

W. Rate Sheet Dated: 3/5/2021

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	100.700	100.700	100.279	2.750	98.493	98.493	98.071	2.250	98.228	98.228	97.908	3.125	96.445	96.445	96.145
2.875	100.902	100.902	100.481	2.875	98.659	98.659	98.238	2.500	98.563	98.563	98.242	3.250	98.019	98.019	97.719
3.000	101.102	101.102	100.680	3.000	98.820	98.820	98.399	2.625	98.715	98.715	98.394	3.375	97.796	97.796	97.496
3.125	101.295	101.295	100.873	3.125	98.981	98.981	98.559	2.750	99.337	99.337	99.037	3.500	97.871	97.871	97.571
3.250	101.908	101.908	101.608	3.250	99.638	99.638	99.338	2.875	99.491	99.491	99.191	3.625	97.945	97.945	97.645
3.375	101.998	101.998	101.698	3.375	99.790	99.790	99.490	3.000	99.640	99.640	99.340	Margin = 2.250		Index = 0.080	
3.500	102.179	102.179	101.879	3.500	99.961	99.961	99.661	3.125	99.788	99.788	99.488	30 Year OTC			
3.625	102.355	102.355	102.055	3.625	100.097	100.097	99.797	3.250	102.006	102.006	101.706	Rate	30 Day	45 Day	60 Day
3.750	102.831	102.831	102.531	3.750	102.093	102.093	101.793	3.375	102.146	102.146	101.846	4.000	102.187	102.187	101.687
3.875	102.893	102.893	102.593	3.875	102.199	102.199	101.899	3.500	102.297	102.297	101.997	4.125	102.317	102.317	101.817
4.000	103.062	103.062	102.762	4.000	102.327	102.327	102.027	3.625	102.423	102.423	102.123	4.375	103.140	103.140	102.640
4.125	103.192	103.192	102.892	4.125	102.439	102.439	102.139	3.750	103.307	103.307	103.007	4.500	103.257	103.257	102.757
4.250	104.000	104.000	103.800	4.250	103.266	103.266	103.066	3.875	103.404	103.404	103.104	4.625	103.407	103.407	102.907
4.375	104.015	104.015	103.815	4.375	103.373	103.373	103.173	4.000	103.523	103.523	103.223	4.875	103.954	103.954	103.454
4.500	104.132	104.132	103.932	4.500	103.500	103.500	103.300	4.125	103.626	103.626	103.326	5.000	104.071	104.071	103.571
4.625	104.282	104.282	104.082	4.625	103.612	103.612	103.412	4.250	103.074	103.074	102.774	5.125	104.222	104.222	103.722
4.750	104.815	104.815	104.615	4.750	104.081	104.081	103.881	4.375	103.172	103.172	102.872	5.500	105.292	105.292	104.792
4.875	104.829	104.829	104.629	4.875	104.187	104.187	103.987	4.500	103.290	103.290	102.990	5.625	105.442	105.442	104.942
6.250	106.000	106.000	105.800	6.250	105.617	105.617	105.417	4.625	103.394	103.394	103.094	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	101.506	101.406	101.406	100.984	2.750	101.406	101.306	101.306	100.884	2.250	100.405	100.305	100.305	99.984
2.875	101.708	101.608	101.608	101.186	2.875	101.573	101.473	101.473	101.051	2.375	100.575	100.475	100.475	100.155
3.000	101.706	101.606	101.606	101.184	3.000	101.567	101.467	101.467	101.045	2.500	100.569	100.469	100.469	100.149
3.125	101.700	101.600	101.600	101.178	3.125	101.566	101.466	101.466	101.045	2.625	100.557	100.457	100.457	100.136
3.250	102.069	101.969	101.969	101.669	3.250	102.064	101.964	101.964	101.664	2.750	101.028	100.928	100.928	100.628
3.375	102.868	102.768	102.768	102.468	3.375	102.730	102.630	102.630	102.330	2.875	101.684	101.584	101.584	101.284
3.500	102.860	102.760	102.760	102.460	3.500	102.749	102.649	102.649	102.349	3.000	101.678	101.578	101.578	101.278
3.625	102.854	102.754	102.754	102.454	3.625	102.714	102.614	102.614	102.314	3.125	101.677	101.577	101.577	101.277
3.750	103.754	103.654	103.654	103.354	3.750	103.824	103.724	103.724	103.424	3.250	103.748	103.648	103.648	103.348
3.875	104.481	104.381	104.381	104.081	3.875	104.325	104.225	104.225	103.925	3.375	104.364	104.264	104.264	103.964
4.000	104.487	104.387	104.387	104.087	4.000	104.346	104.246	104.246	103.946	3.500	104.376	104.276	104.276	103.976
4.125	104.450	104.350	104.350	104.050	4.125	104.331	104.231	104.231	103.931	3.625	104.351	104.251	104.251	103.951
4.250	105.026	104.926	104.926	104.726	4.250	105.046	104.946	104.946	104.746	3.750	105.109	105.009	105.009	104.709

