



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.: 4/9/2021

45 Day Lock Exp.: 4/26/2021

60 Day Lock Exp.: 5/10/2021

W. Rate Sheet Dated: 3/10/2021

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	100.805	100.805	100.352	2.750	98.587	98.587	98.134	2.250	98.483	98.483	98.162	3.125	96.455	96.455	96.155
2.875	101.001	101.001	100.548	2.875	98.753	98.753	98.300	2.500	98.817	98.817	98.497	3.250	98.030	98.030	97.730
3.000	101.201	101.201	100.748	3.000	98.914	98.914	98.461	2.625	98.969	98.969	98.648	3.375	97.807	97.807	97.507
3.125	101.399	101.399	100.946	3.125	99.074	99.074	98.621	2.750	99.635	99.635	99.335	3.500	97.881	97.881	97.581
3.250	102.055	102.055	101.755	3.250	99.779	99.779	99.479	2.875	99.789	99.789	99.489	3.625	97.955	97.955	97.655
3.375	102.146	102.146	101.846	3.375	99.931	99.931	99.631	3.000	99.937	99.937	99.637	Margin = 2.250		Index = 0.080	
3.500	102.332	102.332	102.032	3.500	100.102	100.102	99.802	3.125	100.085	100.085	99.785	30 Year OTC			
3.625	102.511	102.511	102.211	3.625	100.238	100.238	99.938	3.250	102.413	102.413	102.113	Rate	30 Day	45 Day	60 Day
3.750	102.944	102.944	102.644	3.750	102.202	102.202	101.902	3.375	102.552	102.552	102.252	4.000	102.304	102.304	101.804
3.875	103.026	103.026	102.726	3.875	102.309	102.309	102.009	3.500	102.677	102.677	102.377	4.125	102.469	102.469	101.969
4.000	103.179	103.179	102.879	4.000	102.436	102.436	102.136	3.625	102.802	102.802	102.502	4.375	102.823	102.823	102.323
4.125	103.344	103.344	103.044	4.125	102.548	102.548	102.248	3.750	103.589	103.589	103.289	4.500	102.903	102.903	102.403
4.250	103.644	103.644	103.444	4.250	102.907	102.907	102.707	3.875	103.687	103.687	103.387	4.625	103.019	103.019	102.519
4.375	103.698	103.698	103.498	4.375	103.013	103.013	102.813	4.000	103.805	103.805	103.505	4.875	103.876	103.876	103.376
4.500	103.778	103.778	103.578	4.500	103.141	103.141	102.941	4.125	103.909	103.909	103.609	5.000	103.983	103.983	103.483
4.625	103.894	103.894	103.694	4.625	103.253	103.253	103.053	4.250	103.348	103.348	103.048	5.125	104.099	104.099	103.599
4.750	104.724	104.724	104.515	4.750	103.987	103.987	103.777	4.375	103.446	103.446	103.146	5.500	105.203	105.203	104.703
4.875	104.751	104.751	104.542	4.875	104.093	104.093	103.884	4.500	103.565	103.565	103.265	5.625	105.319	105.319	104.819
6.250	106.000	106.000	105.800	6.250	105.710	105.710	105.510	4.625	103.668	103.668	103.368	6.250	105.473	105.473	104.973

