

W. Rate Sheet Dated: 2/26/2021

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
2.750	100.696	100.696	100.243	2.750	98.482	98.482	98.029	2.250	98.381	98.381	98.068	3.125	96.371	96.371	96.071
2.875	100.892	100.892	100.439	2.875	98.653	98.653	98.200	2.500	98.720	98.720	98.407	3.250	97.945	97.945	97.645
3.000	101.092	101.092	100.639	3.000	98.816	98.816	98.363	2.625	98.882	98.882	98.569	3.375	98.019	98.019	97.719
3.125	101.289	101.289	100.836	3.125	98.973	98.973	98.520	2.750	99.268	99.268	98.968	3.500	97.796	97.796	97.496
3.250	101.898	101.898	101.598	3.250	99.636	99.636	99.336	2.875	99.427	99.427	99.127	3.625	97.871	97.871	97.571
3.375	101.989	101.989	101.689	3.375	99.780	99.780	99.480	3.000	99.577	99.577	99.277	Margin = 2.250		Index = 0.070	
3.500	102.176	102.176	101.876	3.500	99.929	99.929	99.629	3.125	99.722	99.722	99.422	30 Year OTC			
3.625	102.355	102.355	102.055	3.625	100.089	100.089	99.789	3.250	102.048	102.048	101.748	Rate	30 Day	45 Day	60 Day
3.750	102.819	102.819	102.519	3.750	102.047	102.047	101.747	3.375	102.179	102.179	101.879	4.000	102.179	102.179	101.679
3.875	102.901	102.901	102.601	3.875	102.187	102.187	101.887	3.500	102.316	102.316	102.016	4.125	102.344	102.344	101.844
4.000	103.054	103.054	102.754	4.000	102.292	102.292	101.992	3.625	102.447	102.447	102.147	4.375	103.104	103.104	102.604
4.125	103.219	103.219	102.919	4.125	102.429	102.429	102.129	3.750	103.421	103.421	103.121	4.500	103.185	103.185	102.685
4.250	103.925	103.925	103.725	4.250	103.198	103.198	102.998	3.875	103.531	103.531	103.231	4.625	103.301	103.301	102.801
4.375	103.979	103.979	103.779	4.375	103.298	103.298	103.098	4.000	103.627	103.627	103.327	4.875	104.079	104.079	103.579
4.500	104.060	104.060	103.860	4.500	103.403	103.403	103.203	4.125	103.755	103.755	103.455	5.000	104.186	104.186	103.686
4.625	104.176	104.176	103.976	4.625	103.540	103.540	103.340	4.250	103.284	103.284	102.984	5.125	104.302	104.302	103.802
4.750	104.927	104.927	104.718	4.750	104.199	104.199	103.990	4.375	103.376	103.376	103.076	5.500	105.032	105.032	104.532
4.875	104.954	104.954	104.745	4.875	104.300	104.300	104.091	4.500	103.472	103.472	103.172	5.625	105.148	105.148	104.648
6.250	106.000	106.000	105.800	6.250	105.614	105.614	105.414	4.625	103.600	103.600	103.300	6.250	105.366	105.366	104.866

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
2.750	101.491	101.391	101.391	100.938	2.750	101.391	101.291	101.291	100.838	2.250	100.479	100.379	100.379	100.066
2.875	101.686	101.586	101.586	101.133	2.875	101.562	101.462	101.462	101.009	2.375	100.650	100.550	100.550	100.237
3.000	101.691	101.591	101.591	101.138	3.000	101.554	101.454	101.454	101.000	2.500	100.647	100.547	100.547	100.235
3.125	101.688	101.588	101.588	101.135	3.125	101.548	101.448	101.448	100.995	2.625	100.641	100.541	100.541	100.228
3.250	102.050	101.950	101.950	101.650	3.250	102.054	101.954	101.954	101.654	2.750	100.866	100.766	100.766	100.466
3.375	102.853	102.753	102.753	102.453	3.375	102.706	102.606	102.606	102.306	2.875	101.540	101.440	101.440	101.140
3.500	102.849	102.749	102.749	102.449	3.500	102.712	102.612	102.612	102.312	3.000	101.532	101.432	101.432	101.132
3.625	102.841	102.741	102.741	102.441	3.625	102.722	102.622	102.622	102.322	3.125	101.526	101.426	101.426	101.126
3.750	103.727	103.627	103.627	103.327	3.750	103.771	103.671	103.671	103.371	3.250	103.707	103.607	103.607	103.307
3.875	104.485	104.385	104.385	104.085	3.875	104.344	104.244	104.244	103.944	3.375	104.309	104.209	104.209	103.909
4.000	104.456	104.356	104.356	104.056	4.000	104.308	104.208	104.208	103.908	3.500	104.315	104.215	104.215	103.915
4.125	104.469	104.369	104.369	104.069	4.125	104.340	104.240	104.240	103.940	3.625	104.309	104.209	104.209	103.909
4.250	104.909	104.809	104.809	104.609	4.250	104.972	104.872	104.872	104.672	3.750	105.152	105.052	105.052	104.752

