



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.: 3/24/2021

45 Day Lock Exp.: 4/8/2021

60 Day Lock Exp.: 4/23/2021

W. Rate Sheet Dated: 2/22/2021

Release Time: 1:20 pm 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	100.148	100.148	99.757	2.250	97.737	97.737	97.347	2.250	98.343	98.343	98.043	3.125	96.191	96.191	95.891
2.375	100.152	100.152	99.761	2.375	97.740	97.740	97.350	2.500	98.348	98.348	98.048	3.250	97.687	97.687	97.387
2.500	100.155	100.155	99.765	2.500	97.743	97.743	97.353	2.625	98.351	98.351	98.051	3.375	97.688	97.688	97.388
2.625	100.159	100.159	99.768	2.625	97.746	97.746	97.356	2.750	99.354	99.354	99.054	3.500	97.690	97.690	97.390
2.750	101.163	101.163	100.726	2.750	99.002	99.002	98.565	2.875	99.357	99.357	99.057	3.625	97.691	97.691	97.391
2.875	101.167	101.167	100.730	2.875	99.005	99.005	98.568	3.000	99.359	99.359	99.059	Margin = 2.250		Index = 0.070	
3.000	101.170	101.170	100.733	3.000	99.008	99.008	98.570	3.125	99.361	99.361	99.061	30 Year OTC			
3.125	101.174	101.174	100.736	3.125	99.010	99.010	98.573	3.250	102.033	102.033	101.733	Rate	30 Day	45 Day	60 Day
3.250	101.932	101.932	101.632	3.250	99.720	99.720	99.420	3.375	102.095	102.095	101.795	4.000	101.815	101.815	101.315
3.375	101.835	101.835	101.535	3.375	99.780	99.780	99.480	3.500	102.097	102.097	101.797	4.125	101.818	101.818	101.318
3.500	101.838	101.838	101.538	3.500	99.782	99.782	99.482	3.625	102.176	102.176	101.876	4.375	102.869	102.869	102.369
3.625	101.841	101.841	101.541	3.625	99.859	99.859	99.559	3.750	103.358	103.358	103.058	4.500	102.858	102.858	102.358
3.750	102.762	102.762	102.462	3.750	102.135	102.135	101.835	3.875	103.347	103.347	103.047	4.625	102.860	102.860	102.360
3.875	102.665	102.665	102.365	3.875	102.123	102.123	101.823	4.000	103.348	103.348	103.048	4.875	104.011	104.011	103.511
4.000	102.690	102.690	102.390	4.000	102.125	102.125	101.825	4.125	103.350	103.350	103.050	5.000	104.000	104.000	103.500
4.125	102.693	102.693	102.393	4.125	102.127	102.127	101.827	4.250	102.907	102.907	102.607	5.125	104.002	104.002	103.502
4.250	103.842	103.842	103.642	4.250	103.136	103.136	102.936	4.375	102.895	102.895	102.595	5.500	105.189	105.189	104.689
4.375	103.744	103.744	103.544	4.375	103.125	103.125	102.925	4.500	102.897	102.897	102.597	5.625	105.191	105.191	104.691
6.250	105.591	105.591	105.391	6.250	105.393	105.393	105.193	4.625	102.898	102.898	102.598	6.250	105.123	105.123	104.623

FHA Streamline															
30/25 Year					20 Year					15/10 Year					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.250	100.256	100.156	100.156	99.766	2.250	100.156	100.056	100.056	99.666	2.250	100.877	100.777	100.777	100.477	
2.375	100.260	100.160	100.160	99.769	2.375	100.159	100.059	100.059	99.669	2.375	100.880	100.780	100.780	100.480	
2.500	100.260	100.160	100.160	99.769	2.500	100.159	100.059	100.059	99.669	2.500	100.880	100.780	100.780	100.480	
2.625	100.260	100.160	100.160	99.769	2.625	100.159	100.059	100.059	99.669	2.625	100.880	100.780	100.780	100.480	
2.750	102.272	102.172	102.172	101.734	2.750	102.172	102.072	102.072	101.634	2.750	101.880	101.780	101.780	101.480	
2.875	102.275	102.175	102.175	101.738	2.875	102.175	102.075	102.075	101.637	2.875	101.892	101.792	101.792	101.492	
3.000	102.275	102.175	102.175	101.738	3.000	102.175	102.075	102.075	101.637	3.000	101.892	101.792	101.792	101.492	
3.125	102.275	102.175	102.175	101.738	3.125	102.174	102.074	102.074	101.636	3.125	101.891	101.791	101.791	101.491	
3.250	102.980	102.880	102.880	102.580	3.250	102.882	102.782	102.782	102.482	3.250	104.561	104.461	104.461	104.161	
3.375	102.994	102.894	102.894	102.594	3.375	102.950	102.850	102.850	102.550	3.375	104.630	104.530	104.530	104.230	
3.500	102.994	102.894	102.894	102.594	3.500	102.893	102.793	102.793	102.493	3.500	104.571	104.471	104.471	104.171	
3.625	102.994	102.894	102.894	102.594	3.625	102.968	102.868	102.868	102.568	3.625	104.648	104.548	104.548	104.248	
3.750	104.512	104.412	104.412	104.112	3.750	104.416	104.316	104.316	104.016	3.750	105.751	105.651	105.651	105.351	