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	101.600	101.500	101.500	101.047	2.750	101.500	101.400	101.400	100.947	2.250	100.479	100.379	100.379	100.059	
2.875	101.796	101.696	101.696	101.243	2.875	101.666	101.566	101.566	101.113	2.375	100.649	100.549	100.549	100.229	
3.000	101.800	101.700	101.700	101.247	3.000	101.661	101.561	101.561	101.108	2.500	100.643	100.543	100.543	100.223	
3.125	101.797	101.697	101.697	101.244	3.125	101.660	101.560	101.560	101.107	2.625	100.631	100.531	100.531	100.211	
3.250	102.206	102.106	102.106	101.806	3.250	102.205	102.105	102.105	101.805	2.750	101.145	101.045	101.045	100.745	
3.375	103.010	102.910	102.910	102.610	3.375	102.771	102.771	102.771	102.471	2.875	101.801	101.701	101.701	101.401	
3.500	103.006	102.906	102.906	102.606	3.500	102.890	102.790	102.790	102.490	3.000	101.795	101.695	101.695	101.395	
3.625	102.997	102.897	102.897	102.597	3.625	102.855	102.755	102.755	102.455	3.125	101.795	101.695	101.695	101.395	
3.750	103.852	103.752	103.752	103.452	3.750	103.933	103.833	103.833	103.533	3.250	103.975	103.875	103.875	103.575	
3.875	104.610	104.510	104.510	104.210	3.875	104.434	104.334	104.334	104.034	3.375	104.591	104.491	104.491	104.191	
4.000	104.581	104.481	104.481	104.181	4.000	104.456	104.356	104.356	104.056	3.500	104.576	104.476	104.476	104.176	
4.125	104.594	104.494	104.494	104.194	4.125	104.440	104.340	104.340	104.040	3.625	104.577	104.477	104.477	104.177	
4.250	104.627	104.527	104.527	104.327	4.250	104.687	104.587	104.587	104.387	3.750	105.238	105.138	105.138	104.838	

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 >90.00%		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	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	99.554	99.554	99.054	4.250	100.000	100.000	99.500						
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.719	99.719	99.219	4.750	101.000	101.000	100.500						
3.875	100.530	100.530	100.030	6.250	103.750	103.750	103.500	4.375	100.073	100.073	99.573	30 yr DPA "3.5% DPA ; Lender Paid Only"									
4.000	100.378	100.378	99.878					4.500	100.153	100.153	99.653	Rate	30 Day	45 Day	60 Day						
4.125	100.212	100.212	99.712					4.625	100.269	100.269	99.769	6.250	102.750	102.750	102.250						
4.250	101.450	101.450	100.950					4.875	101.126	101.126	100.626	<table><tr><th colspan="2">DPA Advantage Adjustment</th></tr><tr><td>203(k) / 203(k)s</td><td>-1.000</td></tr><tr><td colspan="2">203(k) & 203(k)s are Borrower Paid only</td></tr></table>				DPA Advantage Adjustment		203(k) / 203(k)s	-1.000	203(k) & 203(k)s are Borrower Paid only	
DPA Advantage Adjustment																					
203(k) / 203(k)s	-1.000																				
203(k) & 203(k)s are Borrower Paid only																					
4.375	101.296	101.296	100.796					5.000	101.233	101.233	100.733										
4.500	101.215	101.215	100.715					5.125	101.349	101.349	100.849										
4.625	101.099	101.099	100.599					5.500	102.453	102.453	101.953										
4.750	102.557	102.557	102.057					5.625	102.569	102.569	102.069										
Borrower Paid Comp Only				Lender Paid Only				6.250	102.723	102.723	102.223										

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)	



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30 Day Lock Exp.:

4/9/2021

45 Day Lock Exp.:

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60 Day Lock Exp.:

5/10/2021

W. Rate Sheet Dated: 3/10/2021

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	96.205	96.205	95.905
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	97.780	97.780	97.480
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	97.557	97.557	97.257
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	99.727	99.727	99.427	3.500	97.631	97.631	97.331
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	99.881	99.881	99.581	3.625	97.705	97.705	97.405
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.030	100.030	99.730	Margin = 2.250		Index = .080	
3.500	N/A	N/A	N/A	3.500	99.569	99.569	99.269	3.125	100.177	100.177	99.877	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	99.705	99.705	99.405	3.250	101.880	101.880	101.580	Rate	30 Day	45 Day	60 Day
3.750	100.357	100.357	100.057	3.750	100.045	100.045	99.745	3.375	102.020	102.020	101.720	3.250	98.417	98.417	97.917
3.875	100.438	100.438	100.138	3.875	100.151	100.151	99.851	3.500	102.144	102.144	101.844	3.375	98.608	98.608	98.108
4.000	100.591	100.591	100.291	4.000	100.279	100.279	99.979	3.625	102.270	102.270	101.970	3.500	98.795	98.795	98.295
4.125	100.757	100.757	100.457	4.125	100.391	100.391	100.091	3.750	101.431	101.431	101.131	3.625	98.973	98.973	98.473
4.250	100.931	100.931	100.731	4.250	100.625	100.625	100.425	3.875	N/A	N/A	N/A	3.750	99.382	99.382	98.882
4.375	100.986	100.986	100.786	4.375	100.731	100.731	100.531	4.000	N/A	N/A	N/A	3.875	99.563	99.563	99.063
4.500	101.066	101.066	100.866	4.500	100.858	100.858	100.658	4.125	N/A	N/A	N/A	4.000	99.716	99.716	99.216
4.625	101.182	101.182	100.982	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.882	99.882	99.382
4.750	101.886	101.886	101.677	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.956	99.956	99.456
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	100.893	100.793	100.793	100.493	3.250	100.892	100.792	100.792	100.492	2.750	98.364	98.264	98.264	97.964
3.375	101.697	101.597	101.597	101.297	3.375	101.558	101.458	101.458	101.158	2.875	99.020	98.920	98.920	98.620
3.500	101.693	101.593	101.593	101.293	3.500	101.577	101.477	101.477	101.177	3.000	99.014	98.914	98.914	98.614
3.625	101.685	101.585	101.585	101.285	3.625	101.542	101.442	101.442	101.142	3.125	99.013	98.913	98.913	98.613
3.750	100.915	100.815	100.815	100.515	3.750	100.996	100.896	100.896	100.596	3.250	100.850	100.750	100.750	100.450
3.875	101.672	101.572	101.572	101.272	3.875	101.497	101.397	101.397	101.097	3.375	101.466	101.366	101.366	101.066
4.000	101.643	101.543	101.543	101.243	4.000	101.518	101.418	101.418	101.118	3.500	101.451	101.351	101.351	101.051
4.125	101.656	101.556	101.556	101.256	4.125	101.503	101.403	101.403	101.103	3.625	101.452	101.352	101.352	101.052
4.250	101.565	101.465	101.465	101.265	4.250	101.625	101.525	101.525	101.325	3.750	102.113	102.013	102.013	101.713

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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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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)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/9/2021

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60 Day Lock Exp.:

5/10/2021

W. Rate Sheet Dated: 3/10/2021

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.: 4/9/2021
45 Day Lock Exp.: 4/26/2021
60 Day Lock Exp.: 5/10/2021