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

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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	1.125	1.000	0.750	0.500	0.125	0.000	0.000	0.000
3.25-3.625	2.500	2.125	1.875	1.375	1.250	1.000	0.750	0.750
3.75-4.125	2.875	2.250	1.875	1.500	1.250	1.000	0.750	0.625
4.25-4.625	2.625	2.250	1.875	1.500	1.250	1.000	0.750	0.750
4.75-5.125	1.250	1.125	0.625	0.500	0.375	0.375	0.375	0.375
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	99.429	99.429	98.929	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.594	99.594	99.094	4.750	101.000	101.000	100.500
3.875	100.405	100.405	99.905	6.250	103.750	103.750	103.500	4.375	100.354	100.354	99.854	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.253	100.253	99.753					4.500	100.435	100.435	99.935	Rate	30 Day	45 Day	60 Day
4.125	100.087	100.087	99.587					4.625	100.551	100.551	100.051	6.250	102.750	102.750	102.250
4.250	101.731	101.731	101.231					4.875	101.329	101.329	100.829	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.577	101.577	101.077					5.000	101.436	101.436	100.936				
4.500	101.497	101.497	100.997					5.125	101.552	101.552	101.052				
4.625	101.381	101.381	100.881					5.500	102.282	102.282	101.782				
4.750	102.760	102.760	102.260					5.625	102.398	102.398	101.898				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.616	102.616	102.116				

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

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

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

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

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

W. Rate Sheet Dated: 2/26/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.121	96.121	95.821
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.695	97.695	97.395
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.769	97.769	97.469
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	99.048	99.048	98.748	3.500	97.546	97.546	97.246
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	99.207	99.207	98.907	3.625	97.621	97.621	97.321
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.357	99.357	99.057	Margin = 2.250		Index = .070	
3.500	N/A	N/A	N/A	3.500	99.397	99.397	99.097	3.125	99.502	99.502	99.202	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	99.556	99.556	99.256	3.250	101.515	101.515	101.215	Rate	30 Day	45 Day	60 Day
3.750	100.232	100.232	99.932	3.750	99.889	99.889	99.589	3.375	101.647	101.647	101.347	3.250	98.261	98.261	97.761
3.875	100.313	100.313	100.013	3.875	100.030	100.030	99.730	3.500	101.784	101.784	101.484	3.375	98.452	98.452	97.952
4.000	100.466	100.466	100.166	4.000	100.134	100.134	99.834	3.625	101.914	101.914	101.614	3.500	98.639	98.639	98.139
4.125	100.632	100.632	100.332	4.125	100.271	100.271	99.971	3.750	101.263	101.263	100.963	3.625	98.817	98.817	98.317
4.250	101.212	101.212	101.012	4.250	100.915	100.915	100.715	3.875	N/A	N/A	N/A	3.750	99.257	99.257	98.757
4.375	101.267	101.267	101.067	4.375	101.016	101.016	100.816	4.000	N/A	N/A	N/A	3.875	99.438	99.438	98.938
4.500	101.347	101.347	101.147	4.500	101.120	101.120	100.920	4.125	N/A	N/A	N/A	4.000	99.591	99.591	99.091
4.625	101.463	101.463	101.263	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.757	99.757	99.257
4.750	102.090	102.090	101.880	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.237	100.237	99.737
4.875	N/A	N/A	N/A	4.875	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
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.250	100.737	100.637	100.637	100.337	3.250	100.741	100.641	100.641	100.341	2.750	98.085	97.985	97.985	97.685
3.375	101.541	101.441	101.441	101.141	3.375	101.394	101.294	101.294	100.994	2.875	98.759	98.659	98.659	98.359
3.500	101.537	101.437	101.437	101.137	3.500	101.399	101.299	101.299	100.999	3.000	98.750	98.650	98.650	98.350
3.625	101.528	101.428	101.428	101.128	3.625	101.409	101.309	101.309	101.009	3.125	98.745	98.645	98.645	98.345
3.750	100.790	100.690	100.690	100.390	3.750	100.833	100.733	100.733	100.433	3.250	100.582	100.482	100.482	100.182
3.875	101.547	101.447	101.447	101.147	3.875	101.406	101.306	101.306	101.006	3.375	101.184	101.084	101.084	100.784
4.000	101.518	101.418	101.418	101.118	4.000	101.370	101.270	101.270	100.970	3.500	101.190	101.090	101.090	100.790
4.125	101.531	101.431	101.431	101.131	4.125	101.403	101.303	101.303	101.003	3.625	101.184	101.084	101.084	100.784
4.250	101.846	101.746	101.746	101.546	4.250	101.909	101.809	101.809	101.609	3.750	102.027	101.927	101.927	101.627

