



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.: 3/19/2021

45 Day Lock Exp.: 4/5/2021

60 Day Lock Exp.: 4/19/2021

W. Rate Sheet Dated: 2/17/2021

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	100.742	100.742	100.335	2.250	98.391	98.391	97.985	2.250	98.741	98.741	98.441	3.125	96.179	96.179	95.879
2.375	100.745	100.745	100.339	2.375	98.394	98.394	97.988	2.500	98.747	98.747	98.447	3.250	97.680	97.680	97.380
2.500	100.749	100.749	100.343	2.500	98.397	98.397	97.991	2.625	98.750	98.750	98.450	3.375	97.676	97.676	97.376
2.625	100.753	100.753	100.347	2.625	98.400	98.400	97.994	2.750	99.550	99.550	99.250	3.500	97.678	97.678	97.378
2.750	101.304	101.304	100.882	2.750	99.203	99.203	98.781	2.875	99.552	99.552	99.252	3.625	97.679	97.679	97.379
2.875	101.308	101.308	100.886	2.875	99.206	99.206	98.784	3.000	99.555	99.555	99.255	Margin = 2.250		Index = 0.070	
3.000	101.311	101.311	100.889	3.000	99.209	99.209	98.787	3.125	99.557	99.557	99.257	30 Year OTC			
3.125	101.314	101.314	100.892	3.125	99.212	99.212	98.790	3.250	101.955	101.955	101.655	Rate	30 Day	45 Day	60 Day
3.250	101.713	101.713	101.413	3.250	99.562	99.562	99.262	3.375	101.958	101.958	101.658	4.000	101.565	101.565	101.065
3.375	101.616	101.616	101.316	3.375	99.564	99.564	99.264	3.500	102.019	102.019	101.719	4.125	101.568	101.568	101.068
3.500	101.619	101.619	101.319	3.500	99.615	99.615	99.315	3.625	102.021	102.021	101.721	4.375	103.072	103.072	102.572
3.625	101.623	101.623	101.323	3.625	99.617	99.617	99.317	3.750	103.296	103.296	102.996	4.500	103.061	103.061	102.561
3.750	102.512	102.512	102.212	3.750	101.927	101.927	101.627	3.875	103.298	103.298	102.998	4.625	103.063	103.063	102.563
3.875	102.415	102.415	102.115	3.875	101.929	101.929	101.629	4.000	103.286	103.286	102.986	4.875	103.792	103.792	103.292
4.000	102.440	102.440	102.140	4.000	101.917	101.917	101.617	4.125	103.288	103.288	102.988	5.000	103.781	103.781	103.281
4.125	102.443	102.443	102.143	4.125	101.919	101.919	101.619	4.250	102.844	102.844	102.544	5.125	103.784	103.784	103.284
4.250	104.045	104.045	103.845	4.250	103.382	103.382	103.182	4.375	102.846	102.846	102.546	5.500	104.627	104.627	104.127
4.375	103.947	103.947	103.747	4.375	103.383	103.383	103.183	4.500	102.835	102.835	102.535	5.625	104.629	104.629	104.129
6.250	105.591	105.591	105.391	6.250	105.279	105.279	105.079	4.625	102.836	102.836	102.536	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	100.850	100.750	100.750	100.344	2.250	100.750	100.650	100.650	100.244	2.250	101.276	101.176	101.176	100.876
2.375	100.854	100.754	100.754	100.347	2.375	100.753	100.653	100.653	100.247	2.375	101.279	101.179	101.179	100.879
2.500	100.854	100.754	100.754	100.347	2.500	100.753	100.653	100.653	100.247	2.500	101.279	101.179	101.179	100.879
2.625	100.854	100.754	100.754	100.347	2.625	100.753	100.653	100.653	100.247	2.625	101.278	101.178	101.178	100.878
2.750	102.413	102.313	102.313	101.891	2.750	102.313	102.213	102.213	101.791	2.750	102.075	101.975	101.975	101.675
2.875	102.416	102.316	102.316	101.894	2.875	102.315	102.215	102.215	101.794	2.875	102.087	101.987	101.987	101.687
3.000	102.416	102.316	102.316	101.894	3.000	102.315	102.215	102.215	101.793	3.000	102.087	101.987	101.987	101.687
3.125	102.416	102.316	102.316	101.894	3.125	102.315	102.215	102.215	101.793	3.125	102.087	101.987	101.987	101.687
3.250	102.761	102.661	102.661	102.361	3.250	102.663	102.563	102.563	102.263	3.250	104.482	104.382	104.382	104.082
3.375	102.775	102.675	102.675	102.375	3.375	102.675	102.575	102.575	102.275	3.375	104.493	104.393	104.393	104.093
3.500	102.775	102.675	102.675	102.375	3.500	102.722	102.622	102.622	102.322	3.500	104.552	104.452	104.452	104.152
3.625	102.775	102.675	102.675	102.375	3.625	102.674	102.574	102.574	102.274	3.625	104.493	104.393	104.393	104.093
3.750	104.262	104.162	104.162	103.862	3.750	104.232	104.132	104.132	103.832	3.750	105.765	105.665	105.665	105.365