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	0.750	0.500	0.375	0.250	0.125	0.000	0.000	0.000
3.25-3.625	2.000	1.875	1.500	1.250	1.000	1.000	0.750	0.625
3.75-4.125	2.250	2.000	1.625	1.375	1.250	1.000	0.750	0.500
4.25-4.625	2.625	2.250	1.875	1.500	1.250	1.000	0.750	0.625
4.75-5.125	1.250	1.125	0.625	0.500	0.375	0.375	0.375	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	99.437	99.437	98.937	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.567	99.567	99.067	4.750	101.000	101.000	100.500
3.875	100.444	100.444	99.944	6.250	103.750	103.750	103.500	4.375	100.390	100.390	99.890	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.276	100.276	99.776					4.500	100.507	100.507	100.007	Rate	30 Day	45 Day	60 Day
4.125	100.145	100.145	99.645					4.625	100.657	100.657	100.157	6.250	102.750	102.750	102.250
4.250	101.813	101.813	101.313					4.875	101.204	101.204	100.704	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.698	101.698	101.198					5.000	101.321	101.321	100.821				
4.500	101.580	101.580	101.080					5.125	101.472	101.472	100.972				
4.625	101.430	101.430	100.930					5.500	102.542	102.542	102.042				
4.750	102.654	102.654	102.154					5.625	102.692	102.692	102.192				
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@afw.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/5/2021