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

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	99.065	99.065	98.565	4.250	100.000	100.000	99.500
3.875	101.078	101.078	100.578	6.250	103.750	103.750	103.500	4.125	99.068	99.068	98.568	4.750	101.000	101.000	100.500
4.000	101.053	101.053	100.553					4.375	100.119	100.119	99.619	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	101.051	101.051	100.551					4.500	100.108	100.108	99.608	Rate	30 Day	45 Day	60 Day
4.250	102.033	102.033	101.533					4.625	100.110	100.110	99.610	6.250	102.750	102.750	102.250
4.375	102.031	102.031	101.531					4.875	101.261	101.261	100.761	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	102.042	102.042	101.542					5.000	101.250	101.250	100.750				
4.625	102.040	102.040	101.540					5.125	101.252	101.252	100.752				
4.750	103.203	103.203	102.703					5.500	102.439	102.439	101.939				
								5.625	102.441	102.441	101.941				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.373	102.373	101.873				

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.:

3/24/2021

45 Day Lock Exp.:

4/8/2021

60 Day Lock Exp.:

4/23/2021

W. Rate Sheet Dated: 2/22/2021

Release Time: 1:20 pm 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	96.176	96.176	95.876
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	97.437	97.437	97.137
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	97.438	97.438	97.138
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.759	98.759	98.459	3.500	97.440	97.440	97.140
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.762	98.762	98.462	3.625	97.441	97.441	97.141
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.764	98.764	98.464	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	98.413	98.413	97.975	3.125	98.766	98.766	98.466	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	98.415	98.415	97.978	3.250	101.626	101.626	101.326	Rate	30 Day	45 Day	60 Day
3.250	101.094	101.094	100.794	3.250	99.313	99.313	99.013	3.375	101.687	101.687	101.387	3.250	98.419	98.419	97.919
3.375	100.998	100.998	100.698	3.375	99.372	99.372	99.072	3.500	101.689	101.689	101.389	3.375	98.423	98.423	97.923
3.500	101.001	101.001	100.701	3.500	99.375	99.375	99.075	3.625	101.769	101.769	101.469	3.500	98.426	98.426	97.926
3.625	101.004	101.004	100.704	3.625	99.452	99.452	99.152	3.750	101.076	101.076	100.776	3.625	98.429	98.429	97.929
3.750	100.050	100.050	99.750	3.750	99.852	99.852	99.552	3.875	N/A	N/A	N/A	3.750	99.075	99.075	98.575
3.875	99.953	99.953	99.653	3.875	99.841	99.841	99.541	4.000	N/A	N/A	N/A	3.875	99.078	99.078	98.578
4.000	99.978	99.978	99.678	4.000	99.843	99.843	99.543	4.125	N/A	N/A	N/A	4.000	99.103	99.103	98.603
4.125	99.981	99.981	99.681	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.106	99.106	98.606
4.250	101.067	101.067	100.867	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.092	100.092	99.592
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	100.897	100.797	100.797	100.359	2.750	100.797	100.697	100.697	100.259	2.750	99.099	98.999	98.999	98.699
2.875	100.900	100.800	100.800	100.363	2.875	100.800	100.700	100.700	100.262	2.875	99.110	99.010	99.010	98.710
3.000	100.900	100.800	100.800	100.363	3.000	100.800	100.700	100.700	100.262	3.000	99.110	99.010	99.010	98.710
3.125	100.900	100.800	100.800	100.363	3.125	100.799	100.699	100.699	100.261	3.125	99.110	99.010	99.010	98.710
3.250	101.792	101.692	101.692	101.392	3.250	101.695	101.595	101.595	101.295	3.250	101.436	101.336	101.336	101.036
3.375	101.806	101.706	101.706	101.406	3.375	101.763	101.663	101.663	101.363	3.375	101.505	101.405	101.405	101.105
3.500	101.806	101.706	101.706	101.406	3.500	101.706	101.606	101.606	101.306	3.500	101.446	101.346	101.346	101.046
3.625	101.806	101.706	101.706	101.406	3.625	101.780	101.680	101.680	101.380	3.625	101.523	101.423	101.423	101.123
3.750	101.449	101.349	101.349	101.049	3.750	101.353	101.253	101.253	100.953	3.750	102.626	102.526	102.526	102.226