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL ≤ 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"									
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day						
30/25 Year				30/25 Year Lender Paid				4.000	98.815	98.815	98.315	4.250	100.000	100.000	99.500						
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.818	98.818	98.318	4.750	101.000	101.000	100.500						
3.875	100.828	100.828	100.328	6.250	103.750	103.750	103.500	4.375	100.322	100.322	99.822	30 yr DPA "3.5% DPA ; Lender Paid Only"									
4.000	100.803	100.803	100.303					4.500	100.311	100.311	99.811	Rate	30 Day	45 Day	60 Day						
4.125	100.801	100.801	100.301					4.625	100.313	100.313	99.813	6.250	102.750	102.750	102.250						
4.250	102.236	102.236	101.736					4.875	101.042	101.042	100.542	<table><tr><th colspan="2">DPA Advantage Adjustment</th></tr><tr><td>203(k) / 203(k)s</td><td>-1.000</td></tr><tr><td colspan="2">203(k) & 203(k)s are Borrower Paid only</td></tr></table>				DPA Advantage Adjustment		203(k) / 203(k)s	-1.000	203(k) & 203(k)s are Borrower Paid only	
DPA Advantage Adjustment																					
203(k) / 203(k)s	-1.000																				
203(k) & 203(k)s are Borrower Paid only																					
4.375	102.234	102.234	101.734					5.000	101.031	101.031	100.531										
4.500	102.245	102.245	101.745					5.125	101.034	101.034	100.534										
4.625	102.243	102.243	101.743					5.500	101.877	101.877	101.377										
4.750	102.985	102.985	102.485					5.625	101.879	101.879	101.379										
Borrower Paid Comp Only				Lender Paid Only				6.250	102.217	102.217	101.717										
Lock Desk Policy																					
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.																					
Flood Certification = \$10.00								*UW Fee with option to buy out = \$895 / \$495 for streamline								†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee					
																FHA ID# - 1358600006					
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.																					
For use by mortgage professionals only and should not be distributed to borrowers.										Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)											



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30 Day Lock Exp.:

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45 Day Lock Exp.:

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60 Day Lock Exp.:

4/19/2021

W. Rate Sheet Dated: 2/17/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.164	96.164	95.864
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	97.430	97.430	97.130
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	97.426	97.426	97.126
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.955	98.955	98.655	3.500	97.428	97.428	97.128
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.957	98.957	98.657	3.625	97.429	97.429	97.129
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.960	98.960	98.660	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	98.614	98.614	98.192	3.125	98.962	98.962	98.662	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	98.617	98.617	98.195	3.250	101.548	101.548	101.248	Rate	30 Day	45 Day	60 Day
3.250	100.875	100.875	100.575	3.250	99.154	99.154	98.854	3.375	101.550	101.550	101.250	3.250	98.200	98.200	97.700
3.375	100.779	100.779	100.479	3.375	99.157	99.157	98.857	3.500	101.611	101.611	101.311	3.375	98.204	98.204	97.704
3.500	100.782	100.782	100.482	3.500	99.207	99.207	98.907	3.625	101.614	101.614	101.314	3.500	98.207	98.207	97.707
3.625	100.785	100.785	100.485	3.625	99.210	99.210	98.910	3.750	101.013	101.013	100.713	3.625	98.210	98.210	97.710
3.750	99.800	99.800	99.500	3.750	99.644	99.644	99.344	3.875	N/A	N/A	N/A	3.750	98.825	98.825	98.325
3.875	99.703	99.703	99.403	3.875	99.646	99.646	99.346	4.000	N/A	N/A	N/A	3.875	98.828	98.828	98.328
4.000	99.728	99.728	99.428	4.000	99.635	99.635	99.335	4.125	N/A	N/A	N/A	4.000	98.853	98.853	98.353
4.125	99.731	99.731	99.431	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	98.856	98.856	98.356
4.250	101.270	101.270	101.070	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.295	100.295	99.795
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	101.038	100.938	100.938	100.516	2.750	100.938	100.838	100.838	100.416	2.750	99.294	99.194	99.194	98.894
2.875	101.041	100.941	100.941	100.519	2.875	100.940	100.840	100.840	100.419	2.875	99.306	99.206	99.206	98.906
3.000	101.041	100.941	100.941	100.519	3.000	100.940	100.840	100.840	100.418	3.000	99.306	99.206	99.206	98.906
3.125	101.041	100.941	100.941	100.519	3.125	100.940	100.840	100.840	100.418	3.125	99.306	99.206	99.206	98.906
3.250	101.574	101.474	101.474	101.174	3.250	101.475	101.375	101.375	101.075	3.250	101.357	101.257	101.257	100.957
3.375	101.588	101.488	101.488	101.188	3.375	101.487	101.387	101.387	101.087	3.375	101.368	101.268	101.268	100.968
3.500	101.588	101.488	101.488	101.188	3.500	101.535	101.435	101.435	101.135	3.500	101.427	101.327	101.327	101.027
3.625	101.588	101.488	101.488	101.188	3.625	101.487	101.387	101.387	101.087	3.625	101.368	101.268	101.268	100.968
3.750	101.199	101.099	101.099	100.799	3.750	101.169	101.069	101.069	100.769	3.750	102.640	102.540	102.540	102.240