W. Rate Sheet Dated: 3/10/2021

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	99.455	99.455	99.255	2.750	99.455	99.455	99.255	2.750	99.455	99.455	99.255	2.750	99.233	99.233	99.033	2.750	99.233	99.233	99.033
2.875	100.231	100.231	100.031	2.875	100.231	100.231	100.031	2.875	100.231	100.231	100.031	2.875	100.009	100.009	99.809	2.875	100.009	100.009	99.809
2.990	100.825	100.825	100.625	2.990	100.825	100.825	100.625	2.990	100.825	100.825	100.625	2.990	100.603	100.603	100.403	2.990	100.603	100.603	100.403
3.000	100.925	100.925	100.725	3.000	100.925	100.925	100.725	3.000	100.925	100.925	100.725	3.000	100.703	100.703	100.503	3.000	100.703	100.703	100.503
3.125	101.464	101.464	101.264	3.125	101.464	101.464	101.264	3.125	101.464	101.464	101.264	3.125	101.242	101.242	101.042	3.125	101.242	101.242	101.042
3.250	102.059	102.059	101.847	3.250	101.809	101.809	101.597	3.250	102.059	102.059	101.847	3.250	100.115	100.115	99.903	3.250	99.865	99.865	99.653
3.375	102.708	102.708	102.502	3.375	102.458	102.458	102.252	3.375	102.708	102.708	102.502	3.375	100.764	100.764	100.558	3.375	100.514	100.514	100.308
3.500	103.233	103.233	103.032	3.500	102.983	102.983	102.782	3.500	103.233	103.233	103.032	3.500	101.289	101.289	101.088	3.500	101.039	101.039	100.838
3.625	103.677	103.677	103.477	3.625	103.427	103.427	103.227	3.625	103.677	103.677	103.477	3.625	101.733	101.733	101.533	3.625	101.483	101.483	101.283
3.750	103.776	103.776	103.551	3.750	102.776	102.776	102.551	3.750	102.776	102.776	102.551	3.750	100.582	100.582	100.357	3.750	99.582	99.582	99.357
3.875	104.301	104.301	104.083	3.875	103.301	103.301	103.083	3.875	103.301	103.301	103.083	3.875	101.107	101.107	100.889	3.875	100.107	100.107	99.889
3.990	104.635	104.635	104.426	3.990	103.635	103.635	103.426	3.990	103.635	103.635	103.426	3.990	101.441	101.441	101.232	3.990	100.441	100.441	100.232
4.000	104.735	104.735	104.526	4.000	103.735	103.735	103.526	4.000	103.735	103.735	103.526	4.000	101.541	101.541	101.332	4.000	100.541	100.541	100.332
4.125	105.068	105.068	104.867	4.125	104.068	104.068	103.867	4.125	104.068	104.068	103.867	4.125	101.874	101.874	101.673	4.125	100.874	100.874	100.673
4.250	105.140	105.140	104.940	4.250	104.640	104.640	104.440	4.250	104.640	104.640	104.440	4.250	100.286	100.286	100.086	4.250	99.786	99.786	99.586
4.375	105.508	105.508	105.308	4.375	105.008	105.008	104.808	4.375	105.008	105.008	104.808	4.375	100.654	100.654	100.454	4.375	100.154	100.154	99.954
4.500	105.815	105.815	105.615	4.500	105.315	105.315	105.115	4.500	105.315	105.315	105.115	4.500	100.961	100.961	100.761	4.500	100.461	100.461	100.261
4.625	106.016	106.016	105.816	4.625	105.516	105.516	105.316	4.625	105.516	105.516	105.316	4.625	101.162	101.162	100.962	4.625	100.662	100.662	100.462
4.750	106.147	106.147	105.947	4.750	106.147	106.147	105.947	4.750	106.147	106.147	105.947	4.750	100.909	100.909	100.709	4.750	100.909	100.909	100.709
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	99.233	99.233	99.033	2.500	99.728	99.728	99.282	2.500	99.728	99.728	99.282	2.500	99.728	99.728	99.282	2.000	98.993	98.993	98.793
2.875	100.009	100.009	99.809	2.625	100.308	100.308	99.863	2.625	100.308	100.308	99.863	2.625	100.308	100.308	99.863	2.125	99.644	99.644	99.444
2.990	100.603	100.603	100.403	2.750	100.701	100.701	100.448	2.750	100.701	100.701	100.448	2.750	100.701	100.701	100.448	2.250	100.375	100.375	100.175
3.000	100.703	100.703	100.503	2.875	101.406	101.406	101.154	2.875	101.406	101.406	101.154	2.875	101.406	101.406	101.154	2.375	100.845	100.845	100.645
3.125	101.242	101.242	101.042	2.990	101.873	101.873	101.622	2.990	101.873	101.873	101.622	2.990	101.873	101.873	101.622	2.500	101.293	101.293	101.093