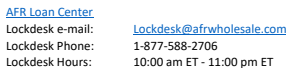
GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680- 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.750		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
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"				
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A					
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A					
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A					
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A					
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A					
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A					
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A					
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"				
Borrower Paid Comp Only				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	6.250	N/A	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)



W. Rate Sheet Dated: 2/26/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.			



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.:

3/29/2021

45 Day Lock Exp.:

4/12/2021

60 Day Lock Exp.:

4/27/2021

W. Rate Sheet Dated: 2/26/2021

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
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/29/2021

45 Day Lock Exp.:

4/12/2021

60 Day Lock Exp.:

4/27/2021

W. Rate Sheet Dated: 2/26/2021

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	99.009	99.009	98.809	3.375	101.654	101.654	101.453	3.375	101.654	101.654	101.453	2.500	98.461	98.461	98.196	3.375	101.391	101.391	101.190
2.875	99.768	99.768	99.568	3.500	102.161	102.161	101.961	3.500	102.161	102.161	101.961	2.625	99.158	99.158	98.901	3.500	101.898	101.898	101.698
2.990	100.353	100.353	100.153	3.625	102.575	102.575	102.375	3.625	102.575	102.575	102.375	2.750	99.610	99.610	99.410	3.625	102.312	102.312	102.112
3.000	100.453	100.453	100.253	3.750	102.757	102.757	102.557	3.750	102.757	102.757	102.557	2.875	100.369	100.369	100.169	3.750	101.480	101.480	101.280
3.125	100.997	100.997	100.797	3.875	103.267	103.267	103.067	3.875	103.267	103.267	103.067	2.990	100.954	100.954	100.754	3.875	101.990	101.990	101.790
3.250	101.766	101.766	101.558	3.990	103.714	103.714	103.514	3.990	103.714	103.714	103.514	3.000	101.054	101.054	100.854	3.990	102.437	102.437	102.237
3.375	102.404	102.404	102.203	4.000	103.814	103.814	103.614	4.000	103.814	103.814	103.614	3.125	101.598	101.598	101.398	4.000	102.537	102.537	102.337
3.500	102.911	102.911	102.711	4.125	104.139	104.139	103.939	4.125	104.139	104.139	103.939	3.250	101.503	101.503	101.295	4.125	102.862	102.862	102.662
3.625	103.325	103.325	103.125	4.250	104.387	104.387	104.187	4.250	104.387	104.387	104.187	3.375	102.141	102.141	101.940	4.250	102.485	102.485	102.285
3.750	103.507	103.507	103.307	4.375	104.746	104.746	104.546	4.375	104.746	104.746	104.546	3.500	102.648	102.648	102.448	4.375	102.844	102.844	102.644
3.875	104.017	104.017	103.817	4.500	105.046	105.046	104.846	4.500	105.046	105.046	104.846	3.625	103.062	103.062	102.862	4.500	103.144	103.144	102.944
3.990	104.339	104.339	104.139	4.625	105.244	105.244	105.044	4.625	105.244	105.244	105.044	3.750	102.230	102.230	102.030	4.625	103.342	103.342	103.142
4.000	104.439	104.439	104.239	4.750	105.393	105.393	105.193	4.750	105.393	105.393	105.193	3.875	102.740	102.740	102.540	4.750	103.482	103.482	103.282
4.125	104.764	104.764	104.564	4.875	105.712	105.712	105.512	4.875	105.712	105.712	105.512	3.990	103.062	103.062	102.862	4.875	103.801	103.801	103.601
4.250	105.012	105.012	104.812	4.990	105.998	105.998	105.798	4.990	105.998	105.998	105.798	4.000	103.162	103.162	102.962	4.990	104.087	104.087	103.887
4.375	105.371	105.371	105.171	5.000	106.098	106.098	105.898	5.000	106.098	106.098	105.898	4.125	103.487	103.487	103.287	5.000	104.187	104.187	103.987
4.500	105.671	105.671	105.471	5.125	106.383	106.383	106.183	5.125	106.383	106.383	106.183	4.250	103.110	103.110	102.910	5.125	104.472	104.472	104.272
4.625	105.869	105.869	105.669	5.250	106.280	106.280	106.080	5.250	106.280	106.280	106.080	4.375	103.469	103.469	103.269	5.250	104.455	104.455	104.255
4.750	106.018	106.018	105.818	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	103.769	103.769	103.569	5.375	N/A	N/A	N/A
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.391	101.391	101.190	2.750	100.226	100.226	100.013	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.320	102.320	102.120
