

W. Rate Sheet Dated: 3/11/2021

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	101.008	101.008	100.571	2.750	98.790	98.790	98.352	2.250	98.635	98.635	98.307	3.125	96.455	96.455	96.155
2.875	101.204	101.204	100.767	2.875	98.956	98.956	98.519	2.500	98.969	98.969	98.641	3.250	98.030	98.030	97.730
3.000	101.404	101.404	100.967	3.000	99.117	99.117	98.680	2.625	99.121	99.121	98.793	3.375	97.807	97.807	97.507
3.125	101.602	101.602	101.164	3.125	99.278	99.278	98.840	2.750	99.678	99.678	99.378	3.500	97.881	97.881	97.581
3.250	102.117	102.117	101.817	3.250	99.842	99.842	99.542	2.875	99.832	99.832	99.532	3.625	97.955	97.955	97.655
3.375	102.208	102.208	101.908	3.375	99.993	99.993	99.693	3.000	99.980	99.980	99.680	Margin = 2.250		Index = 0.080	
3.500	102.395	102.395	102.095	3.500	100.164	100.164	99.864	3.125	100.128	100.128	99.828	30 Year OTC			
3.625	102.573	102.573	102.273	3.625	100.300	100.300	100.000	3.250	102.483	102.483	102.183	Rate	30 Day	45 Day	60 Day
3.750	102.913	102.913	102.613	3.750	102.171	102.171	101.871	3.375	102.623	102.623	102.323	4.000	102.272	102.272	101.772
3.875	102.995	102.995	102.695	3.875	102.277	102.277	101.977	3.500	102.747	102.747	102.447	4.125	102.438	102.438	101.938
4.000	103.147	103.147	102.847	4.000	102.405	102.405	102.105	3.625	102.873	102.873	102.573	4.375	102.886	102.886	102.386
4.125	103.313	103.313	103.013	4.125	102.517	102.517	102.217	3.750	103.605	103.605	103.305	4.500	102.966	102.966	102.466
4.250	103.706	103.706	103.506	4.250	102.970	102.970	102.770	3.875	103.702	103.702	103.402	4.625	103.082	103.082	102.582
4.375	103.761	103.761	103.561	4.375	103.076	103.076	102.876	4.000	103.821	103.821	103.521	4.875	103.923	103.923	103.423
4.500	103.841	103.841	103.641	4.500	103.203	103.203	103.003	4.125	103.924	103.924	103.624	5.000	104.030	104.030	103.530
4.625	103.957	103.957	103.757	4.625	103.315	103.315	103.115	4.250	103.442	103.442	103.142	5.125	104.146	104.146	103.646
4.750	104.771	104.771	104.546	4.750	104.034	104.034	103.809	4.375	103.540	103.540	103.240	5.500	105.203	105.203	104.703
4.875	104.798	104.798	104.573	4.875	104.140	104.140	103.915	4.500	103.658	103.658	103.358	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	103.762	103.762	103.462	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	101.803	101.703	101.703	101.266	2.750	101.703	101.603	101.603	101.166	2.250	100.631	100.531	100.531	100.203
2.875	101.999	101.899	101.899	101.461	2.875	101.870	101.770	101.770	101.332	2.375	100.801	100.701	100.701	100.373
3.000	102.003	101.903	101.903	101.466	3.000	101.864	101.764	101.764	101.327	2.500	100.795	100.695	100.695	100.367
3.125	102.001	101.901	101.901	101.463	3.125	101.863	101.763	101.763	101.326	2.625	100.783	100.683	100.683	100.355
3.250	102.268	102.168	102.168	101.868	3.250	102.267	102.167	102.167	101.867	2.750	101.188	101.088	101.088	100.788
3.375	103.072	102.972	102.972	102.672	3.375	102.933	102.833	102.833	102.533	2.875	101.844	101.744	101.744	101.444
3.500	103.068	102.968	102.968	102.668	3.500	102.952	102.852	102.852	102.552	3.000	101.838	101.738	101.738	101.438
3.625	103.060	102.960	102.960	102.660	3.625	102.917	102.817	102.817	102.517	3.125	101.838	101.738	101.738	101.438
3.750	103.821	103.721	103.721	103.421	3.750	103.902	103.802	103.802	103.502	3.250	104.045	103.945	103.945	103.645
3.875	104.579	104.479	104.479	104.179	3.875	104.403	104.303	104.303	104.003	3.375	104.661	104.561	104.561	104.261
4.000	104.550	104.450	104.450	104.150	4.000	104.424	104.324	104.324	104.024	3.500	104.646	104.546	104.546	104.246
4.125	104.563	104.463	104.463	104.163	4.125	104.409	104.309	104.309	104.009	3.625	104.647	104.547	104.547	104.247
4.250	104.690	104.590	104.590	104.390	4.250	104.750	104.650	104.650	104.450	3.750	105.254	105.154	105.154	104.854

