

W. Rate Sheet Dated: 2/24/2021

Release Time: 1:50 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	99.882	99.882	99.492	2.250	97.472	97.472	97.081	2.250	98.191	98.191	97.891	3.125	96.190	96.190	95.890
2.375	99.886	99.886	99.495	2.375	97.475	97.475	97.084	2.500	98.196	98.196	97.896	3.250	97.691	97.691	97.391
2.500	99.890	99.890	99.499	2.500	97.478	97.478	97.087	2.625	98.199	98.199	97.899	3.375	97.687	97.687	97.387
2.625	99.893	99.893	99.503	2.625	97.481	97.481	97.090	2.750	99.112	99.112	98.812	3.500	97.688	97.688	97.388
2.750	101.085	101.085	100.663	2.750	98.924	98.924	98.502	2.875	99.115	99.115	98.815	3.625	97.690	97.690	97.390
2.875	101.089	101.089	100.667	2.875	98.927	98.927	98.505	3.000	99.117	99.117	98.817	Margin = 2.250		Index = 0.070	
3.000	101.093	101.093	100.671	3.000	98.930	98.930	98.508	3.125	99.120	99.120	98.820	30 Year OTC			
3.125	101.096	101.096	100.674	3.125	98.933	98.933	98.511	3.250	101.846	101.846	101.546	Rate	30 Day	45 Day	60 Day
3.250	101.822	101.822	101.522	3.250	99.611	99.611	99.311	3.375	101.848	101.848	101.548	4.000	101.793	101.793	101.293
3.375	101.726	101.726	101.426	3.375	99.614	99.614	99.314	3.500	101.910	101.910	101.610	4.125	101.818	101.818	101.318
3.500	101.729	101.729	101.429	3.500	99.673	99.673	99.373	3.625	101.912	101.912	101.612	4.375	103.010	103.010	102.510
3.625	101.732	101.732	101.432	3.625	99.675	99.675	99.375	3.750	103.358	103.358	103.058	4.500	103.012	103.012	102.512
3.750	102.763	102.763	102.463	3.750	102.135	102.135	101.835	3.875	103.360	103.360	103.060	4.625	103.001	103.001	102.501
3.875	102.665	102.665	102.365	3.875	102.137	102.137	101.837	4.000	103.349	103.349	103.049	4.875	103.808	103.808	103.308
4.000	102.668	102.668	102.368	4.000	102.125	102.125	101.825	4.125	103.350	103.350	103.050	5.000	103.810	103.810	103.310
4.125	102.693	102.693	102.393	4.125	102.127	102.127	101.827	4.250	103.063	103.063	102.763	5.125	103.799	103.799	103.299
4.250	103.941	103.941	103.741	4.250	103.277	103.277	103.077	4.375	103.065	103.065	102.765	5.500	104.624	104.624	104.124
4.375	103.885	103.885	103.685	4.375	103.279	103.279	103.079	4.500	103.053	103.053	102.753	5.625	104.613	104.613	104.113
6.250	105.591	105.591	105.391	6.250	105.643	105.643	105.443	4.625	103.055	103.055	102.755	6.250	105.374	105.374	104.874

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	99.991	99.891	99.891	99.500	2.250	99.891	99.791	99.791	99.400	2.250	100.725	100.625	100.625	100.325
2.375	99.994	99.894	99.894	99.504	2.375	99.894	99.794	99.794	99.403	2.375	100.728	100.628	100.628	100.328
2.500	99.994	99.894	99.894	99.504	2.500	99.894	99.794	99.794	99.403	2.500	100.728	100.628	100.628	100.328
2.625	99.994	99.894	99.894	99.504	2.625	99.893	99.793	99.793	99.403	2.625	100.728	100.628	100.628	100.328
2.750	102.194	102.094	102.094	101.672	2.750	102.094	101.994	101.994	101.572	2.750	101.638	101.538	101.538	101.238
2.875	102.197	102.097	102.097	101.675	2.875	102.097	101.997	101.997	101.575	2.875	101.650	101.550	101.550	101.250
3.000	102.197	102.097	102.097	101.675	3.000	102.097	101.997	101.997	101.575	3.000	101.649	101.549	101.549	101.249
3.125	102.197	102.097	102.097	101.675	3.125	102.097	101.997	101.997	101.575	3.125	101.649	101.549	101.549	101.249
3.250	102.870	102.770	102.770	102.470	3.250	102.772	102.672	102.672	102.372	3.250	104.373	104.273	104.273	103.973
3.375	102.885	102.785	102.785	102.485	3.375	102.784	102.684	102.684	102.384	3.375	104.384	104.284	104.284	103.984
3.500	102.884	102.784	102.784	102.484	3.500	102.841	102.741	102.741	102.441	3.500	104.443	104.343	104.343	104.043
3.625	102.884	102.784	102.784	102.484	3.625	102.784	102.684	102.684	102.384	3.625	104.383	104.283	104.283	103.983
3.750	104.512	104.412	104.412	104.112	3.750	104.491	104.391	104.391	104.091	3.750	105.828	105.728	105.728	105.428