45 Day Lock Exp.:

4/19/2021

60 Day Lock Exp.:

5/4/2021

W. Rate Sheet Dated: 3/5/2021

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	96.195	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	99.117	99.117	98.817	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	99.271	99.271	98.971	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	99.420	99.420	99.120	Margin = 2.250		Index = .080	
3.500	N/A	N/A	N/A	3.500	99.429	99.429	99.129	3.125	99.568	99.568	99.268	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	99.565	99.565	99.265	3.250	101.474	101.474	101.174	Rate	30 Day	45 Day	60 Day
3.750	100.243	100.243	99.943	3.750	99.935	99.935	99.635	3.375	101.613	101.613	101.313	3.250	98.270	98.270	97.770
3.875	100.306	100.306	100.006	3.875	100.042	100.042	99.742	3.500	101.765	101.765	101.465	3.375	98.460	98.460	97.960
4.000	100.474	100.474	100.174	4.000	100.169	100.169	99.869	3.625	101.890	101.890	101.590	3.500	98.642	98.642	98.142
4.125	100.605	100.605	100.305	4.125	100.281	100.281	99.981	3.750	101.149	101.149	100.849	3.625	98.818	98.818	98.318
4.250	101.287	101.287	101.087	4.250	100.984	100.984	100.784	3.875	N/A	N/A	N/A	3.750	99.268	99.268	98.768
4.375	101.302	101.302	101.102	4.375	101.090	101.090	100.890	4.000	N/A	N/A	N/A	3.875	99.431	99.431	98.931
4.500	101.420	101.420	101.220	4.500	101.218	101.218	101.018	4.125	N/A	N/A	N/A	4.000	99.599	99.599	99.099
4.625	101.570	101.570	101.370	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.730	99.730	99.230
4.750	101.977	101.977	101.777	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.312	100.312	99.812
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	100.756	100.656	100.656	100.356	3.250	100.752	100.652	100.652	100.352	2.750	98.246	98.146	98.146	97.846
3.375	101.555	101.455	101.455	101.155	3.375	101.418	101.318	101.318	101.018	2.875	98.902	98.802	98.802	98.502
3.500	101.547	101.447	101.447	101.147	3.500	101.436	101.336	101.336	101.036	3.000	98.897	98.797	98.797	98.497
3.625	101.542	101.442	101.442	101.142	3.625	101.402	101.302	101.302	101.002	3.125	98.896	98.796	98.796	98.496
3.750	100.816	100.716	100.716	100.416	3.750	100.886	100.786	100.786	100.486	3.250	100.623	100.523	100.523	100.223
3.875	101.544	101.444	101.444	101.144	3.875	101.388	101.288	101.288	100.988	3.375	101.239	101.139	101.139	100.839
4.000	101.549	101.449	101.449	101.149	4.000	101.409	101.309	101.309	101.009	3.500	101.251	101.151	101.151	100.851
4.125	101.512	101.412	101.412	101.112	4.125	101.393	101.293	101.293	100.993	3.625	101.226	101.126	101.126	100.826
4.250	101.963	101.863	101.863	101.663	4.250	101.984	101.884	101.884	101.684	3.750	101.984	101.884	101.884	101.584

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

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

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

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



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.:

4/5/2021

45 Day Lock Exp.:

4/19/2021

60 Day Lock Exp.:

5/4/2021

W. Rate Sheet Dated: 3/5/2021

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
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.: 4/5/2021
45 Day Lock Exp.: 4/19/2021
60 Day Lock Exp.: 5/4/2021