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	99.522	99.522	99.022	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.688	99.688	99.188	4.750	101.000	101.000	100.500
3.875	100.499	100.499	99.999	6.250	103.750	103.750	103.500	4.375	100.136	100.136	99.636	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.346	100.346	99.846					4.500	100.216	100.216	99.716	Rate	30 Day	45 Day	60 Day
4.125	100.181	100.181	99.681					4.625	100.332	100.332	99.832	6.250	102.750	102.750	102.250
4.250	101.513	101.513	101.013					4.875	101.173	101.173	100.673	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.358	101.358	100.858					5.000	101.280	101.280	100.780				
4.500	101.278	101.278	100.778					5.125	101.396	101.396	100.896				
4.625	101.162	101.162	100.662					5.500	102.453	102.453	101.953				
4.750	102.604	102.604	102.104					5.625	102.569	102.569	102.069				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.723	102.723	102.223				

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/V-Received & U/V-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM will not be accepted. Locks received after close (11pm ET) will be rejected.

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

FHA ID# - 1358600006

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

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

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



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.: 4/12/2021

45 Day Lock Exp.: 4/26/2021

60 Day Lock Exp.: 5/10/2021

W. Rate Sheet Dated: 3/11/2021

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	99.770	99.770	99.470	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	99.924	99.924	99.624	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	100.073	100.073	99.773	Margin = 2.250		Index = .080	
3.500	N/A	N/A	N/A	3.500	99.632	99.632	99.332	3.125	100.220	100.220	99.920	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	99.768	99.768	99.468	3.250	101.951	101.951	101.651	Rate	30 Day	45 Day	60 Day
3.750	100.326	100.326	100.026	3.750	100.014	100.014	99.714	3.375	102.090	102.090	101.790	3.250	98.480	98.480	97.980
3.875	100.407	100.407	100.107	3.875	100.120	100.120	99.820	3.500	102.215	102.215	101.915	3.375	98.671	98.671	98.171
4.000	100.560	100.560	100.260	4.000	100.247	100.247	99.947	3.625	102.340	102.340	102.040	3.500	98.857	98.857	98.357
4.125	100.726	100.726	100.426	4.125	100.359	100.359	100.059	3.750	101.447	101.447	101.147	3.625	99.036	99.036	98.536
4.250	100.994	100.994	100.794	4.250	100.687	100.687	100.487	3.875	N/A	N/A	N/A	3.750	99.351	99.351	98.851
4.375	101.048	101.048	100.848	4.375	100.793	100.793	100.593	4.000	N/A	N/A	N/A	3.875	99.532	99.532	99.032
4.500	101.128	101.128	100.928	4.500	100.921	100.921	100.721	4.125	N/A	N/A	N/A	4.000	99.685	99.685	99.185
4.625	101.244	101.244	101.044	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.851	99.851	99.351
4.750	101.933	101.933	101.708	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.019	100.019	99.519
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	100.956	100.856	100.856	100.556	3.250	100.955	100.855	100.855	100.555	2.750	98.406	98.306	98.306	98.006
3.375	101.760	101.660	101.660	101.360	3.375	101.621	101.521	101.521	101.221	2.875	99.063	98.963	98.963	98.663
3.500	101.756	101.656	101.656	101.356	3.500	101.640	101.540	101.540	101.240	3.000	99.057	98.957	98.957	98.657
3.625	101.747	101.647	101.647	101.347	3.625	101.605	101.505	101.505	101.205	3.125	99.056	98.956	98.956	98.656
3.750	100.883	100.783	100.783	100.483	3.750	100.964	100.864	100.864	100.564	3.250	100.920	100.820	100.820	100.520
3.875	101.641	101.541	101.541	101.241	3.875	101.466	101.366	101.366	101.066	3.375	101.536	101.436	101.436	101.136
4.000	101.612	101.512	101.512	101.212	4.000	101.487	101.387	101.387	101.087	3.500	101.521	101.421	101.421	101.121
4.125	101.625	101.525	101.525	101.225	4.125	101.472	101.372	101.372	101.072	3.625	101.522	101.422	101.422	101.122
4.250	101.627	101.527	101.527	101.327	4.250	101.687	101.587	101.587	101.387	3.750	102.129	102.029	102.029	101.729