3.250	100.115	100.115	99.903	3.000	101.973	101.973	101.722	3.000	101.973	101.973	101.722	3.000	101.973	101.973	101.722	2.625	101.947	101.947	101.747
3.375	100.764	100.764	100.558	3.125	102.473	102.473	102.227	3.125	102.473	102.473	102.227	3.125	102.473	102.473	102.227	2.750	102.468	102.468	102.268
3.500	101.289	101.289	101.088	3.250	102.606	102.606	102.358	3.250	103.106	103.106	102.858	3.250	102.606	102.606	102.358	2.875	102.842	102.842	102.642
3.625	101.733	101.733	101.533	3.375	103.209	103.209	102.965	3.375	103.709	103.709	103.465	3.375	103.209	103.209	102.965	2.990	103.039	103.039	102.839
3.750	99.582	99.582	99.357	3.500	103.696	103.696	103.462	3.500	104.196	104.196	103.962	3.500	103.696	103.696	103.462	3.000	103.139	103.139	102.939
3.875	100.107	100.107	99.889	3.625	104.077	104.077	103.843	3.625	104.577	104.577	104.343	3.625	104.077	104.077	103.843	3.125	103.226	103.226	103.026
3.990	100.441	100.441	100.232	3.750	103.843	103.843	103.582	3.750	105.093	105.093	104.832	3.750	105.093	105.093	104.832	3.250	103.488	103.488	103.288
4.000	100.541	100.541	100.332	3.875	104.396	104.396	104.139	3.875	105.646	105.646	105.389	3.875	105.646	105.646	105.389	3.375	103.819	103.819	103.619
4.125	100.874	100.874	100.673	3.990	104.703	104.703	104.454	3.990	105.953	105.953	105.704	3.990	105.953	105.953	105.704	3.500	104.018	104.018	103.818
4.250	99.786	99.786	99.586	4.000	104.803	104.803	104.554	4.000	106.053	106.053	105.804	4.000	106.053	106.053	105.804	3.625	104.435	104.435	104.235
4.375	100.154	100.154	99.954	4.125	105.083	105.083	104.841	4.125	106.333	106.333	106.091	4.125	106.333	106.333	106.091	3.750	104.766	104.766	104.566
4.500	100.461	100.461	100.261	4.250	105.308	105.308	105.108	4.250	106.558	106.558	106.358	4.250	106.558	106.558	106.358	3.875	104.931	104.931	104.731
4.625	100.662	100.662	100.462	4.375	105.549	105.549	105.349	4.375	106.799	106.799	106.599	4.375	106.799	106.799	106.599	3.990	105.190	105.190	104.990
4.750	100.909	100.909	100.709	4.500	105.753	105.753	105.553	4.500	107.003	107.003	106.803	4.500	107.003	107.003	106.803	4.000	105.290	105.290	105.090
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	99.118	99.118	98.918	2.000	99.118	99.118	98.918	2.000	99.267	99.267	99.067	2.000	99.392	99.392	99.192	2.000	99.392	99.392	99.192
2.125	99.769	99.769	99.569	2.125	99.769	99.769	99.569	2.125	99.294	99.294	99.094	2.125	99.419	99.419	99.219	2.125	99.419	99.419	99.219
2.250	100.500	100.500	100.300	2.250	100.500	100.500	100.300	2.250	100.025	100.025	99.825	2.250	100.150	100.150	99.950	2.250	100.150	100.150	99.950
2.375	100.970	100.970	100.770	2.375	100.970	100.970	100.770	2.375	100.495	100.495	100.295	2.375	100.620	100.620	100.420	2.375	100.620	100.620	100.420
2.500	101.418	101.418	101.218	2.500	101.418	101.418	101.218	2.500	100.943	100.943	100.743	2.500	101.068	101.068	100.868	2.500	101.068	101.068	100.868
2.625	102.072	102.072	101.872	2.625	102.072	102.072	101.872	2.625	100.471	100.471	100.271	2.625	100.596	100.596	100.396	2.625	100.596	100.596	100.396
2.750	102.593	102.593	102.393	2.750	102.593	102.593	102.393	2.750	100.992	100.992	100.792	2.750	101.117	101.117	100.917	2.750	101.117	101.117	100.917
2.875	102.967	102.967	102.767	2.875	102.967	102.967	102.767	2.875	101.366	101.366	101.166	2.875	101.491	101.491	101.291	2.875	101.491	101.491	101.291
2.990	103.164	103.164	102.964	2.990	103.164	103.164	102.964	2.990	101.561	101.561	101.361	2.990	101.688	101.688	101.488	2.990	101.688	101.688	101.488
3.000	103.264	103.264	103.064	3.000	103.264	103.264	103.064	3.000	101.663	101.663	101.463	3.000	101.788						