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 Unit	0.000	VA Jumbo	
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	99.043	99.043	98.543	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.068	99.068	98.568	4.750	101.000	101.000	100.500
3.875	101.078	101.078	100.578	6.250	103.750	103.750	103.500	4.375	100.260	100.260	99.760	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	101.075	101.075	100.575					4.500	100.262	100.262	99.762	Rate	30 Day	45 Day	60 Day
4.125	101.051	101.051	100.551					4.625	100.251	100.251	99.751	6.250	102.750	102.750	102.250
4.250	102.215	102.215	101.715					4.875	101.058	101.058	100.558	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	102.172	102.172	101.672					5.000	101.060	101.060	100.560				
4.500	102.170	102.170	101.670					5.125	101.049	101.049	100.549				
4.625	102.180	102.180	101.680					5.500	101.874	101.874	101.374				
4.750	103.000	103.000	102.500					5.625	101.863	101.863	101.363				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.624	102.624	102.124				

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/V-Received & U/V-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@afwwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/26/2021

45 Day Lock Exp.:

4/12/2021

60 Day Lock Exp.:

4/26/2021

W. Rate Sheet Dated: 2/24/2021

Release Time: 1:50 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	96.175	96.175	95.875
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	97.441	97.441	97.141
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	97.437	97.437	97.137
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.517	98.517	98.217	3.500	97.438	97.438	97.138
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.520	98.520	98.220	3.625	97.440	97.440	97.140
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.522	98.522	98.222	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	98.335	98.335	97.913	3.125	98.525	98.525	98.225	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	98.338	98.338	97.916	3.250	101.438	101.438	101.138	Rate	30 Day	45 Day	60 Day
3.250	100.985	100.985	100.685	3.250	99.204	99.204	98.904	3.375	101.441	101.441	101.141	3.250	98.310	98.310	97.810
3.375	100.888	100.888	100.588	3.375	99.206	99.206	98.906	3.500	101.502	101.502	101.202	3.375	98.313	98.313	97.813
3.500	100.892	100.892	100.592	3.500	99.266	99.266	98.966	3.625	101.504	101.504	101.204	3.500	98.317	98.317	97.817
3.625	100.895	100.895	100.595	3.625	99.268	99.268	98.968	3.750	101.076	101.076	100.776	3.625	98.320	98.320	97.820
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	99.854	99.854	99.554	4.000	N/A	N/A	N/A	3.875	99.078	99.078	98.578
4.000	99.956	99.956	99.656	4.000	99.843	99.843	99.543	4.125	N/A	N/A	N/A	4.000	99.081	99.081	98.581
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	101.166	101.166	100.966	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.191	100.191	99.691
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	100.819	100.719	100.719	100.297	2.750	100.719	100.619	100.619	100.197	2.750	98.857	98.757	98.757	98.457
2.875	100.822	100.722	100.722	100.300	2.875	100.722	100.622	100.622	100.200	2.875	98.868	98.768	98.768	98.468
3.000	100.822	100.722	100.722	100.300	3.000	100.722	100.622	100.622	100.200	3.000	98.868	98.768	98.768	98.468
3.125	100.822	100.722	100.722	100.300	3.125	100.722	100.622	100.622	100.200	3.125	98.868	98.768	98.768	98.468
3.250	101.683	101.583	101.583	101.283	3.250	101.585	101.485	101.485	101.185	3.250	101.248	101.148	101.148	100.848
3.375	101.697	101.597	101.597	101.297	3.375	101.596	101.496	101.496	101.196	3.375	101.259	101.159	101.159	100.859
3.500	101.697	101.597	101.597	101.297	3.500	101.653	101.553	101.553	101.253	3.500	101.318	101.218	101.218	100.918
3.625	101.697	101.597	101.597	101.297	3.625	101.596	101.496	101.496	101.196	3.625	101.258	101.158	101.158	100.858
3.750	101.449	101.349	101.349	101.049	3.750	101.428	101.328	101.328	101.028	3.750	102.703	102.603	102.603	102.303