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				
								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.:

4/12/2021

45 Day Lock Exp.:

4/26/2021

60 Day Lock Exp.:

5/10/2021

W. Rate Sheet Dated: 3/11/2021

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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/12/2021
45 Day Lock Exp.: 4/26/2021
60 Day Lock Exp.: 5/10/2021

W. Rate Sheet Dated: 3/11/2021

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	99.480	99.480	99.280	2.750	99.480	99.480	99.280	2.750	99.480	99.480	99.280	2.750	99.258	99.258	99.058	2.750	99.258	99.258	99.058	
2.875	100.238	100.238	100.038	2.875	100.238	100.238	100.038	2.875	100.238	100.238	100.038	2.875	100.016	100.016	99.816	2.875	100.016	100.016	99.816	
2.990	100.818	100.818	100.618	2.990	100.818	100.818	100.618	2.990	100.818	100.818	100.618	2.990	100.596	100.596	100.396	2.990	100.596	100.596	100.396	
3.000	100.918	100.918	100.718	3.000	100.918	100.918	100.718	3.000	100.918	100.918	100.718	3.000	100.696	100.696	100.496	3.000	100.696	100.696	100.496	
3.125	101.500	101.500	101.300	3.125	101.500	101.500	101.300	3.125	101.500	101.500	101.300	3.125	101.278	101.278	101.078	3.125	101.278	101.278	101.078	
3.250	102.073	102.073	101.873	3.250	101.823	101.823	101.623	3.250	102.073	102.073	101.873	3.250	100.129	100.129	99.929	3.250	99.879	99.879	99.679	
3.375	102.705	102.705	102.505	3.375	102.455	102.455	102.255	3.375	102.705	102.705	102.505	3.375	100.761	100.761	100.561	3.375	100.511	100.511	100.311	
3.500	103.219	103.219	103.019	3.500	102.969	102.969	102.769	3.500	103.219	103.219	103.019	3.500	101.275	101.275	101.075	3.500	101.025	101.025	100.825	
3.625	103.679	103.679	103.479	3.625	103.429	103.429	103.229	3.625	103.679	103.679	103.479	3.625	101.735	101.735	101.535	3.625	101.485	101.485	101.285	
3.750	103.983	103.983	103.722	3.750	102.983	102.983	102.722	3.750	102.983	102.983	102.722	3.750	100.789	100.789	100.528	3.750	99.789	99.789	99.528	
3.875	104.496	104.496	104.244	3.875	103.496	103.496	103.244	3.875	103.496	103.496	103.244	3.875	101.302	101.302	101.050	3.875	100.302	100.302	100.050	
3.990	104.848	104.848	104.607	3.990	103.848	103.848	103.607	3.990	103.848	103.848	103.607	3.990	101.654	101.654	101.413	3.990	100.654	100.654	100.413	
4.000	104.948	104.948	104.707	4.000	103.948	103.948	103.707	4.000	103.948	103.948	103.707	4.000	101.754	101.754	101.513	4.000	100.754	100.754	100.513	
4.125	105.285	105.285	105.058	4.125	104.285	104.285	104.058	4.125	104.285	104.285	104.058	4.125	102.091	102.091	101.864	4.125	101.091	101.091	100.864	
4.250	105.313	105.313	105.113	4.250	104.813	104.813	104.613	4.250	104.813	104.813	104.613	4.250	100.459	100.459	100.259	4.250	99.959	99.959	99.759	
4.375	105.690	105.690	105.490	4.375	105.190	105.190	104.990	4.375	105.190	105.190	104.990	4.375	100.836	100.836	100.636	4.375	100.336	100.336	100.136	