3.500	101.898	101.898	101.698	2.875	100.922	100.922	100.711	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.690	102.690	102.490
3.625	102.312	102.312	102.112	2.990	101.371	101.371	101.168	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.883	102.883	102.683
3.750	101.480	101.480	101.280	3.000	101.471	101.471	101.268	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.983	102.983	102.783
3.875	101.990	101.990	101.790	3.125	101.954	101.954	101.750	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.999	102.999	102.794
3.990	102.437	102.437	102.237	3.250	101.967	101.967	101.765	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	103.254	103.254	103.041
4.000	102.537	102.537	102.337	3.375	102.553	102.553	102.353	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	103.580	103.580	103.369
4.125	102.862	102.862	102.662	3.500	103.029	103.029	102.829	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.774	103.774	103.565
4.250	102.485	102.485	102.285	3.625	103.399	103.399	103.199	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	104.363	104.363	104.163
4.375	102.844	102.844	102.644	3.750	103.594	103.594	103.394	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	104.686	104.686	104.486
4.500	103.144	103.144	102.944	3.875	104.128	104.128	103.891	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	104.842	104.842	104.642
4.625	103.342	103.342	103.142	3.990	104.421	104.421	104.188	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	105.083	105.083	104.883
4.750	103.482	103.482	103.282	4.000	104.521	104.521	104.288	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	105.183	105.183	104.983
4.875	103.801	103.801	103.601	4.125	104.785	104.785	104.557	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	105.345	105.345	105.145
4.990	104.087	104.087	103.887	4.250	105.172	105.172	104.972	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	105.567	105.567	105.367
5.000	104.187	104.187	103.987	4.375	105.404	105.404	105.204	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	105.809	105.809	105.609
5.125	104.472	104.472	104.272	4.500	105.630	105.630	105.430	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	105.969	105.969	105.769
5.250	104.455	104.455	104.255	4.625	105.886	105.886	105.686	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	107.094	107.094	106.894	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	104.320	104.320	104.120	2.750	104.570	104.570	104.370	2.750	102.232	102.232	102.032	2.750	104.232	104.232	104.032	2.750	104.482	104.482	104.282
2.875	102.815	102.815	102.615	2.875	102.815	102.815	102.615	2.875	102.602	102.602	102.402	2.875	102.727	102.727	102.527	2.875	102.727	102.727	102.527
2.990	103.008	103.008	102.808	2.990	103.008	103.008	102.808	2.990	102.795	102.795	102.595	2.990	102.920	102.920	102.720	2.990	102.920	102.920	102.720
3.000	103.108	103.108	102.908	3.000	103.108	103.108	102.908	3.000	102.895	102.895	102.695	3.000	103.020	103.020	102.820	3.000	103.020	103.020	102.820
3.125	103.124	103.124	102.909	3.125	103.124	103.124	102.909	3.125	102.536	102.536	102.321	3.125	102.661	102.661	102.446	3.125	102.661	102.661	102.446
3.250	103.379	103.379	103.166	3.250	103.379	103.379	103.166	3.250	102.791	102.791	102.578	3.250	102.916	102.916	102.703	3.250	102.916	102.916	102.703
3.375	103.705	103.705	103.494	3.375	103.705	103.705	103.494	3.375	103.117	103.117	102.906	3.375	103.242	103.242	103.031	3.375	103.242	103.242	103.031
3.500	103.899	103.899	103.690	3.500	103.899	103.899	103.690	3.500	103.311	103.311	103.102	3.500	103.436	103.436	103.227	3.500	103.436	103.436	103.227
3.625	104.488	104.488	104.288	3.625	104.488	104.488	104.288	3.625	103.400	103.400	103.200	3.625	103.525	103.525	103.325	3.625	103.525	103.525	103.325
3.750	104.811	104.811	104.611	3.750	104.811	104.811	104.611	3.750	103.723	103.723	103.523	3.750	103.848	103.848	103.648	3.750	103.848	103.848	103.648
3.875	104.967	104.967	104.767	3.875	104.967	104.967	104.767	3.875	103.879	103.879	103.679	3.875	104.004	104.004	103.804	3.875	104.004	104.004	103.804
3.990	105.208	105.208	105.008	3.990	105.208	105.208	105.008	3.990	104.120	104.120	103.920	3.990	104.245	104.245	104.045	3.990	104.245	104.245	104.045
4.000	105.308	105.308	105.108	4.000	105.308	105.308	105.108	4.000	104.220	104.220	104.020	4.000	104.345	104.345	104.145	4.000	104.345	104.345	104.145
4.125	105.470	105.470	105.270	4.125	105.470	105.470	105.270	4.125	105.985	105.985	105.785	4.125	106.110	106.110	105.910				