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

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

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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4/23/2021

W. Rate Sheet Dated: 2/22/2021

Release Time: 1:20 pm ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	

Applicable for all mortgages with greater than 15 year terms							
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250

Product Features							
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
Manufactured Home	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Conventional OTC	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/24/2021
45 Day Lock Exp.: 4/8/2021
60 Day Lock Exp.: 4/23/2021

W. Rate Sheet Dated: 2/22/2021

Release Time: 1:20 pm 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	98.616	98.616	98.416	3.375	101.143	101.143	100.943	3.375	101.143	101.143	100.943	2.500	98.097	98.097	97.829	3.375	100.768	100.768	100.568
2.875	99.375	99.375	99.175	3.500	101.649	101.649	101.449	3.500	101.649	101.649	101.449	2.625	98.794	98.794	98.540	3.500	101.274	101.274	101.074
2.990	99.963	99.963	99.763	3.625	102.058	102.058	101.858	3.625	102.058	102.058	101.858	2.750	99.372	99.372	99.172	3.625	101.683	101.683	101.483
3.000	100.063	100.063	99.863	3.750	101.837	101.837	101.637	3.750	101.837	101.837	101.637	2.875	100.131	100.131	99.931	3.750	100.549	100.549	100.349
3.125	100.590	100.590	100.390	3.875	102.342	102.342	102.142	3.875	102.342	102.342	102.142	2.990	100.719	100.719	100.519	3.875	101.054	101.054	100.854
3.250	101.258	101.258	101.058	3.990	102.782	102.782	102.582	3.990	102.782	102.782	102.582	3.000	100.819	100.819	100.619	3.990	101.494	101.494	101.294
3.375	101.893	101.893	101.693	4.000	102.882	102.882	102.682	4.000	102.882	102.882	102.682	3.125	101.346	101.346	101.146	4.000	101.594	101.594	101.394
3.500	102.399	102.399	102.199	4.125	103.198	103.198	102.998	4.125	103.198	103.198	102.998	3.250	100.883	100.883	100.683	4.125	101.910	101.910	101.710
3.625	102.808	102.808	102.608	4.250	103.212	103.212	103.012	4.250	103.212	103.212	103.012	3.375	101.518	101.518	101.318	4.250	101.330	101.330	101.130
3.750	102.587	102.587	102.387	4.375	103.563	103.563	103.363	4.375	103.563	103.563	103.363	3.500	102.024	102.024	101.824	4.375	101.681	101.681	101.481
3.875	103.092	103.092	102.892	4.500	103.856	103.856	103.656	4.500	103.856	103.856	103.656	3.625	102.433	102.433	102.233	4.500	101.974	101.974	101.774
3.990	103.407	103.407	103.207	4.625	104.048	104.048	103.848	4.625	104.048	104.048	103.848	3.750	101.299	101.299	101.099	4.625	102.166	102.166	101.966
4.000	103.507	103.507	103.307	4.750	104.226	104.226	104.026	4.750	104.226	104.226	104.026	3.875	101.804	101.804	101.604	4.750	102.313	102.313	102.113
4.125	103.823	103.823	103.623	4.875	104.537	104.537	104.337	4.875	104.537	104.537	104.337	3.990	102.119	102.119	101.919	4.875	102.624	102.624	102.424
4.250	103.837	103.837	103.637	4.990	104.818	104.818	104.618	4.990	104.818	104.818	104.618	4.000	102.219	102.219	102.019	4.990	102.905	102.905	102.705
4.375	104.188	104.188	103.988	5.000	104.918	104.918	104.718	5.000	104.918	104.918	104.718	4.125	102.535	102.535	102.335	5.000	103.005	103.005	102.805
4.500	104.481	104.481	104.281	5.125	105.200	105.200	105.000	5.125	105.200	105.200	105.000	4.250	101.955	101.955	101.755	5.125	103.287	103.287	103.087
4.625	104.673	104.673	104.473	5.250	105.023	105.023	104.823	5.250	105.023	105.023	104.823	4.375	102.306	102.306	102.106	5.250	103.179	103.179	102.979
4.750	104.851	104.851	104.651	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.599	102.599	102.399	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	100.768	100.768	100.568	2.750	99.403	99.403	99.203	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	101.412	101.412	101.212
3.500	101.274	101.274	101.074	2.875	100.111	100.111	99.911	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	101.781	101.781	101.581
3.625	101.683	101.683	101.483	2.990	100.547	100.547	100.347	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	101.968	101.968	101.768