4.500	106.006	106.006	105.806	4.500	105.506	105.506	105.306	4.500	105.506	105.506	105.306	4.500	101.152	101.152	100.952	4.500	100.652	100.652	100.452	
4.625	106.214	106.214	106.014	4.625	105.714	105.714	105.514	4.625	105.714	105.714	105.514	4.625	101.360	101.360	101.160	4.625	100.860	100.860	100.660	
4.750	106.319	106.319	106.119	4.750	106.319	106.319	106.119	4.750	106.319	106.319	106.119	4.750	101.081	101.081	100.881	4.750	101.081	101.081	100.881	
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	99.258	99.258	99.058	2.500	99.223	99.223	99.023	2.500	99.223	99.223	99.023	2.500	99.223	99.223	99.023	2.000	99.094	99.094	98.894	
2.875	100.016	100.016	99.816	2.625	99.794	99.794	99.594	2.625	99.794	99.794	99.594	2.625	99.794	99.794	99.594	2.125	99.729	99.729	99.529	
2.990	100.596	100.596	100.396	2.750	100.526	100.526	100.326	2.750	100.526	100.526	100.326	2.750	100.526	100.526	100.326	2.250	100.453	100.453	100.253	
3.000	100.696	100.696	100.496	2.875	101.217	101.217	101.017	2.875	101.217	101.217	101.017	2.875	101.217	101.217	101.017	2.375	100.977	100.977	100.777	
3.125	101.278	101.278	101.078	2.990	101.677	101.677	101.477	2.990	101.677	101.677	101.477	2.990	101.677	101.677	101.477	2.500	101.362	101.362	101.162	
3.250	102.129	102.129	99.929	3.000	101.777	101.777	101.577	3.000	101.777	101.777	101.577	3.000	101.777	101.777	101.577	2.625	101.961	101.961	101.761	
3.375	102.761	102.761	100.561	3.125	102.263	102.263	102.063	3.125	102.263	102.263	102.063	3.125	102.263	102.263	102.063	2.750	102.476	102.476	102.276	
3.500	103.275	103.275	101.075	3.250	102.492	102.492	102.292	3.250	102.492	102.492	102.292	3.250	102.492	102.492	102.292	2.875	102.853	102.853	102.653	
3.625	103.735	103.735	101.535	3.375	103.079	103.079	102.879	3.375	103.079	103.079	102.879	3.375	103.079	103.079	102.879	2.990	103.046	103.046	102.846	
3.750	99.789	99.789	99.528	3.500	103.543	103.543	103.343	3.500	103.543	103.543	103.343	3.500	103.543	103.543	103.343	3.000	103.146	103.146	102.946	
3.875	100.302	100.302	100.050	3.625	103.894	103.894	103.694	3.625	103.894	103.894	103.694	3.625	103.894	103.894	103.694	3.125	103.249	103.249	103.049	
3.990	100.654	100.654	100.413	3.750	103.958	103.958	103.758	3.750	103.958	103.958	103.758	3.750	103.958	103.958	103.758	3.250	103.507	103.507	103.307	
4.000	100.754	100.754	100.513	3.875	104.492	104.492	104.292	3.875	104.492	104.492	104.292	3.875	104.492	104.492	104.292	3.375	103.833	103.833	103.633	
4.125	101.091	101.091	100.864	3.990	104.798	104.798	104.598	3.990	104.798	104.798	104.598	3.990	104.798	104.798	104.598	3.500	104.028	104.028	103.828	
4.250	99.959	99.959	99.759	4.000	104.898	104.898	104.698	4.000	104.898	104.898	104.698	4.000	104.898	104.898	104.698	3.625	104.387	104.387	104.187	
4.375	100.336	100.336	100.136	4.125	105.166	105.166	104.966	4.125	105.166	105.166	104.966	4.125	105.166	105.166	104.966	3.750	104.712	104.712	104.512	