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
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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30 Day Lock Exp.:

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4/5/2021

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W. Rate Sheet Dated: 2/17/2021

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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/19/2021
45 Day Lock Exp.: 4/5/2021
60 Day Lock Exp.: 4/19/2021

W. Rate Sheet Dated: 2/17/2021

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	99.068	99.068	98.868	3.375	101.390	101.390	101.190	3.375	101.390	101.390	101.190	2.500	98.496	98.496	98.212	3.375	100.990	100.990	100.790
2.875	99.825	99.825	99.625	3.500	101.875	101.875	101.675	3.500	101.875	101.875	101.675	2.625	99.163	99.163	98.889	3.500	101.475	101.475	101.275
2.990	100.403	100.403	100.203	3.625	102.273	102.273	102.073	3.625	102.273	102.273	102.073	2.750	99.831	99.831	99.631	3.625	101.873	101.873	101.673
3.000	100.503	100.503	100.303	3.750	101.657	101.657	101.457	3.750	101.657	101.657	101.457	2.875	100.588	100.588	100.388	3.750	100.150	100.150	99.950
3.125	100.985	100.985	100.785	3.875	102.152	102.152	101.952	3.875	102.152	102.152	101.952	2.990	101.166	101.166	100.966	3.875	100.645	100.645	100.445
3.250	101.507	101.507	101.307	3.990	102.581	102.581	102.381	3.990	102.581	102.581	102.381	3.000	101.266	101.266	101.066	3.990	101.074	101.074	100.874
3.375	102.140	102.140	101.940	4.000	102.681	102.681	102.481	4.000	102.681	102.681	102.481	3.125	101.748	101.748	101.548	4.000	101.174	101.174	100.974
3.500	102.625	102.625	102.425	4.125	102.991	102.991	102.791	4.125	102.991	102.991	102.791	3.250	101.107	101.107	100.907	4.125	101.484	101.484	101.284
3.625	103.023	103.023	102.823	4.250	103.030	103.030	102.830	4.250	103.030	103.030	102.830	3.375	101.740	101.740	101.540	4.250	101.151	101.151	100.951
3.750	102.407	102.407	102.207	4.375	103.374	103.374	103.174	4.375	103.374	103.374	103.174	3.500	102.225	102.225	102.025	4.375	101.495	101.495	101.295
3.875	102.902	102.902	102.702	4.500	103.659	103.659	103.459	4.500	103.659	103.659	103.459	3.625	102.623	102.623	102.423	4.500	101.780	101.780	101.580
3.990	103.206	103.206	103.006	4.625	103.849	103.849	103.649	4.625	103.849	103.849	103.649	3.750	100.900	100.900	100.700	4.625	101.970	101.970	101.770
4.000	103.306	103.306	103.106	4.750	103.793	103.793	103.593	4.750	103.793	103.793	103.593	3.875	101.395	101.395	101.195	4.750	102.003	102.003	101.803
4.125	103.616	103.616	103.416	4.875	104.098	104.098	103.898	4.875	104.098	104.098	103.898	3.990	101.699	101.699	101.499	4.875	102.308	102.308	102.108
4.250	103.655	103.655	103.455	4.990	104.374	104.374	104.174	4.990	104.374	104.374	104.174	4.000	101.799	101.799	101.599	4.990	102.584	102.584	102.384
4.375	103.999	103.999	103.799	5.000	104.474	104.474	104.274	5.000	104.474	104.474	104.274	4.125	102.109	102.109	101.909	5.000	102.684	102.684	102.484
4.500	104.284	104.284	104.084	5.125	104.752	104.752	104.552	5.125	104.752	104.752	104.552	4.250	101.776	101.776	101.576	5.125	102.962	102.962	102.762
4.625	104.474	104.474	104.274	5.250	104.935	104.935	104.735	5.250	104.935	104.935	104.735	4.375	102.120	102.120	101.920	5.250	103.210	103.210	103.010
4.750	104.418	104.418	104.218	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.405	102.405	102.205	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	100.990	100.990	100.790	2.750	99.647	99.647	99.447	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	101.612	101.612	101.412
3.500	101.475	101.475	101.275	2.875	100.345	100.345	100.145	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	101.978	101.978	101.778
3.625	101.873	101.873	101.673	2.990	100.782	100.782	100.582	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.166	102.166	101.966
3.750	100.150	100.150	99.950	3.000	100.882	100.882	100.682	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.266	102.266	102.066
