

W. Rate Sheet Dated: 3/2/2021

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	101.279	101.279	100.841	2.750	99.071	99.071	98.634	2.250	98.646	98.646	98.326	3.125	96.445	96.445	96.145
2.875	101.481	101.481	101.043	2.875	99.238	99.238	98.800	2.500	98.981	98.981	98.660	3.250	98.019	98.019	97.719
3.000	101.680	101.680	101.243	3.000	99.399	99.399	98.961	2.625	99.133	99.133	98.812	3.375	97.796	97.796	97.496
3.125	101.873	101.873	101.436	3.125	99.559	99.559	99.121	2.750	99.556	99.556	99.256	3.500	97.871	97.871	97.571
3.250	102.252	102.252	101.952	3.250	99.982	99.982	99.682	2.875	99.710	99.710	99.410	3.625	97.945	97.945	97.645
3.375	102.341	102.341	102.041	3.375	100.134	100.134	99.834	3.000	99.859	99.859	99.559	Margin = 2.250		Index = 0.080	
3.500	102.523	102.523	102.223	3.500	100.305	100.305	100.005	3.125	100.006	100.006	99.706	30 Year OTC			
3.625	102.699	102.699	102.399	3.625	100.441	100.441	100.141	3.250	102.022	102.022	101.722	Rate	30 Day	45 Day	60 Day
3.750	102.815	102.815	102.515	3.750	102.077	102.077	101.777	3.375	102.161	102.161	101.861	4.000	102.171	102.171	101.671
3.875	102.878	102.878	102.578	3.875	102.184	102.184	101.884	3.500	102.313	102.313	102.013	4.125	102.302	102.302	101.802
4.000	103.046	103.046	102.746	4.000	102.311	102.311	102.011	3.625	102.438	102.438	102.138	4.375	103.202	103.202	102.702
4.125	103.177	103.177	102.877	4.125	102.423	102.423	102.123	3.750	103.541	103.541	103.241	4.500	103.320	103.320	102.820
4.250	104.062	104.062	103.862	4.250	103.329	103.329	103.129	3.875	103.639	103.639	103.339	4.625	103.470	103.470	102.970
4.375	104.077	104.077	103.877	4.375	103.435	103.435	103.235	4.000	103.757	103.757	103.457	4.875	104.094	104.094	103.594
4.500	104.195	104.195	103.995	4.500	103.563	103.563	103.363	4.125	103.861	103.861	103.561	5.000	104.212	104.212	103.712
4.625	104.345	104.345	104.145	4.625	103.675	103.675	103.475	4.250	103.332	103.332	103.032	5.125	104.362	104.362	103.862
4.750	104.955	104.955	104.755	4.750	104.221	104.221	104.021	4.375	103.429	103.429	103.129	5.500	104.995	104.995	104.495
4.875	104.969	104.969	104.769	4.875	104.328	104.328	104.128	4.500	103.548	103.548	103.248	5.625	105.145	105.145	104.645
6.250	106.000	106.000	105.800	6.250	105.617	105.617	105.417	4.625	103.651	103.651	103.351	6.250	105.376	105.376	104.876

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	102.084	101.984	101.984	101.547	2.750	101.984	101.884	101.884	101.447	2.250	100.823	100.723	100.723	100.402
2.875	102.286	102.186	102.186	101.749	2.875	102.151	102.051	102.051	101.613	2.375	100.993	100.893	100.893	100.573
3.000	102.284	102.184	102.184	101.746	3.000	102.145	102.045	102.045	101.608	2.500	100.987	100.887	100.887	100.566
3.125	102.278	102.178	102.178	101.740	3.125	102.145	102.045	102.045	101.607	2.625	100.975	100.875	100.875	100.554
3.250	102.413	102.313	102.313	102.013	3.250	102.408	102.308	102.308	102.008	2.750	101.246	101.146	101.146	100.846
3.375	103.212	103.112	103.112	102.812	3.375	103.074	102.974	102.974	102.674	2.875	101.902	101.802	101.802	101.502
3.500	103.204	103.104	103.104	102.804	3.500	103.093	102.993	102.993	102.693	3.000	101.897	101.797	101.797	101.497
3.625	103.198	103.098	103.098	102.798	3.625	103.058	102.958	102.958	102.658	3.125	101.896	101.796	101.796	101.496
3.750	103.738	103.638	103.638	103.338	3.750	103.808	103.708	103.708	103.408	3.250	103.764	103.664	103.664	103.364
3.875	104.466	104.366	104.366	104.066	3.875	104.309	104.209	104.209	103.909	3.375	104.380	104.280	104.280	103.980
4.000	104.471	104.371	104.371	104.071	4.000	104.331	104.231	104.231	103.931	3.500	104.392	104.292	104.292	103.992
4.125	104.434	104.334	104.334	104.034	4.125	104.315	104.215	104.215	103.915	3.625	104.366	104.266	104.266	103.966
4.250	105.088	104.988	104.988	104.788	4.250	105.109	105.009	105.009	104.809	3.750	105.343	105.243	105.243	104.943