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					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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	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)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/26/2021

45 Day Lock Exp.:

4/12/2021

60 Day Lock Exp.:

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W. Rate Sheet Dated: 2/24/2021

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FNMA - OTC

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

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

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

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

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

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

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

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

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

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



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

30 Day Lock Exp.: 3/26/2021
45 Day Lock Exp.: 4/12/2021
60 Day Lock Exp.: 4/26/2021

W. Rate Sheet Dated: 2/24/2021

Release Time: 1:50 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	98.272	98.272	98.072	3.375	101.001	101.001	100.801	3.375	101.001	101.001	100.801	2.500	97.614	97.614	97.328	3.375	100.697	100.697	100.497
2.875	99.029	99.029	98.829	3.500	101.506	101.506	101.306	3.500	101.506	101.506	101.306	2.625	98.309	98.309	98.033	3.500	101.202	101.202	101.002
2.990	99.612	99.612	99.412	3.625	101.917	101.917	101.717	3.625	101.917	101.917	101.717	2.750	99.023	99.023	98.823	3.625	101.613	101.613	101.413
3.000	99.712	99.712	99.512	3.750	101.734	101.734	101.534	3.750	101.734	101.734	101.534	2.875	99.780	99.780	99.580	3.750	100.477	100.477	100.277
3.125	100.246	100.246	100.046	3.875	102.239	102.239	102.039	3.875	102.239	102.239	102.039	2.990	100.363	100.363	100.163	3.875	100.982	100.982	100.782
3.250	101.116	101.116	100.916	3.990	102.679	102.679	102.479	3.990	102.679	102.679	102.479	3.000	100.463	100.463	100.263	3.990	101.422	101.422	101.222
3.375	101.751	101.751	101.551	4.000	102.779	102.779	102.579	4.000	102.779	102.779	102.579	3.125	100.997	100.997	100.797	4.000	101.522	101.522	101.322
3.500	102.256	102.256	102.056	4.125	103.098	103.098	102.898	4.125	103.098	103.098	102.898	3.250	100.812	100.812	100.612	4.125	101.841	101.841	101.641
3.625	102.667	102.667	102.467	4.250	103.162	103.162	102.962	4.250	103.162	103.162	102.962	3.375	101.447	101.447	101.247	4.250	101.279	101.279	101.079
3.750	102.484	102.484	102.284	4.375	103.516	103.516	103.316	4.375	103.516	103.516	103.316	3.500	101.952	101.952	101.752	4.375	101.633	101.633	101.433
3.875	102.989	102.989	102.789	4.500	103.810	103.810	103.610	4.500	103.810	103.810	103.610	3.625	102.363	102.363	102.163	4.500	101.927	101.927	101.727
3.990	103.304	103.304	103.104	4.625	104.004	104.004	103.804	4.625	104.004	104.004	103.804	3.750	101.227	101.227	101.027	4.625	102.121	102.121	101.921
4.000	103.404	103.404	103.204	4.750	104.179	104.179	103.979	4.750	104.179	104.179	103.979	3.875	101.732	101.732	101.532	4.750	102.266	102.266	102.066
4.125	103.723	103.723	103.523	4.875	104.492	104.492	104.292	4.875	104.492	104.492	104.292	3.990	102.047	102.047	101.847	4.875	102.579	102.579	102.379
4.250	103.787	103.787	103.587	4.990	104.776	104.776	104.576	4.990	104.776	104.776	104.576	4.000	102.147	102.147	101.947	4.990	102.863	102.863	102.663
4.375	104.141	104.141	103.941	5.000	104.876	104.876	104.676	5.000	104.876	104.876	104.676	4.125	102.466	102.466	102.266	5.000	102.963	102.963	102.763
4.500	104.435	104.435	104.235	5.125	105.157	105.157	104.957	5.125	105.157	105.157	104.957	4.250	101.904	101.904	101.704	5.125	103.244	103.244	103.044
4.625	104.629	104.629	104.429	5.250	104.926	104.926	104.726	5.250	104.926	104.926	104.726	4.375	102.258	102.258	102.058	5.250	103.076	103.076	102.876
4.750	104.804	104.804	104.604	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.552	102.552	102.352	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	100.697	100.697	100.497	2.750	99.206	99.206	99.002	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	101.262	101.262	101.062
