821	101.821	101.521	3.375	101.427	101.327	101.327	101.027
3.500	101.963	101.863	101.863	101.563	3.500	101.862	101.762	101.762	101.462	3.500	101.368	101.268	101.268	100.968
3.625	101.962	101.862	101.862	101.562	3.625	101.939	101.839	101.839	101.539	3.625	101.445	101.345	101.345	101.045
3.750	101.184	101.084	101.084	100.784	3.750	101.088	100.988	100.988	100.688	3.750	102.579	102.479	102.479	102.179

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				
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
												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.:

3/18/2021

45 Day Lock Exp.:

4/2/2021

60 Day Lock Exp.:

4/19/2021

W. Rate Sheet Dated: 2/16/2021

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.:

3/18/2021

45 Day Lock Exp.:

4/2/2021

60 Day Lock Exp.:

4/19/2021

W. Rate Sheet Dated: 2/16/2021

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	99.488	99.488	99.288	3.375	101.753	101.753	101.553	3.375	101.753	101.753	101.553	2.500	99.034	99.034	98.764	3.375	101.353	101.353	101.153
2.875	100.220	100.220	100.020	3.500	102.219	102.219	102.019	3.500	102.219	102.219	102.019	2.625	99.693	99.693	99.433	3.500	101.819	101.819	101.619
2.990	100.787	100.787	100.587	3.625	102.606	102.606	102.406	3.625	102.606	102.606	102.406	2.750	100.251	100.251	100.051	3.625	102.206	102.206	102.006
3.000	100.887	100.887	100.687	3.750	101.935	101.935	101.735	3.750	101.935	101.935	101.735	2.875	100.983	100.983	100.783	3.750	100.428	100.428	100.228
3.125	101.348	101.348	101.148	3.875	102.415	102.415	102.215	3.875	102.415	102.415	102.215	2.990	101.550	101.550	101.350	3.875	100.908	100.908	100.708
3.250	101.884	101.884	101.684	3.990	102.829	102.829	102.629	3.990	102.829	102.829	102.629	3.000	101.650	101.650	101.450	3.990	101.322	101.322	101.122
3.375	102.503	102.503	102.303	4.000	102.929	102.929	102.729	4.000	102.929	102.929	102.729	3.125	102.111	102.111	101.911	4.000	101.422	101.422	101.222
3.500	102.969	102.969	102.769	4.125	103.229	103.229	103.029	4.125	103.229	103.229	103.029	3.250	101.484	101.484	101.284	4.125	101.722	101.722	101.522
3.625	103.356	103.356	103.156	4.250	103.060	103.060	102.860	4.250	103.060	103.060	102.860	3.375	102.103	102.103	101.903	4.250	101.181	101.181	100.981
3.750	102.685	102.685	102.485	4.375	103.393	103.393	103.193	4.375	103.393	103.393	103.193	3.500	102.569	102.569	102.369	4.375	101.514	101.514	101.314
3.875	103.165	103.165	102.965	4.500	103.672	103.672	103.472	4.500	103.672	103.672	103.472	3.625	102.956	102.956	102.756	4.500	101.793	101.793	101.593
3.990	103.454	103.454	103.254	4.625	103.855	103.855	103.655	4.625	103.855	103.855	103.655	3.750	101.178	101.178	100.978	4.625	101.976	101.976	101.776
4.000	103.554	103.554	103.354	4.750	104.093	104.093	103.874	4.750	104.093	104.093	103.874	3.875	101.658	101.658	101.458	4.750	102.303	102.303	102.084
4.125	103.854	103.854	103.654	4.875	104.390	104.390	104.190	4.875	104.390	104.390	104.190	3.990	101.947	101.947	101.747	4.875	102.600	102.600	102.400
4.250	103.685	103.685	103.485	4.990	104.660	104.660	104.460	4.990	104.660	104.660	104.460	4.000	102.047	102.047	101.847	4.990	102.870	102.870	102.670
4.375	104.018	104.018	103.818	5.000	104.760	104.760	104.560	5.000	104.760	104.760	104.560	4.125	102.347	102.347	102.147	5.000	102.970	102.970	102.770
4.500	104.297	104.297	104.097	5.125	105.034	105.034	104.834	5.125	105.034	105.034	104.834	4.250	101.806	101.806	101.606	5.125	103.244	103.244	103.044
4.625	104.480	104.480	104.280	5.250	104.980	104.980	104.780	5.250	104.980	104.980	104.780	4.375	102.139	102.139	101.939	5.250	103.255	103.255	103.055
4.750	104.718	104.718	104.499	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.418	102.418	102.218	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	101.353	101.353	101.153	2.750	100.042	100.042	99.842	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	101.925	101.925	101.725
3.500	101.819	101.819	101.619	2.875	100.714	100.714	100.514	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.284	102.284	102.084
3.625	102.206	102.206	102.006	2.990	101.143	101.143	100.943	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.467	102.467	102.267