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	99.421	99.421	98.921	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.552	99.552	99.052	4.750	101.000	101.000	100.500
3.875	100.428	100.428	99.928	6.250	103.750	103.750	103.500	4.375	100.452	100.452	99.952	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.260	100.260	99.760					4.500	100.570	100.570	100.070	Rate	30 Day	45 Day	60 Day
4.125	100.129	100.129	99.629					4.625	100.720	100.720	100.220	6.250	102.750	102.750	102.250
4.250	101.875	101.875	101.375					4.875	101.344	101.344	100.844	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.760	101.760	101.260					5.000	101.462	101.462	100.962				
4.500	101.643	101.643	101.143					5.125	101.612	101.612	101.112				
4.625	101.493	101.493	100.993					5.500	102.245	102.245	101.745				
4.750	102.795	102.795	102.295					5.625	102.395	102.395	101.895				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.626	102.626	102.126				

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)



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.:

4/1/2021

45 Day Lock Exp.:

4/16/2021

60 Day Lock Exp.:

5/3/2021

W. Rate Sheet Dated: 3/2/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.195	96.195	95.895
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	97.769	97.769	97.469
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	97.546	97.546	97.246
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	99.336	99.336	99.036	3.500	97.621	97.621	97.321
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	99.490	99.490	99.190	3.625	97.695	97.695	97.395
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.639	99.639	99.339	Margin = 2.250		Index = .080	
3.500	N/A	N/A	N/A	3.500	99.772	99.772	99.472	3.125	99.786	99.786	99.486	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	99.909	99.909	99.609	3.250	101.489	101.489	101.189	Rate	30 Day	45 Day	60 Day
3.750	100.228	100.228	99.928	3.750	99.920	99.920	99.620	3.375	101.629	101.629	101.329	3.250	98.614	98.614	98.114
3.875	100.290	100.290	99.990	3.875	100.026	100.026	99.726	3.500	101.780	101.780	101.480	3.375	98.804	98.804	98.304
4.000	100.459	100.459	100.159	4.000	100.154	100.154	99.854	3.625	101.906	101.906	101.606	3.500	98.986	98.986	98.486
4.125	100.589	100.589	100.289	4.125	100.266	100.266	99.966	3.750	101.384	101.384	101.084	3.625	99.162	99.162	98.662
4.250	101.350	101.350	101.150	4.250	101.046	101.046	100.846	3.875	N/A	N/A	N/A	3.750	99.253	99.253	98.753
4.375	101.365	101.365	101.165	4.375	101.153	101.153	100.953	4.000	N/A	N/A	N/A	3.875	99.415	99.415	98.915
4.500	101.482	101.482	101.282	4.500	101.280	101.280	101.080	4.125	N/A	N/A	N/A	4.000	99.584	99.584	99.084
4.625	101.632	101.632	101.432	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.714	99.714	99.214
4.750	102.118	102.118	101.918	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.375	100.375	99.875
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	101.100	101.000	101.000	100.700	3.250	101.095	100.995	100.995	100.695	2.750	98.465	98.365	98.365	98.065
3.375	101.899	101.799	101.799	101.499	3.375	101.761	101.661	101.661	101.361	2.875	99.121	99.021	99.021	98.721
3.500	101.891	101.791	101.791	101.491	3.500	101.780	101.680	101.680	101.380	3.000	99.116	99.016	99.016	98.716
3.625	101.886	101.786	101.786	101.486	3.625	101.746	101.646	101.646	101.346	3.125	99.115	99.015	99.015	98.715
3.750	100.800	100.700	100.700	100.400	3.750	100.871	100.771	100.771	100.471	3.250	100.639	100.539	100.539	100.239
3.875	101.528	101.428	101.428	101.128	3.875	101.372	101.272	101.272	100.972	3.375	101.255	101.155	101.155	100.855
4.000	101.534	101.434	101.434	101.134	4.000	101.393	101.293	101.293	100.993	3.500	101.267	101.167	101.167	100.867
4.125	101.496	101.396	101.396	101.096	4.125	101.378	101.278	101.278	100.978	3.625	101.241	101.141	101.141	100.841
4.250	102.026	101.926	101.926	101.726	4.250	102.046	101.946	101.946	101.746	3.750	102.218	102.118	102.118	101.818

