

W. Rate Sheet Dated: 3/3/2021

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	101.325	101.325	100.904	2.750	99.118	99.118	98.696	2.250	98.607	98.607	98.287	3.125	96.445	96.445	96.145
2.875	101.527	101.527	101.106	2.875	99.284	99.284	98.863	2.500	98.942	98.942	98.621	3.250	98.019	98.019	97.719
3.000	101.727	101.727	101.305	3.000	99.445	99.445	99.024	2.625	99.093	99.093	98.773	3.375	97.796	97.796	97.496
3.125	101.920	101.920	101.498	3.125	99.606	99.606	99.184	2.750	99.642	99.642	99.342	3.500	97.871	97.871	97.571
3.250	102.283	102.283	101.983	3.250	100.013	100.013	99.713	2.875	99.796	99.796	99.496	3.625	97.945	97.945	97.645
3.375	102.373	102.373	102.073	3.375	100.165	100.165	99.865	3.000	99.945	99.945	99.645	Margin = 2.250		Index = 0.080	
3.500	102.554	102.554	102.254	3.500	100.336	100.336	100.036	3.125	100.092	100.092	99.792	30 Year OTC			
3.625	102.730	102.730	102.430	3.625	100.472	100.472	100.172	3.250	102.147	102.147	101.847	Rate	30 Day	45 Day	60 Day
3.750	103.003	103.003	102.703	3.750	102.265	102.265	101.965	3.375	102.286	102.286	101.986	4.000	102.359	102.359	101.859
3.875	103.065	103.065	102.765	3.875	102.371	102.371	102.071	3.500	102.438	102.438	102.138	4.125	102.489	102.489	101.989
4.000	103.234	103.234	102.934	4.000	102.499	102.499	102.199	3.625	102.563	102.563	102.263	4.375	103.280	103.280	102.780
4.125	103.364	103.364	103.064	4.125	102.611	102.611	102.311	3.750	103.330	103.330	103.030	4.500	103.398	103.398	102.898
4.250	104.140	104.140	103.940	4.250	103.407	103.407	103.207	3.875	103.428	103.428	103.128	4.625	103.548	103.548	103.048
4.375	104.155	104.155	103.955	4.375	103.513	103.513	103.313	4.000	103.546	103.546	103.246	4.875	104.094	104.094	103.594
4.500	104.273	104.273	104.073	4.500	103.641	103.641	103.441	4.125	103.650	103.650	103.350	5.000	104.212	104.212	103.712
4.625	104.423	104.423	104.223	4.625	103.753	103.753	103.553	4.250	103.238	103.238	102.938	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	103.336	103.336	103.036	5.500	105.229	105.229	104.729
4.875	104.969	104.969	104.769	4.875	104.328	104.328	104.128	4.500	103.454	103.454	103.154	5.625	105.379	105.379	104.879
6.250	106.000	106.000	105.800	6.250	105.617	105.617	105.417	4.625	103.558	103.558	103.258	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	102.131	102.031	102.031	101.609	2.750	102.031	101.931	101.931	101.509	2.250	100.784	100.684	100.684	100.363
2.875	102.333	102.233	102.233	101.811	2.875	102.198	102.098	102.098	101.676	2.375	100.954	100.854	100.854	100.533
3.000	102.331	102.231	102.231	101.809	3.000	102.192	102.092	102.092	101.670	2.500	100.948	100.848	100.848	100.527
3.125	102.325	102.225	102.225	101.803	3.125	102.191	102.091	102.091	101.670	2.625	100.936	100.836	100.836	100.515
3.250	102.444	102.344	102.344	102.044	3.250	102.439	102.339	102.339	102.039	2.750	101.332	101.232	101.232	100.932
3.375	103.243	103.143	103.143	102.843	3.375	103.105	103.005	103.005	102.705	2.875	101.988	101.888	101.888	101.588
3.500	103.235	103.135	103.135	102.835	3.500	103.124	103.024	103.024	102.724	3.000	101.983	101.883	101.883	101.583
3.625	103.229	103.129	103.129	102.829	3.625	103.089	102.989	102.989	102.689	3.125	101.982	101.882	101.882	101.582
3.750	103.925	103.825	103.825	103.525	3.750	103.996	103.896	103.896	103.596	3.250	103.889	103.789	103.789	103.489
3.875	104.653	104.553	104.553	104.253	3.875	104.497	104.397	104.397	104.097	3.375	104.505	104.405	104.405	104.105
4.000	104.659	104.559	104.559	104.259	4.000	104.518	104.418	104.418	104.118	3.500	104.517	104.417	104.417	104.117
4.125	104.621	104.521	104.521	104.221	4.125	104.503	104.403	104.403	104.103	3.625	104.491	104.391	104.391	104.091
4.250	105.166	105.066	105.066	104.866	4.250	105.187	105.087	105.087	104.887	3.750	105.132	105.032	105.032	104.732

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 LLPAs 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 <= 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	99.609	99.609	99.109	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.739	99.739	99.239	4.750	101.000	101.000	100.500
3.875	100.616	100.616	100.116	6.250	103.750	103.750	103.500	4.375	100.530	100.530	100.030	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.448	100.448	99.948					4.500	100.648	100.648	100.148	Rate	30 Day	45 Day	60 Day
4.125	100.317	100.317	99.817					4.625	100.798	100.798	100.298	6.250	102.750	102.750	102.250
4.250	101.954	101.954	101.454					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	101.839	101.839	101.339					5.000	101.462	101.462	100.962				
4.500	101.721	101.721	101.221					5.125	101.612	101.612	101.112				
4.625	101.571	101.571	101.071					5.500	102.479	102.479	101.979				
4.750	102.795	102.795	102.295					5.625	102.629	102.629	102.129				
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
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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)