3.750	100.428	100.428	100.228	3.000	101.243	101.243	101.043	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.567	102.567	102.367
3.875	100.908	100.908	100.708	3.125	101.676	101.676	101.476	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.349	102.349	102.149
3.990	101.322	101.322	101.122	3.250	102.102	102.102	101.902	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.594	102.594	102.394
4.000	101.422	101.422	101.222	3.375	102.660	102.660	102.460	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.905	102.905	102.705
4.125	101.722	101.722	101.522	3.500	103.104	103.104	102.904	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.088	103.088	102.888
4.250	101.181	101.181	100.981	3.625	103.456	103.456	103.256	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	103.047	103.047	102.847
4.375	101.514	101.514	101.314	3.750	102.786	102.786	102.586	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.355	103.355	103.155
4.500	101.793	101.793	101.593	3.875	103.290	103.290	103.090	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.502	103.502	103.302
4.625	101.976	101.976	101.776	3.990	103.555	103.555	103.355	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.720	103.720	103.520
4.750	102.303	102.303	102.084	4.000	103.655	103.655	103.455	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.820	103.820	103.620
4.875	102.600	102.600	102.400	4.125	103.892	103.892	103.692	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.959	103.959	103.759
4.990	102.870	102.870	102.670	4.250	103.893	103.893	103.693	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	104.163	104.163	103.963
5.000	102.970	102.970	102.770	4.375	104.156	104.156	103.956	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.385	104.385	104.185
5.125	103.244	103.244	103.044	4.500	104.460	104.460	104.260	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.536	104.536	104.336
5.250	103.255	103.255	103.055	4.625	104.696	104.696	104.496	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	105.825	105.825	105.625	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	103.925	103.925	103.725	2.750	104.175	104.175	103.975	2.750	101.712	101.712	101.512	2.750	103.712	103.712	103.512	2.750	103.962	103.962	103.762
2.875	102.409	102.409	102.209	2.875	102.409	102.409	102.209	2.875	102.071	102.071	101.871	2.875	102.196	102.196	101.996	2.875	102.196	102.196	101.996
2.990	102.592	102.592	102.392	2.990	102.592	102.592	102.392	2.990	102.254	102.254	102.054	2.990	102.379	102.379	102.179	2.990	102.379	102.379	102.179
3.000	102.692	102.692	102.492	3.000	102.692	102.692	102.492	3.000	102.354	102.354	102.154	3.000	102.479	102.479	102.279	3.000	102.479	102.479	102.279
3.125	102.474	102.474	102.274	3.125	102.474	102.474	102.274	3.125	101.824	101.824	101.624	3.125	101.949	101.949	101.749	3.125	101.949	101.949	101.749
3.250	102.719	102.719	102.519	3.250	102.719	102.719	102.519	3.250	102.069	102.069	101.869	3.250	102.194	102.194	101.994	3.250	102.194	102.194	101.994
3.375	103.030	103.030	102.830	3.375	103.030	103.030	102.830	3.375	102.380	102.380	102.180	3.375	102.505	102.505	102.305	3.375	102.505	102.505	102.305
3.500	103.213	103.213	103.013	3.500	103.213	103.213	103.013	3.500	102.563	102.563	102.363	3.500	102.688	102.688	102.488	3.500	102.688	102.688	102.488
3.625	103.172	103.172	102.972	3.625	103.172	103.172	102.972	3.625	101.740	101.740	101.540	3.625	101.865	101.865	101.665	3.625	101.865	101.865	101.665
3.750	103.480	103.480	103.280	3.750	103.480	103.480	103.280	3.750	102.048	102.048	101.848	3.750	102.173	102.173	101.973	3.750	102.173	102.173	101.973
3.875	103.627	103.627	103.427	3.875	103.627	103.627	103.427	3.875	102.195	102.195	101.995	3.875	102.320	102.320	102.120	3.875	102.320	102.320	102.120
3.990	103.845	103.845	103.645	3.990	103.845	103.845	103.645	3.990	102.413	102.413	102.213	3.990	102.538	102.538	102.338	3.990	102.538	102.538	102.338
4.000	103.945	103.945	103.745	4.000	103.945	103.945	103.745	4.000	102.513	102.513	102.313	4.000	102.638	102.638	102.438	4.000	102.638	102.638	102.438
4.125	104.084	104.084	103.884	4.125	104.084	104.084	103.884	4.125	104.862	104.862	104.662	4.125	104.987	104.987	104				