W. Rate Sheet Dated: 3/5/2021

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	98.966	98.966	98.766	2.750	98.966	98.966	98.766	2.750	98.966	98.966	98.766	2.750	98.828	98.828	98.628	2.750	98.828	98.828	98.628
2.875	99.753	99.753	99.553	2.875	99.753	99.753	99.553	2.875	99.753	99.753	99.553	2.875	99.615	99.615	99.415	2.875	99.615	99.615	99.415
2.990	100.368	100.368	100.168	2.990	100.368	100.368	100.168	2.990	100.368	100.368	100.168	2.990	100.230	100.230	100.030	2.990	100.230	100.230	100.030
3.000	100.468	100.468	100.268	3.000	100.468	100.468	100.268	3.000	100.468	100.468	100.268	3.000	100.330	100.330	100.130	3.000	100.330	100.330	100.130
3.125	101.033	101.033	100.833	3.125	101.033	101.033	100.833	3.125	101.033	101.033	100.833	3.125	100.895	100.895	100.695	3.125	100.895	100.895	100.695
3.250	101.702	101.702	101.502	3.250	101.452	101.452	101.252	3.250	101.702	101.702	101.502	3.250	99.808	99.808	99.608	3.250	99.558	99.558	99.358
3.375	102.362	102.362	102.162	3.375	102.112	102.112	101.912	3.375	102.362	102.362	102.162	3.375	100.468	100.468	100.268	3.375	100.218	100.218	100.018
3.500	102.893	102.893	102.693	3.500	102.643	102.643	102.443	3.500	102.893	102.893	102.693	3.500	100.999	100.999	100.799	3.500	100.749	100.749	100.549
3.625	103.331	103.331	103.131	3.625	103.081	103.081	102.881	3.625	103.331	103.331	103.131	3.625	101.437	101.437	101.237	3.625	101.187	101.187	100.987
3.750	103.648	103.648	103.403	3.750	102.648	102.648	102.403	3.750	102.648	102.648	102.403	3.750	100.038	100.038	99.793	3.750	99.038	98.993	98.738
3.875	104.182	104.182	103.946	3.875	103.182	103.182	102.946	3.875	103.182	103.182	102.946	3.875	100.572	100.572	100.336	3.875	99.572	99.572	99.336
3.990	104.523	104.523	104.298	3.990	103.523	103.523	103.298	3.990	103.523	103.523	103.298	3.990	100.913	100.913	100.688	3.990	99.913	99.913	99.688
4.000	104.623	104.623	104.398	4.000	103.623	103.623	103.398	4.000	103.623	103.623	103.398	4.000	101.013	101.013	100.788	4.000	100.013	100.013	99.788
4.125	104.968	104.968	104.750	4.125	103.968	103.968	103.750	4.125	103.968	103.968	103.750	4.125	101.358	101.358	101.140	4.125	100.358	100.358	100.140
4.250	105.058	105.058	104.858	4.250	104.558	104.558	104.358	4.250	104.558	104.558	104.358	4.250	99.958	99.958	99.758	4.250	99.458	99.458	99.258
4.375	105.436	105.436	105.236	4.375	104.936	104.936	104.736	4.375	104.936	104.936	104.736	4.375	100.336	100.336	100.136	4.375	99.836	99.836	99.636
4.500	105.749	105.749	105.549	4.500	105.249	105.249	105.049	4.500	105.249	105.249	105.049	4.500	100.649	100.649	100.449	4.500	100.149	100.149	99.949
4.625	105.954	105.954	105.754	4.625	105.454	105.454	105.254	4.625	105.454	105.454	105.254	4.625	100.854	100.854	100.654	4.625	100.354	100.354	100.154
4.750	106.081	106.081	105.881	4.750	106.081	106.081	105.881	4.750	106.081	106.081	105.881	4.750	100.927	100.927	100.727	4.750	100.927	100.927	100.727
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
2.750	98.828	98.828	98.628	2.500	99.241	99.241	98.993	2.500	99.241	99.241	98.993	2.500	99.241	99.241	98.993	2.000	98.718	98.718	98.518
2.875	99.615	99.615	99.415	2.625	99.831	99.831	99.584	2.625	99.831	99.831	99.584	2.625	99.831	99.831	99.584	2.125	99.372	99.372	99.172
2.990	100.230	100.230	100.030	2.750	100.304	100.304	100.076	2.750	100.304	100.304	100.076	2.750	100.304	100.304	100.076	2.250	100.104	100.104	99.904
3.000	100.330	100.330	100.130	2.875	101.020	101.020	100.794	2.875	101.020	101.020	100.794	2.875	101.020	101.020	100.794	2.375	100.575	100.575	100.375
3.125	100.895	100.895	100.695	2.990	101.488	101.488	101.267	2.990	101.488	101.488	101.267	2.990	101.488	101.488	101.267	2.500	101.024	101.024	100.824