3.875	100.645	100.645	100.445	3.125	101.326	101.326	101.126	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.178	102.178	101.978
3.990	101.074	101.074	100.874	3.250	101.742	101.742	101.542	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.429	102.429	102.229
4.000	101.174	101.174	100.974	3.375	102.317	102.317	102.117	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.747	102.747	102.547
4.125	101.484	101.484	101.284	3.500	102.778	102.778	102.578	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	102.934	102.934	102.734
4.250	101.151	101.151	100.951	3.625	103.139	103.139	102.939	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	103.037	103.037	102.837
4.375	101.495	101.495	101.295	3.750	102.527	102.527	102.327	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.352	103.352	103.152
4.500	101.780	101.780	101.580	3.875	103.048	103.048	102.848	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.504	103.504	103.304
4.625	101.970	101.970	101.770	3.990	103.326	103.326	103.126	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.734	103.734	103.534
4.750	102.003	102.003	101.803	4.000	103.426	103.426	103.226	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.834	103.834	103.634
4.875	102.308	102.308	102.108	4.125	103.674	103.674	103.474	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.906	103.906	103.706
4.990	102.584	102.584	102.384	4.250	103.846	103.846	103.646	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	104.119	104.119	103.919
5.000	102.684	102.684	102.484	4.375	104.067	104.067	103.867	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.348	104.348	104.148
5.125	102.962	102.962	102.762	4.500	104.256	104.256	104.056	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.502	104.502	104.302
5.250	103.210	103.210	103.010	4.625	104.397	104.397	104.197	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	105.547	105.547	105.347	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	103.612	103.612	103.412	2.750	103.862	103.862	103.662	2.750	101.399	101.399	101.199	2.750	103.399	103.399	103.199	2.750	103.649	103.649	103.449
2.875	102.103	102.103	101.903	2.875	102.103	102.103	101.903	2.875	101.765	101.765	101.565	2.875	101.890	101.890	101.690	2.875	101.890	101.890	101.690
2.990	102.291	102.291	102.091	2.990	102.291	102.291	102.091	2.990	101.953	101.953	101.753	2.990	102.078	102.078	101.878	2.990	102.078	102.078	101.878
3.000	102.391	102.391	102.191	3.000	102.391	102.391	102.191	3.000	102.053	102.053	101.853	3.000	102.178	102.178	101.978	3.000	102.178	102.178	101.978
3.125	102.303	102.303	102.103	3.125	102.303	102.303	102.103	3.125	101.653	101.653	101.453	3.125	101.778	101.778	101.578	3.125	101.778	101.778	101.578
3.250	102.554	102.554	102.354	3.250	102.554	102.554	102.354	3.250	101.904	101.904	101.704	3.250	102.029	102.029	101.829	3.250	102.029	102.029	101.829
3.375	102.872	102.872	102.672	3.375	102.872	102.872	102.672	3.375	102.222	102.222	102.022	3.375	102.347	102.347	102.147	3.375	102.347	102.347	102.147
3.500	103.059	103.059	102.859	3.500	103.059	103.059	102.859	3.500	102.409	102.409	102.209	3.500	102.534	102.534	102.334	3.500	102.534	102.534	102.334
3.625	103.162	103.162	102.962	3.625	103.162	103.162	102.962	3.625	101.730	101.730	101.530	3.625	101.855	101.855	101.655	3.625	101.855	101.855	101.655
3.750	103.477	103.477	103.277	3.750	103.477	103.477	103.277	3.750	102.045	102.045	101.845	3.750	102.170	102.170	101.970	3.750	102.170	102.170	101.970
3.875	103.629	103.629	103.429	3.875	103.629	103.629	103.429	3.875	102.197	102.197	101.997	3.875	102.322	102.322	102.122	3.875	102.322	102.322	102.122
3.990	103.859	103.859	103.659	3.990	103.859	103.859	103.659	3.990	102.427	102.427	102.227	3.990	102.552	102.552	102.352	3.990	102.552	102.552	102.352
4.000	103.959	103.959	103.759	4.000	103.959	103.959	103.759	4.000	102.527	102.527	102.327	4.000	102.652	102.652	102.452				