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

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

4/1/2021

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5/3/2021

W. Rate Sheet Dated: 3/2/2021

Release Time: 10:00 am ET

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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.: 4/1/2021
45 Day Lock Exp.: 4/16/2021
60 Day Lock Exp.: 5/3/2021

W. Rate Sheet Dated: 3/2/2021

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	99.729	99.729	99.529	3.375	102.197	102.197	101.995	3.375	102.197	102.197	101.995	2.500	98.966	98.966	98.665	3.375	101.743	101.743	101.541
2.875	100.473	100.473	100.273	3.500	102.697	102.697	102.497	3.500	102.697	102.697	102.497	2.625	99.652	99.652	99.360	3.500	102.243	102.243	102.043
2.990	101.044	101.044	100.844	3.625	103.101	103.101	102.901	3.625	103.101	103.101	102.901	2.750	100.099	100.099	99.899	3.625	102.647	102.647	102.447
3.000	101.144	101.144	100.944	3.750	103.077	103.077	102.877	3.750	103.077	103.077	102.877	2.875	100.843	100.843	100.643	3.750	101.931	101.931	101.731
3.125	101.679	101.679	101.479	3.875	103.579	103.579	103.379	3.875	103.579	103.579	103.379	2.990	101.414	101.414	101.214	3.875	102.433	102.433	102.233
3.250	102.321	102.321	102.121	3.990	104.020	104.020	103.820	3.990	104.020	104.020	103.820	3.000	101.514	101.514	101.314	3.990	102.874	102.874	102.674
3.375	102.947	102.947	102.747	4.000	104.120	104.120	103.920	4.000	104.120	104.120	103.920	3.125	102.049	102.049	101.849	4.000	102.974	102.974	102.774
3.500	103.447	103.447	103.247	4.125	104.442	104.442	104.242	4.125	104.442	104.442	104.242	3.250	101.867	101.867	101.659	4.125	103.296	103.296	103.096
3.625	103.851	103.851	103.651	4.250	104.533	104.533	104.333	4.250	104.533	104.533	104.333	3.375	102.493	102.493	102.291	4.250	103.626	103.626	103.426
3.750	103.827	103.827	103.627	4.375	104.889	104.889	104.689	4.375	104.889	104.889	104.689	3.500	102.993	102.993	102.793	4.375	102.982	102.982	102.782
3.875	104.329	104.329	104.129	4.500	105.185	105.185	104.985	4.500	105.185	105.185	104.985	3.625	103.397	103.397	103.197	4.500	103.278	103.278	103.078
3.990	104.645	104.645	104.445	4.625	105.381	105.381	105.181	4.625	105.381	105.381	105.181	3.750	102.681	102.681	102.481	4.625	103.474	103.474	103.274
4.000	104.745	104.745	104.545	4.750	105.464	105.464	105.264	4.750	105.464	105.464	105.264	3.875	103.183	103.183	102.983	4.750	103.523	103.523	103.323
4.125	105.067	105.067	104.867	4.875	105.782	105.782	105.582	4.875	105.782	105.782	105.582	3.990	103.499	103.499	103.299	4.875	103.841	103.841	103.641
4.250	105.158	105.158	104.958	4.990	106.068	106.068	105.868	4.990	106.068	106.068	105.868	4.000	103.599	103.599	103.399	4.990	104.127	104.127	103.927
4.375	105.514	105.514	105.314	5.000	106.168	106.168	105.968	5.000	106.168	106.168	105.968	4.125	103.921	103.921	103.721	5.000	104.227	104.227	104.027
4.500	105.810	105.810	105.610	5.125	106.452	106.452	106.252	5.125	106.452	106.452	106.252	4.250	103.251	103.251	103.051	5.125	104.511	104.511	104.311
4.625	106.006	106.006	105.806	5.250	106.286	106.286	106.086	5.250	106.286	106.286	106.086	4.375	103.607	103.607	103.407	5.250	104.398	104.398	104.198
4.750	106.089	106.089	105.889	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	103.903	103.903	103.703	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	101.743	101.743	101.541	2.750	101.024	101.024	100.805	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.782	102.782	102.582
3.500	102.243	102.243	102.043	2.875	101.711	101.711	101.495	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	103.149	103.149	102.949
3.625	102.647	102.647	102.447	2.990	102.156	102.156	101.942	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	103.340	103.340	103.140
3.750	101.931	101.931	101.731	3.000	102.256	102.256	102.042	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	103.440	103.440	103.240