3.250	99.808	99.808	99.608	3.000	101.588	101.588	101.367	3.000	101.588	101.588	101.367	3.000	101.588	101.588	101.367	2.625	101.867	101.867	101.667
3.375	100.468	100.468	100.268	3.125	102.088	102.088	101.872	3.125	102.088	102.088	101.872	3.125	102.088	102.088	101.872	2.750	102.395	102.395	102.195
3.500	100.999	100.999	100.799	3.250	102.256	102.256	102.039	3.250	102.256	102.256	102.039	3.250	102.256	102.256	102.039	2.875	102.772	102.772	102.572
3.625	101.437	101.437	101.237	3.375	102.866	102.866	102.655	3.375	102.866	102.866	102.655	3.375	102.866	102.866	102.655	2.990	102.969	102.969	102.769
3.750	99.038	99.038	98.793	3.500	103.366	103.366	103.156	3.500	103.366	103.366	103.156	3.500	103.366	103.366	103.156	3.000	103.069	103.069	102.869
3.875	99.572	99.572	99.336	3.625	103.746	103.746	103.546	3.625	103.746	103.746	103.546	3.625	103.746	103.746	103.546	3.125	103.121	103.121	102.921
3.990	99.913	99.913	99.688	3.750	103.725	103.725	103.515	3.750	104.975	104.975	104.761	3.750	104.975	104.975	104.761	3.250	103.381	103.381	103.175
4.000	100.013	100.013	99.788	3.875	104.282	104.282	104.015	3.875	105.532	105.532	105.265	3.875	105.532	105.532	105.265	3.375	103.717	103.717	103.512
4.125	100.358	100.358	100.140	3.990	104.593	104.593	104.331	3.990	105.843	105.843	105.581	3.990	105.843	105.843	105.581	3.500	103.917	103.917	103.717
4.250	99.458	99.458	99.258	4.000	104.693	104.693	104.431	4.000	105.943	105.943	105.681	4.000	105.943	105.943	105.681	3.625	104.377	104.377	104.177
4.375	99.836	99.836	99.636	4.125	104.970	104.970	104.715	4.125	106.220	106.220	105.965	4.125	106.220	106.220	105.965	3.750	104.709	104.709	104.509
4.500	100.149	100.149	99.949	4.250	105.239	105.239	105.039	4.250	106.489	106.489	106.289	4.250	106.489	106.489	106.289	3.875	104.871	104.871	104.671
4.625	100.354	100.354	100.154	4.375	105.481	105.481	105.281	4.375	106.731	106.731	106.531	4.375	106.731	106.731	106.531	3.990	105.127	105.127	104.927
4.750	100.927	100.927	100.727	4.500	105.688	105.688	105.488	4.500	106.938	106.938	106.738	4.500	106.938	106.938	106.738	4.000	105.227	105.227	105.027
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
2.000	98.843	98.843	98.643	2.000	98.843	98.843	98.643	2.000	98.992	98.992	98.792	2.000	99.117	99.117	98.917	2.000	99.117	99.117	98.917
2.125	99.497	99.497	99.297	2.125	99.497	99.497	99.297	2.125	99.022	99.022	98.822	2.125	99.147	99.147	98.947	2.125	99.147	99.147	98.947
2.250	100.229	100.229	100.029	2.250	100.229	100.229	100.029	2.250	99.574	99.574	99.374	2.250	99.879	99.879	99.679	2.250	99.879	99.879	99.679
2.375	100.700	100.700	100.500	2.375	100.700	100.700	100.500	2.375	100.225	100.225	100.025	2.375	100.350	100.350	100.150	2.375	100.350	100.350	100.150
2.500	101.149	101.149	100.949	2.500	101.149	101.149	100.949	2.500	100.674	100.674	100.474	2.500	100.799	100.799	100.599	2.500	100.799	100.799	100.599
2.625	101.992	101.992	101.792	2.625	101.992	101.992	101.792	2.625	100.991	100.991	100.791	2.625	100.516	100.516	100.316	2.625	100.516	100.516	100.316
2.750	102.520	102.520	102.320	2.750	102.520	102.520	102.320	2.750	100.919	100.919	100.719	2.750	101.044	101.044	100.844	2.750	101.044	101.044	100.844
2.875	102.897	102.897	102.697	2.875	102.897	102.897	102.697	2.875	101.296	101.296	101.096	2.875	101.421	101.421	101.221	2.875	101.421	101.421	101.221
2.990	103.094	103.094	102.894	2.990	103.094	103.094	102.894	2.990	101.493	101.493	101.293	2.990	101.618	101.618	101.418	2.990	101.618	101.618	101.418
3.000	103.194	103.194	102.994	3.000	103.194	103.194	102.994	3.000	101.593	101.593	101.393	3.000	101.718	101.718	101.518	3.000	101.718	101.7	