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.:

3/29/2021

45 Day Lock Exp.:

4/12/2021

60 Day Lock Exp.:

4/27/2021

W. Rate Sheet Dated: 2/26/2021

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	99.009	99.009	98.809	2.750	100.226	100.226	100.013	2.750	102.320	102.320	102.120	2.500	97.111	97.111	96.846	2.750	100.932	100.932	100.732
2.875	99.768	99.768	99.568	2.875	100.922	100.922	100.711	2.875	102.690	102.690	102.490	2.625	97.808	97.808	97.551	2.875	101.302	101.302	101.102
2.990	100.353	100.353	100.153	2.990	101.371	101.371	101.168	2.990	102.883	102.883	102.683	2.750	98.260	98.260	98.060	2.990	101.495	101.495	101.295
3.000	100.453	100.453	100.253	3.000	101.471	101.471	101.268	3.000	102.983	102.983	102.783	2.875	99.019	99.019	98.819	3.000	101.595	101.595	101.395
3.125	100.997	100.997	100.797	3.125	101.954	101.954	101.750	3.125	102.999	102.999	102.784	2.990	99.604	99.604	99.404	3.125	101.236	101.236	101.021
3.250	101.766	101.766	101.558	3.250	101.967	101.967	101.765	3.250	103.254	103.254	103.041	3.000	99.704	99.704	99.504	3.250	101.491	101.491	101.278
3.375	102.404	102.404	102.203	3.375	102.553	102.553	102.353	3.375	103.580	103.580	103.369	3.125	100.248	100.248	100.048	3.375	101.817	101.817	101.606
3.500	102.911	102.911	102.711	3.500	103.029	103.029	102.829	3.500	103.774	103.774	103.565	3.250	100.153	100.153	99.945	3.500	102.011	102.011	101.802
3.625	103.325	103.325	103.125	3.625	103.399	103.399	103.199	3.625	104.363	104.363	104.163	3.375	100.791	100.791	100.590	3.625	102.100	102.100	101.900
3.750	103.507	103.507	103.307	3.750	103.594	103.594	103.350	3.750	104.686	104.686	104.486	3.500	101.298	101.298	101.098	3.750	102.423	102.423	102.223
3.875	104.017	104.017	103.817	3.875	104.128	104.128	103.891	3.875	104.842	104.842	104.642	3.625	101.712	101.712	101.512	3.875	102.579	102.579	102.379
3.990	104.339	104.339	104.139	3.990	104.421	104.421	104.188	3.990	105.083	105.083	104.883	3.750	100.880	100.880	100.680	3.990	102.820	102.820	102.620
4.000	104.439	104.439	104.239	4.000	104.521	104.521	104.288	4.000	105.183	105.183	104.983	3.875	101.390	101.390	101.190	4.000	102.920	102.920	102.720
4.125	104.764	104.764	104.564	4.125	104.785	104.785	104.557	4.125	105.345	105.345	105.145	3.990	101.712	101.712	101.512	4.125	104.685	104.685	104.485
4.250	105.012	105.012	104.812	4.250	105.172	105.172	104.972	4.250	105.567	105.567	105.367	4.000	101.812	101.812	101.612	4.250	104.907	104.907	104.707
4.375	105.371	105.371	105.171	4.375	105.404	105.404	105.204	4.375	105.809	105.809	105.609	4.125	102.137	102.137	101.937	4.375	105.149	105.149	104.949
4.500	105.671	105.671	105.471	4.500	105.630	105.630	105.430	4.500	105.969	105.969	105.769	4.250	101.760	101.760	101.560	4.500	105.309	105.309	105.109
4.625	105.869	105.869	105.669	4.625	105.886	105.886	105.686	4.625	N/A	N/A	N/A	4.375	102.119	102.119	101.919	4.625	N/A	N/A	#N/A
4.750	106.018	106.018	105.818	4.750	107.094	107.094	106.894	4.750	N/A	N/A	N/A	4.500	102.419	102.419	102.219	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.:

3/29/2021

45 Day Lock Exp.:

4/12/2021

60 Day Lock Exp.:

4/27/2021

W. Rate Sheet Dated: 2/26/2021

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 †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)