3.500	101.202	101.202	101.002	2.875	99.900	99.900	99.699	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	101.629	101.629	101.429
3.625	101.613	101.613	101.413	2.990	100.349	100.349	100.149	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	101.820	101.820	101.620
3.750	100.477	100.477	100.277	3.000	100.449	100.449	100.249	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	101.920	101.920	101.720
3.875	100.982	100.982	100.782	3.125	100.923	100.923	100.723	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	101.829	101.829	101.629
3.990	101.422	101.422	101.222	3.250	101.347	101.347	101.147	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.083	102.083	101.883
4.000	101.522	101.522	101.322	3.375	101.928	101.928	101.728	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.406	102.406	102.206
4.125	101.841	101.841	101.641	3.500	102.396	102.396	102.196	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	102.595	102.595	102.395
4.250	101.279	101.279	101.079	3.625	102.762	102.762	102.562	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	103.021	103.021	102.821
4.375	101.633	101.633	101.433	3.750	102.564	102.564	102.364	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.340	103.340	103.140
4.500	101.927	101.927	101.727	3.875	103.094	103.094	102.894	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.494	103.494	103.294
4.625	102.121	102.121	101.921	3.990	103.377	103.377	103.177	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.730	103.730	103.530
4.750	102.266	102.266	102.066	4.000	103.477	103.477	103.277	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.830	103.830	103.630
4.875	102.579	102.579	102.379	4.125	103.733	103.733	103.533	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.877	103.877	103.677
4.990	102.863	102.863	102.663	4.250	103.971	103.971	103.771	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	104.095	104.095	103.895
5.000	102.963	102.963	102.763	4.375	104.198	104.198	103.998	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.331	104.331	104.131
5.125	103.244	103.244	103.044	4.500	104.454	104.454	104.254	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.490	104.490	104.290
5.250	103.076	103.076	102.876	4.625	104.702	104.702	104.502	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	105.889	105.889	105.689	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	103.262	103.262	103.062	2.750	103.512	103.512	103.312	2.750	101.049	101.049	100.849	2.750	103.049	103.049	102.849	2.750	103.299	103.299	103.099
2.875	101.754	101.754	101.554	2.875	101.754	101.754	101.554	2.875	101.416	101.416	101.216	2.875	101.541	101.541	101.341	2.875	101.541	101.541	101.341
2.990	101.945	101.945	101.745	2.990	101.945	101.945	101.745	2.990	101.607	101.607	101.407	2.990	101.732	101.732	101.532	2.990	101.732	101.732	101.532
3.000	102.045	102.045	101.845	3.000	102.045	102.045	101.845	3.000	101.707	101.707	101.507	3.000	101.832	101.832	101.632	3.000	101.832	101.832	101.632
3.125	101.954	101.954	101.754	3.125	101.954	101.954	101.754	3.125	101.304	101.304	101.104	3.125	101.429	101.429	101.229	3.125	101.429	101.429	101.229
3.250	102.208	102.208	102.008	3.250	102.208	102.208	102.008	3.250	101.558	101.558	101.358	3.250	101.683	101.683	101.483	3.250	101.683	101.683	101.483
3.375	102.531	102.531	102.331	3.375	102.531	102.531	102.331	3.375	101.881	101.881	101.681	3.375	102.006	102.006	101.806	3.375	102.006	102.006	101.806
3.500	102.720	102.720	102.520	3.500	102.720	102.720	102.520	3.500	102.070	102.070	101.870	3.500	102.195	102.195	101.995	3.500	102.195	102.195	101.995
3.625	103.146	103.146	102.946	3.625	103.146	103.146	102.946	3.625	101.714	101.714	101.514	3.625	101.839	101.839	101.639	3.625	101.839	101.839	101.639
3.750	103.465	103.465	103.265	3.750	103.465	103.465	103.265	3.750	102.033	102.033	101.833	3.750	102.158	102.158	101.958	3.750	102.158	102.158	101.958
3.875	103.619	103.619	103.419	3.875	103.619	103.619	103.419	3.875	102.187	102.187	101.987	3.875	102.312	102.312	102.112	3.875	102.312	102.312	102.112
3.990	103.855	103.855	103.655	3.990	103.855	103.855	103.655	3.990	102.423	102.423	102.223	3.990	102.548	102.548	102.348	3.990	102.548	102.548	102.348
4.000	103.955	103.955	103.755	4.000	103.955	103.955	103.755	4.000	102.523	102.523	102.323	4.000	102.648	102.648	102.448	4.0			