3.750	100.549	100.549	100.349	3.000	100.647	100.647	100.447	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.068	102.068	101.868
3.875	101.054	101.054	100.854	3.125	101.122	101.122	100.922	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.023	102.023	101.823
3.990	101.494	101.494	101.294	3.250	101.491	101.491	101.291	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.276	102.276	102.076
4.000	101.594	101.594	101.394	3.375	102.073	102.073	101.872	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.599	102.599	102.399
4.125	101.910	101.910	101.710	3.500	102.543	102.543	102.343	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	102.789	102.789	102.589
4.250	101.330	101.330	101.130	3.625	102.909	102.909	102.709	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	103.108	103.108	102.908
4.375	101.681	101.681	101.481	3.750	102.677	102.677	102.477	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.425	103.425	103.225
4.500	101.974	101.974	101.774	3.875	103.207	103.207	103.007	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.578	103.578	103.378
4.625	102.166	102.166	101.966	3.990	103.491	103.491	103.291	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.813	103.813	103.613
4.750	102.313	102.313	102.113	4.000	103.591	103.591	103.391	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.913	103.913	103.713
4.875	102.624	102.624	102.424	4.125	103.843	103.843	103.643	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.979	103.979	103.779
4.990	102.905	102.905	102.705	4.250	104.027	104.027	103.801	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	104.195	104.195	103.995
5.000	103.005	103.005	102.805	4.375	104.253	104.253	104.030	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.428	104.428	104.228
5.125	103.287	103.287	103.087	4.500	104.516	104.516	104.316	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.589	104.589	104.389
5.250	103.179	103.179	102.979	4.625	104.767	104.767	104.567	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	105.947	105.947	105.747	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	103.412	103.412	103.212	2.750	103.662	103.662	103.462	2.750	101.199	101.199	100.999	2.750	103.199	103.199	102.999	2.750	103.449	103.449	103.249
2.875	101.906	101.906	101.706	2.875	101.906	101.906	101.706	2.875	101.568	101.568	101.368	2.875	101.693	101.693	101.493	2.875	101.693	101.693	101.493
2.990	102.093	102.093	101.893	2.990	102.093	102.093	101.893	2.990	101.755	101.755	101.555	2.990	101.880	101.880	101.680	2.990	101.880	101.880	101.680
3.000	102.193	102.193	101.993	3.000	102.193	102.193	101.993	3.000	101.855	101.855	101.655	3.000	101.980	101.980	101.780	3.000	101.980	101.980	101.780
3.125	102.148	102.148	101.948	3.125	102.148	102.148	101.948	3.125	101.498	101.498	101.298	3.125	101.623	101.623	101.423	3.125	101.623	101.623	101.423
3.250	102.401	102.401	102.201	3.250	102.401	102.401	102.201	3.250	101.751	101.751	101.551	3.250	101.876	101.876	101.676	3.250	101.876	101.876	101.676
3.375	102.724	102.724	102.524	3.375	102.724	102.724	102.524	3.375	102.074	102.074	101.874	3.375	102.199	102.199	101.999	3.375	102.199	102.199	101.999
3.500	102.914	102.914	102.714	3.500	102.914	102.914	102.714	3.500	102.264	102.264	102.064	3.500	102.389	102.389	102.189	3.500	102.389	102.389	102.189
3.625	103.233	103.233	103.033	3.625	103.233	103.233	103.033	3.625	101.779	101.779	101.579	3.625	101.904	101.904	101.704	3.625	101.904	101.904	101.704
3.750	103.550	103.550	103.350	3.750	103.550	103.550	103.350	3.750	102.096	102.096	101.896	3.750	102.221	102.221	102.021	3.750	102.221	102.221	102.021
3.875	103.703	103.703	103.503	3.875	103.703	103.703	103.503	3.875	102.249	102.249	102.049	3.875	102.374	102.374	102.174	3.875	102.374	102.374	102.174
3.990	103.938	103.938	103.738	3.990	103.938	103.938	103.738	3.990	102.484	102.484	102.284	3.990	102.609	102.609	102.409	3.990	102.609	102.609	102.409
4.000	104.038	104.038	103.838	4.000	104.038	104.038	103.838	4.000	102.584	102.584	102.384	4.000	102.709	102.709	102.509				