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.:

3/18/2021

45 Day Lock Exp.:

4/2/2021

60 Day Lock Exp.:

4/19/2021

W. Rate Sheet Dated: 2/16/2021

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	99.488	99.488	99.288	2.750	100.042	100.042	99.842	2.750	101.925	101.925	101.725	2.500	97.684	97.684	97.414	2.750	100.412	100.412	100.212
2.875	100.220	100.220	100.020	2.875	100.714	100.714	100.514	2.875	102.284	102.284	102.084	2.625	98.343	98.343	98.083	2.875	100.771	100.771	100.571
2.990	100.787	100.787	100.587	2.990	101.143	101.143	100.943	2.990	102.467	102.467	102.267	2.750	98.901	98.901	98.701	2.990	100.954	100.954	100.754
3.000	100.887	100.887	100.687	3.000	101.243	101.243	101.043	3.000	102.567	102.567	102.367	2.875	99.633	99.633	99.433	3.000	101.054	101.054	100.854
3.125	101.348	101.348	101.148	3.125	101.676	101.676	101.476	3.125	102.349	102.349	102.149	2.990	100.200	100.200	100.000	3.125	100.524	100.524	100.324
3.250	101.884	101.884	101.684	3.250	102.102	102.102	101.902	3.250	102.594	102.594	102.394	3.000	100.300	100.300	100.100	3.250	100.769	100.769	100.569
3.375	102.503	102.503	102.303	3.375	102.660	102.660	102.460	3.375	102.905	102.905	102.705	3.125	100.761	100.761	100.561	3.375	101.080	101.080	100.880
3.500	102.969	102.969	102.769	3.500	103.104	103.104	102.904	3.500	103.088	103.088	102.888	3.250	100.134	100.134	99.934	3.500	101.263	101.263	101.063
3.625	103.356	103.356	103.156	3.625	103.456	103.456	103.256	3.625	103.047	103.047	102.847	3.375	100.753	100.753	100.553	3.625	100.440	100.440	100.240
3.750	102.685	102.685	102.485	3.750	102.786	102.786	102.586	3.750	103.355	103.355	103.155	3.500	101.219	101.219	101.019	3.750	100.748	100.748	100.548
3.875	103.165	103.165	102.965	3.875	103.290	103.290	103.090	3.875	103.502	103.502	103.302	3.625	101.606	101.606	101.406	3.875	100.895	100.895	100.695
3.990	103.454	103.454	103.254	3.990	103.555	103.555	103.355	3.990	103.720	103.720	103.520	3.750	99.828	99.828	99.628	3.990	101.113	101.113	100.913
4.000	103.554	103.554	103.354	4.000	103.655	103.655	103.455	4.000	103.820	103.820	103.620	3.875	100.308	100.308	100.108	4.000	101.213	101.213	101.013
4.125	103.854	103.854	103.654	4.125	103.892	103.892	103.692	4.125	103.959	103.959	103.759	3.990	100.597	100.597	100.397	4.125	103.562	103.562	103.362
4.250	103.685	103.685	103.485	4.250	103.893	103.893	103.693	4.250	104.163	104.163	103.963	4.000	100.697	100.697	100.497	4.250	103.766	103.766	103.566
4.375	104.018	104.018	103.818	4.375	104.156	104.156	103.956	4.375	104.385	104.385	104.185	4.125	100.997	100.997	100.797	4.375	103.988	103.988	103.788
4.500	104.297	104.297	104.097	4.500	104.460	104.460	104.260	4.500	104.536	104.536	104.336	4.250	100.456	100.456	100.256	4.500	104.139	104.139	103.939
4.625	104.480	104.480	104.280	4.625	104.696	104.696	104.496	4.625	N/A	N/A	N/A	4.375	100.789	100.789	100.589	4.625	N/A	N/A	N/A
4.750	104.718	104.718	104.499	4.750	105.825	105.825	105.625	4.750	N/A	N/A	N/A	4.500	101.068	101.068	100.868	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%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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.:

3/18/2021

45 Day Lock Exp.:

4/2/2021

60 Day Lock Exp.:

4/19/2021

W. Rate Sheet Dated: 2/16/2021

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)