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.:

3/26/2021

45 Day Lock Exp.:

4/12/2021

60 Day Lock Exp.:

4/26/2021

W. Rate Sheet Dated: 2/24/2021

Release Time: 1:50 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	98.272	98.272	98.072	2.750	99.206	99.206	99.002	2.750	101.262	101.262	101.062	2.500	96.264	96.264	95.978	2.750	99.749	99.749	99.549
2.875	99.029	99.029	98.829	2.875	99.900	99.900	99.699	2.875	101.629	101.629	101.429	2.625	96.959	96.959	96.683	2.875	100.116	100.116	99.916
2.990	99.612	99.612	99.412	2.990	100.349	100.349	100.149	2.990	101.820	101.820	101.620	2.750	97.673	97.673	97.473	2.990	100.307	100.307	100.107
3.000	99.712	99.712	99.512	3.000	100.449	100.449	100.249	3.000	101.920	101.920	101.720	2.875	98.430	98.430	98.230	3.000	100.407	100.407	100.207
3.125	100.246	100.246	100.046	3.125	100.923	100.923	100.723	3.125	101.829	101.829	101.600	2.990	99.013	99.013	98.813	3.125	100.004	100.004	99.775
3.250	101.116	101.116	100.916	3.250	101.347	101.347	101.135	3.250	102.083	102.083	101.855	3.000	99.113	99.113	98.913	3.250	100.258	100.258	100.030
3.375	101.751	101.751	101.551	3.375	101.928	101.928	101.721	3.375	102.406	102.406	102.181	3.125	99.647	99.647	99.447	3.375	100.581	100.581	100.356
3.500	102.256	102.256	102.056	3.500	102.396	102.396	102.196	3.500	102.595	102.595	102.375	3.250	99.462	99.462	99.262	3.500	100.770	100.770	100.550
3.625	102.667	102.667	102.467	3.625	102.762	102.762	102.562	3.625	103.021	103.021	102.821	3.375	100.097	100.097	99.897	3.625	100.414	100.414	100.214
3.750	102.484	102.484	102.284	3.750	102.564	102.564	102.364	3.750	103.340	103.340	103.140	3.500	100.602	100.602	100.402	3.750	100.733	100.733	100.533
3.875	102.989	102.989	102.789	3.875	103.094	103.094	102.894	3.875	103.494	103.494	103.294	3.625	101.013	101.013	100.813	3.875	100.887	100.887	100.687
3.990	103.304	103.304	103.104	3.990	103.377	103.377	103.177	3.990	103.730	103.730	103.530	3.750	99.877	99.877	99.677	3.990	101.123	101.123	100.923
4.000	103.404	103.404	103.204	4.000	103.477	103.477	103.277	4.000	103.830	103.830	103.630	3.875	100.382	100.382	100.182	4.000	101.223	101.223	101.023
4.125	103.723	103.723	103.523	4.125	103.733	103.733	103.533	4.125	103.877	103.877	103.677	3.990	100.697	100.697	100.497	4.125	103.511	103.511	103.311
4.250	103.787	103.787	103.587	4.250	103.971	103.971	103.771	4.250	104.095	104.095	103.895	4.000	100.797	100.797	100.597	4.250	103.729	103.729	103.529
4.375	104.141	104.141	103.941	4.375	104.198	104.198	103.998	4.375	104.331	104.331	104.131	4.125	101.116	101.116	100.916	4.375	103.965	103.965	103.765
4.500	104.435	104.435	104.235	4.500	104.454	104.454	104.254	4.500	104.490	104.490	104.290	4.250	100.554	100.554	100.354	4.500	104.124	104.124	103.924
4.625	104.629	104.629	104.429	4.625	104.702	104.702	104.502	4.625	N/A	N/A	N/A	4.375	100.908	100.908	100.708	4.625	N/A	N/A	#N/A
4.750	104.804	104.804	104.604	4.750	105.889	105.889	105.689	4.750	N/A	N/A	N/A	4.500	101.202	101.202	101.002	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.:

3/26/2021

45 Day Lock Exp.:

4/12/2021

60 Day Lock Exp.:

4/26/2021

W. Rate Sheet Dated: 2/24/2021

Release Time: 1:50 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)