3.875	102.433	102.433	102.233	3.125	102.733	102.733	102.521	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	103.383	103.383	103.183
3.990	102.874	102.874	102.674	3.250	102.584	102.584	102.384	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	103.636	103.636	103.436
4.000	102.974	102.974	102.774	3.375	103.165	103.165	102.965	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	103.959	103.959	103.759
4.125	103.296	103.296	103.096	3.500	103.636	103.636	103.436	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	104.151	104.151	103.951
4.250	102.626	102.626	102.426	3.625	104.001	104.001	103.801	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	104.620	104.620	104.420
4.375	102.982	102.982	102.782	3.750	103.901	103.901	103.701	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	104.940	104.940	104.740
4.500	103.278	103.278	103.078	3.875	104.431	104.431	104.231	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	105.095	105.095	104.895
4.625	103.474	103.474	103.274	3.990	104.719	104.719	104.506	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	105.331	105.331	105.131
4.750	103.523	103.523	103.323	4.000	104.819	104.819	104.606	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	105.431	105.431	105.231
4.875	103.841	103.841	103.641	4.125	105.080	105.080	104.871	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	105.510	105.510	105.310
4.990	104.127	104.127	103.927	4.250	105.327	105.327	105.127	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	105.729	105.729	105.529
5.000	104.227	104.227	104.027	4.375	105.555	105.555	105.355	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	105.968	105.968	105.768
5.125	104.511	104.511	104.311	4.500	105.751	105.751	105.551	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	106.132	106.132	105.932
5.250	104.398	104.398	104.198	4.625	105.961	105.961	105.761	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	107.163	107.163	106.963	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	104.782	104.782	104.582	2.750	105.032	105.032	104.832	2.750	102.694	102.694	102.494	2.750	104.694	104.694	104.494	2.750	104.944	104.944	104.744
2.875	103.274	103.274	103.074	2.875	103.274	103.274	103.074	2.875	103.061	103.061	102.861	2.875	103.186	103.186	102.986	2.875	103.186	103.186	102.986
2.990	103.465	103.465	103.265	2.990	103.465	103.465	103.265	2.990	103.252	103.252	103.052	2.990	103.377	103.377	103.177	2.990	103.377	103.377	103.177
3.000	103.565	103.565	103.365	3.000	103.565	103.565	103.365	3.000	103.352	103.352	103.152	3.000	103.477	103.477	103.277	3.000	103.477	103.477	103.277
3.125	103.508	103.508	103.308	3.125	103.508	103.508	103.308	3.125	102.920	102.920	102.720	3.125	103.045	103.045	102.845	3.125	103.045	103.045	102.845
3.250	103.761	103.761	103.561	3.250	103.761	103.761	103.561	3.250	103.173	103.173	102.973	3.250	103.298	103.298	103.098	3.250	103.298	103.298	103.098
3.375	104.084	104.084	103.884	3.375	104.084	104.084	103.884	3.375	103.496	103.496	103.296	3.375	103.621	103.621	103.421	3.375	103.621	103.621	103.421
3.500	104.276	104.276	104.076	3.500	104.276	104.276	104.076	3.500	103.688	103.688	103.488	3.500	103.813	103.813	103.613	3.500	103.813	103.813	103.613
3.625	104.745	104.745	104.545	3.625	104.745	104.745	104.545	3.625	103.638	103.638	103.438	3.625	103.763	103.763	103.563	3.625	103.763	103.763	103.563
3.750	105.065	105.065	104.865	3.750	105.065	105.065	104.865	3.750	103.958	103.958	103.758	3.750	104.083	104.083	103.883	3.750	104.083	104.083	103.883
3.875	105.220	105.220	105.020	3.875	105.220	105.220	105.020	3.875	104.113	104.113	103.913	3.875	104.238	104.238	104.038	3.875	104.238	104.238	104.038
3.990	105.456	105.456	105.256	3.990	105.456	105.456	105.256	3.990	104.349	104.349	104.149	3.990	104.474	104.474	104.274	3.990	104.474	104.474	104.274
4.000	105.556	105.556	105.356	4.000	105.556	105.556	105.356	4.000	104.449	104.449	104.249	4.000	104.574	104.5					