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.:

4/5/2021

45 Day Lock Exp.:

4/19/2021

60 Day Lock Exp.:

5/4/2021

W. Rate Sheet Dated: 3/5/2021

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	98.966	98.966	98.766	2.500	99.241	99.241	98.993	2.000	98.718	98.718	98.518	2.750	98.222	98.222	98.022	2.000	98.205	98.205	98.005
2.875	99.753	99.753	99.553	2.625	99.831	99.831	99.584	2.125	99.372	99.372	99.172	2.875	99.009	99.009	98.809	2.125	98.547	98.547	98.347
2.990	100.368	100.368	100.168	2.750	100.304	100.304	100.076	2.250	100.104	100.104	99.904	2.990	99.624	99.624	99.424	2.250	99.279	99.279	99.079
3.000	100.468	100.468	100.268	2.875	101.020	101.020	100.794	2.375	100.575	100.575	100.375	3.000	99.724	99.724	99.524	2.375	99.750	99.750	99.550
3.125	101.033	101.033	100.833	2.990	101.488	101.488	101.267	2.500	101.024	101.024	100.824	3.125	100.289	100.289	100.089	2.500	100.199	100.199	99.999
3.250	101.702	101.702	101.502	3.000	101.588	101.588	101.367	2.625	101.867	101.867	101.667	3.250	100.080	100.080	99.880	2.625	100.479	100.479	100.279
3.375	102.362	102.362	102.162	3.125	102.088	102.088	101.872	2.750	102.395	102.395	102.195	3.375	100.740	100.740	100.540	2.750	101.007	101.007	100.807
3.500	102.893	102.893	102.693	3.250	102.256	102.256	102.039	2.875	102.772	102.772	102.572	3.500	101.271	101.271	101.071	2.875	101.384	101.384	101.184
3.625	103.331	103.331	103.131	3.375	102.866	102.866	102.655	2.990	102.969	102.969	102.769	3.625	101.709	101.709	101.509	2.990	101.581	101.581	101.381
3.750	103.648	103.648	103.403	3.500	103.360	103.360	103.156	3.000	103.069	103.069	102.869	3.750	101.168	101.168	100.923	3.000	101.681	101.681	101.481
3.875	104.182	104.182	103.946	3.625	103.746	103.746	103.546	3.125	103.121	103.121	102.911	3.875	101.702	101.702	101.466	3.125	101.358	101.358	101.148
3.990	104.523	104.523	104.298	3.750	103.725	103.725	103.451	3.250	103.381	103.381	103.175	3.990	102.043	102.043	101.818	3.250	101.618	101.618	101.412
4.000	104.623	104.623	104.398	3.875	104.282	104.282	104.015	3.375	103.717	103.717	103.512	4.000	102.143	102.143	101.918	3.375	101.954	101.954	101.749
4.125	104.968	104.968	104.750	3.990	104.593	104.593	104.331	3.500	103.917	103.917	103.716	4.125	102.488	102.488	102.270	3.500	102.154	102.154	101.953
4.250	105.058	105.058	104.858	4.000	104.693	104.693	104.431	3.625	104.377	104.377	104.177	4.250	101.833	101.833	101.633	3.625	102.114	102.114	101.914
4.375	105.436	105.436	105.236	4.125	104.970	104.970	104.715	3.750	104.709	104.709	104.509	4.375	102.211	102.211	102.011	3.750	102.446	102.446	102.246
4.500	105.749	105.749	105.549	4.250	105.239	105.239	105.039	3.875	104.871	104.871	104.671	4.500	102.524	102.524	102.324	3.875	102.608	102.608	102.408
4.625	105.954	105.954	105.754	4.375	105.481	105.481	105.281	3.990	105.127	105.127	104.927	4.625	102.729	102.729	102.529	3.990	102.864	102.864	102.664
4.750	106.081	106.081	105.881	4.500	105.688	105.688	105.488	4.000	105.227	105.227	105.027	4.750	102.829	102.829	102.629	4.000	102.964	102.964	102.764

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.:

4/5/2021

45 Day Lock Exp.:

4/19/2021

60 Day Lock Exp.:

5/4/2021

W. Rate Sheet Dated: 3/5/2021

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)