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.:

3/24/2021

45 Day Lock Exp.:

4/8/2021

60 Day Lock Exp.:

4/23/2021

W. Rate Sheet Dated: 2/22/2021

Release Time: 1:20 pm 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	98.616	98.616	98.416	2.750	99.403	99.403	99.203	2.750	101.412	101.412	101.212	2.500	96.747	96.747	96.479	2.750	99.899	99.899	99.699
2.875	99.375	99.375	99.175	2.875	100.111	100.111	99.911	2.875	101.781	101.781	101.581	2.625	97.444	97.444	97.190	2.875	100.268	100.268	100.068
2.990	99.963	99.963	99.763	2.990	100.547	100.547	100.347	2.990	101.968	101.968	101.768	2.750	98.022	98.022	97.822	2.990	100.455	100.455	100.255
3.000	100.063	100.063	99.863	3.000	100.647	100.647	100.447	3.000	102.068	102.068	101.868	2.875	98.781	98.781	98.581	3.000	100.555	100.555	100.355
3.125	100.590	100.590	100.390	3.125	101.122	101.122	100.922	3.125	102.023	102.023	101.823	2.990	99.369	99.369	99.169	3.125	100.198	100.198	99.998
3.250	101.258	101.258	101.058	3.250	101.491	101.491	101.285	3.250	102.276	102.276	102.076	3.000	99.469	99.469	99.269	3.250	100.451	100.451	100.251
3.375	101.893	101.893	101.693	3.375	102.073	102.073	101.872	3.375	102.599	102.599	102.399	3.125	99.996	99.996	99.796	3.375	100.774	100.774	100.574
3.500	102.399	102.399	102.199	3.500	102.543	102.543	102.343	3.500	102.789	102.789	102.589	3.250	99.533	99.533	99.333	3.500	100.964	100.964	100.764
3.625	102.808	102.808	102.608	3.625	102.909	102.909	102.709	3.625	103.108	103.108	102.908	3.375	100.168	100.168	99.968	3.625	100.479	100.479	100.279
3.750	102.587	102.587	102.387	3.750	102.677	102.677	102.477	3.750	103.425	103.425	103.225	3.500	100.674	100.674	100.474	3.750	100.796	100.796	100.596
3.875	103.092	103.092	102.892	3.875	103.207	103.207	103.007	3.875	103.578	103.578	103.378	3.625	101.083	101.083	100.883	3.875	100.949	100.949	100.749
3.990	103.407	103.407	103.207	3.990	103.491	103.491	103.291	3.990	103.813	103.813	103.613	3.750	99.949	99.949	99.749	3.990	101.184	101.184	100.984
4.000	103.507	103.507	103.307	4.000	103.591	103.591	103.391	4.000	103.913	103.913	103.713	3.875	100.454	100.454	100.254	4.000	101.284	101.284	101.084
4.125	103.823	103.823	103.623	4.125	103.843	103.843	103.643	4.125	103.979	103.979	103.779	3.990	100.769	100.769	100.569	4.125	103.613	103.613	103.413
4.250	103.837	103.837	103.637	4.250	104.027	104.027	103.801	4.250	104.195	104.195	103.995	4.000	100.869	100.869	100.669	4.250	103.829	103.829	103.629
4.375	104.188	104.188	103.988	4.375	104.253	104.253	104.030	4.375	104.428	104.428	104.228	4.125	101.185	101.185	100.985	4.375	104.062	104.062	103.862
4.500	104.481	104.481	104.281	4.500	104.516	104.516	104.316	4.500	104.589	104.589	104.389	4.250	100.605	100.605	100.405	4.500	104.223	104.223	104.023
4.625	104.673	104.673	104.473	4.625	104.767	104.767	104.567	4.625	N/A	N/A	N/A	4.375	100.956	100.956	100.756	4.625	N/A	N/A	N/A
4.750	104.851	104.851	104.651	4.750	105.947	105.947	105.747	4.750	N/A	N/A	N/A	4.500	101.249	101.249	101.049	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.:

3/24/2021

45 Day Lock Exp.:

4/8/2021

60 Day Lock Exp.:

4/23/2021

W. Rate Sheet Dated: 2/22/2021

Release Time: 1:20 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)