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.:

4/9/2021

45 Day Lock Exp.:

4/26/2021

60 Day Lock Exp.:

5/10/2021

W. Rate Sheet Dated: 3/10/2021

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	99.455	99.455	99.255	2.500	99.728	99.728	99.282	2.000	98.993	98.993	98.793	2.750	98.669	98.669	98.469	2.000	98.480	98.480	98.280
2.875	100.231	100.231	100.031	2.625	100.308	100.308	99.863	2.125	99.644	99.644	99.444	2.875	99.445	99.445	99.245	2.125	98.819	98.819	98.619
2.990	100.825	100.825	100.625	2.750	100.701	100.701	100.448	2.250	100.375	100.375	100.175	2.990	100.039	100.039	99.839	2.250	99.550	99.550	99.350
3.000	100.925	100.925	100.725	2.875	101.406	101.406	101.154	2.375	100.845	100.845	100.645	3.000	100.139	100.139	99.939	2.375	100.020	100.020	99.820
3.125	101.464	101.464	101.264	2.990	101.873	101.873	101.622	2.500	101.293	101.293	101.093	3.125	100.678	100.678	100.478	2.500	100.468	100.468	100.268
3.250	102.059	102.059	101.847	3.000	101.973	101.973	101.722	2.625	101.947	101.947	101.747	3.250	100.412	100.412	100.200	2.625	100.559	100.559	100.359
3.375	102.708	102.708	102.502	3.125	102.473	102.473	102.227	2.750	102.468	102.468	102.268	3.375	101.061	101.061	100.855	2.750	101.080	101.080	100.880
3.500	103.233	103.233	103.032	3.250	102.606	102.606	102.358	2.875	102.842	102.842	102.642	3.500	101.586	101.586	101.385	2.875	101.454	101.454	101.254
3.625	103.677	103.677	103.477	3.375	103.209	103.209	102.965	2.990	103.039	103.039	102.839	3.625	102.030	102.030	101.830	2.990	101.651	101.651	101.451
3.750	103.776	103.776	103.551	3.500	103.696	103.696	103.462	3.000	103.139	103.139	102.939	3.750	101.504	101.504	101.279	3.000	101.751	101.751	101.551
3.875	104.301	104.301	104.083	3.625	104.077	104.077	103.843	3.125	103.226	103.226	103.026	3.875	102.029	102.029	101.811	3.125	101.463	101.463	101.263
3.990	104.635	104.635	104.426	3.750	103.843	103.843	103.582	3.250	103.488	103.488	103.288	3.990	102.363	102.363	102.154	3.250	101.725	101.725	101.525
4.000	104.735	104.735	104.526	3.875	104.396	104.396	104.139	3.375	103.819	103.819	103.619	4.000	102.463	102.463	102.254	3.375	102.056	102.056	101.856
4.125	105.068	105.068	104.867	3.990	104.703	104.703	104.454	3.500	104.018	104.018	103.818	4.125	102.796	102.796	102.595	3.500	102.255	102.255	102.055
4.250	105.140	105.140	104.940	4.000	104.803	104.803	104.554	3.625	104.435	104.435	104.235	4.250	102.038	102.038	101.838	3.625	102.172	102.172	101.972
4.375	105.508	105.508	105.308	4.125	105.083	105.083	104.841	3.750	104.766	104.766	104.566	4.375	102.406	102.406	102.206	3.750	102.503	102.503	102.303
4.500	105.815	105.815	105.615	4.250	105.308	105.308	105.108	3.875	104.931	104.931	104.731	4.500	102.713	102.713	102.513	3.875	102.668	102.668	102.468
4.625	106.016	106.016	105.816	4.375	105.549	105.549	105.349	3.990	105.190	105.190	104.990	4.625	102.914	102.914	102.714	3.990	102.927	102.927	102.727
4.750	106.147	106.147	105.947	4.500	105.753	105.753	105.553	4.000	105.290	105.290	105.090	4.750	102.853	102.853	102.653	4.000	103.027	103.027	102.827

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.:

4/9/2021

45 Day Lock Exp.:

4/26/2021

60 Day Lock Exp.:

5/10/2021

W. Rate Sheet Dated: 3/10/2021

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)