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.:

4/1/2021

45 Day Lock Exp.:

4/16/2021

60 Day Lock Exp.:

5/3/2021

W. Rate Sheet Dated: 3/2/2021

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	99.729	99.729	99.529	2.750	101.024	101.024	100.805	2.750	102.782	102.782	102.582	2.500	97.616	97.616	97.315	2.750	101.394	101.394	101.194
2.875	100.473	100.473	100.273	2.875	101.711	101.711	101.495	2.875	103.149	103.149	102.949	2.625	98.302	98.302	98.010	2.875	101.761	101.761	101.561
2.990	101.044	101.044	100.844	2.990	102.156	102.156	101.942	2.990	103.340	103.340	103.140	2.750	98.749	98.749	98.549	2.990	101.952	101.952	101.752
3.000	101.144	101.144	100.944	3.000	102.256	102.256	102.042	3.000	103.440	103.440	103.240	2.875	99.493	99.493	99.293	3.000	102.052	102.052	101.852
3.125	101.679	101.679	101.479	3.125	102.733	102.733	102.521	3.125	103.383	103.383	103.183	2.990	100.064	100.064	99.864	3.125	101.620	101.620	101.420
3.250	102.321	102.321	102.113	3.250	102.584	102.584	102.384	3.250	103.636	103.636	103.436	3.000	100.164	100.164	99.964	3.250	101.873	101.873	101.673
3.375	102.947	102.947	102.745	3.375	103.165	103.165	102.965	3.375	103.959	103.959	103.759	3.125	100.699	100.699	100.499	3.375	102.196	102.196	101.996
3.500	103.447	103.447	103.247	3.500	103.636	103.636	103.436	3.500	104.151	104.151	103.951	3.250	100.517	100.517	100.309	3.500	102.388	102.388	102.188
3.625	103.851	103.851	103.651	3.625	104.001	104.001	103.801	3.625	104.620	104.620	104.420	3.375	101.143	101.143	100.941	3.625	102.338	102.338	102.138
3.750	103.827	103.827	103.627	3.750	103.901	103.901	103.676	3.750	104.940	104.940	104.740	3.500	101.643	101.643	101.443	3.750	102.658	102.658	102.458
3.875	104.329	104.329	104.129	3.875	104.431	104.431	104.211	3.875	105.095	105.095	104.895	3.625	102.047	102.047	101.847	3.875	102.813	102.813	102.613
3.990	104.645	104.645	104.445	3.990	104.719	104.719	104.506	3.990	105.331	105.331	105.131	3.750	101.331	101.331	101.131	3.990	103.049	103.049	102.849
4.000	104.745	104.745	104.545	4.000	104.819	104.819	104.606	4.000	105.431	105.431	105.231	3.875	101.833	101.833	101.633	4.000	103.149	103.149	102.949
4.125	105.067	105.067	104.867	4.125	105.080	105.080	104.871	4.125	105.510	105.510	105.310	3.990	102.149	102.149	101.949	4.125	104.785	104.785	104.585
4.250	105.158	105.158	104.958	4.250	105.327	105.327	105.127	4.250	105.729	105.729	105.529	4.000	102.249	102.249	102.049	4.250	105.004	105.004	104.804
4.375	105.514	105.514	105.314	4.375	105.555	105.555	105.355	4.375	105.968	105.968	105.768	4.125	102.571	102.571	102.371	4.375	105.243	105.243	105.043
4.500	105.810	105.810	105.610	4.500	105.751	105.751	105.551	4.500	106.132	106.132	105.932	4.250	101.901	101.901	101.701	4.500	105.407	105.407	105.207
4.625	106.006	106.006	105.806	4.625	105.961	105.961	105.761	4.625	N/A	N/A	N/A	4.375	102.257	102.257	102.057	4.625	N/A	N/A	N/A
4.750	106.089	106.089	105.889	4.750	107.163	107.163	106.963	4.750	N/A	N/A	N/A	4.500	102.553	102.553	102.353	4.750	N/A	N/A	N/A

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤80%	>80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, LPMI, UW Fee Buyout			

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
All Refinances "R/T"	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/1/2021

45 Day Lock Exp.:

4/16/2021

60 Day Lock Exp.:

5/3/2021

W. Rate Sheet Dated: 3/2/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline ¹IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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