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.:

3/19/2021

45 Day Lock Exp.:

4/5/2021

60 Day Lock Exp.:

4/19/2021

W. Rate Sheet Dated: 2/17/2021

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	99.068	99.068	98.868	2.750	99.647	99.647	99.447	2.750	101.612	101.612	101.412	2.500	97.146	97.146	96.862	2.750	100.099	100.099	99.899
2.875	99.825	99.825	99.625	2.875	100.345	100.345	100.145	2.875	101.978	101.978	101.778	2.625	97.813	97.813	97.539	2.875	100.465	100.465	100.265
2.990	100.403	100.403	100.203	2.990	100.782	100.782	100.582	2.990	102.166	102.166	101.966	2.750	98.481	98.481	98.281	2.990	100.653	100.653	100.453
3.000	100.503	100.503	100.303	3.000	100.882	100.882	100.682	3.000	102.266	102.266	102.066	2.875	99.238	99.238	99.038	3.000	100.753	100.753	100.553
3.125	100.985	100.985	100.785	3.125	101.326	101.326	101.126	3.125	102.178	102.178	101.978	2.990	99.816	99.816	99.616	3.125	100.353	100.353	100.153
3.250	101.507	101.507	101.307	3.250	101.742	101.742	101.542	3.250	102.429	102.429	102.229	3.000	99.916	99.916	99.716	3.250	100.604	100.604	100.404
3.375	102.140	102.140	101.940	3.375	102.317	102.317	102.117	3.375	102.747	102.747	102.547	3.125	100.398	100.398	100.198	3.375	100.922	100.922	100.722
3.500	102.625	102.625	102.425	3.500	102.778	102.778	102.578	3.500	102.934	102.934	102.734	3.250	99.757	99.757	99.557	3.500	101.109	101.109	100.909
3.625	103.023	103.023	102.823	3.625	103.139	103.139	102.939	3.625	103.037	103.037	102.837	3.375	100.390	100.390	100.190	3.625	100.430	100.430	100.230
3.750	102.407	102.407	102.207	3.750	102.527	102.527	102.327	3.750	103.352	103.352	103.152	3.500	100.875	100.875	100.675	3.750	100.745	100.745	100.545
3.875	102.902	102.902	102.702	3.875	103.048	103.048	102.848	3.875	103.504	103.504	103.304	3.625	101.273	101.273	101.073	3.875	100.897	100.897	100.697
3.990	103.206	103.206	103.006	3.990	103.326	103.326	103.126	3.990	103.734	103.734	103.534	3.750	99.550	99.550	99.350	3.990	101.127	101.127	100.927
4.000	103.306	103.306	103.106	4.000	103.426	103.426	103.226	4.000	103.834	103.834	103.634	3.875	100.045	100.045	99.845	4.000	101.227	101.227	101.027
4.125	103.616	103.616	103.416	4.125	103.674	103.674	103.474	4.125	103.906	103.906	103.706	3.990	100.349	100.349	100.149	4.125	103.509	103.509	103.309
4.250	103.655	103.655	103.455	4.250	103.846	103.846	103.646	4.250	104.119	104.119	103.919	4.000	100.449	100.449	100.249	4.250	103.722	103.722	103.522
4.375	103.999	103.999	103.799	4.375	104.067	104.067	103.867	4.375	104.348	104.348	104.148	4.125	100.759	100.759	100.559	4.375	103.951	103.951	103.751
4.500	104.284	104.284	104.084	4.500	104.256	104.256	104.056	4.500	104.502	104.502	104.302	4.250	100.426	100.426	100.226	4.500	104.105	104.105	103.905
4.625	104.474	104.474	104.274	4.625	104.397	104.397	104.197	4.625	N/A	N/A	N/A	4.375	100.770	100.770	100.570	4.625	N/A	N/A	N/A
4.750	104.418	104.418	104.218	4.750	105.547	105.547	105.347	4.750	N/A	N/A	N/A	4.500	101.055	101.055	100.855	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.:

3/19/2021

45 Day Lock Exp.:

4/5/2021

60 Day Lock Exp.:

4/19/2021

W. Rate Sheet Dated: 2/17/2021

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)