4.500	100.652	100.652	100.452	4.250	105.523	105.523	105.323	4.250	105.523	105.523	105.323	4.250	105.523	105.523	105.323	3.875	104.874	104.874	104.674	
4.625	100.860	100.860	100.660	4.375	105.757	105.757	105.557	4.375	105.757	105.757	105.557	4.375	105.757	105.757	105.557	3.990	105.126	105.126	104.926	
4.750	101.081	101.081	100.881	4.500	105.967	105.967	105.767	4.500	105.967	105.967	105.767	4.500	105.967	105.967	105.767	4.000	105.226	105.226	105.026	
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	99.219	99.219	99.019	2.000	99.219	99.219	99.019	2.000	99.368	99.368	99.168	2.000	99.493	99.493	99.293	2.000	99.493	99.493	99.293	
2.125	99.854	99.854	99.654	2.125	99.854	99.854	99.654	2.125	99.379	99.379	99.179	2.125	99.504	99.504	99.304	2.125	99.504	99.504	99.304	
2.250	100.578	100.578	100.378	2.250	100.578	100.578	100.378	2.250	100.103	100.103	99.903	2.250	100.228	100.228	100.028	2.250	100.228	100.228	100.028	
2.375	101.102	101.102	100.902	2.375	101.102	101.102	100.902	2.375	100.627	100.627	100.427	2.375	100.752	100.752	100.552	2.375	100.752	100.752	100.552	
2.500	101.487	101.487	101.287	2.500	101.487	101.487	101.287	2.500	101.012	101.012	100.812	2.500	101.137	101.137	100.937	2.500	101.137	101.137	100.937	
2.625	102.086	102.086	101.886	2.625	102.086	102.086	101.886	2.625	100.485	100.485	100.285	2.625	100.610	100.610	100.410	2.625	100.610	100.610	100.410	
2.750	102.601	102.601	102.401	2.750	102.601	102.601	102.401	2.750	101.000	101.000	100.800	2.750	101.125	101.125	100.925	2.750	101.125	101.125	100.925	
2.875	102.978	102.978	102.778	2.875	102.978	102.978	102.778	2.875	101.377	101.377	101.177	2.875	101.502	101.502	101.302	2.875	101.502	101.502	101.302	
2.990	103.171	103.171	102.971	2.990	103.171	103.171	102.971	2.990	101.570	101.570	101.370	2.990	101.695	101.695	101.495	2.990	101.695	101.695	101.495	
3.000	103.271	103.271	103.071	3.000	103.271	103.271	103.071	3.000	101.670	101.670	101.470	3.000	101.795	101.795	101.595	3.000	101.795	101.795	101.595	
3.125	103.374	103.374	103.174	3.125	103.374	103.374	103.174	3.125	101.023	101.023	100.823	3.125	101.148	101.148	100.948	3.125	101.148	101.148	100.948	
3.250	103.632	103.632	103.432	3.250	103.632	103.632	103.432	3.250	101.281	101.281	101.081	3.250	101.406	101.406	101.206	3.250	101.406	101.406	101.206	
3.375	103.958																			



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.:

4/12/2021

45 Day Lock Exp.:

4/26/2021

60 Day Lock Exp.:

5/10/2021

W. Rate Sheet Dated: 3/11/2021

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	99.480	99.480	99.280	2.500	99.223	99.223	99.023	2.000	99.094	99.094	98.894	2.750	98.694	98.694	98.494	2.000	98.581	98.581	98.381
2.875	100.238	100.238	100.038	2.625	99.794	99.794	99.594	2.125	99.729	99.729	99.529	2.875	99.452	99.452	99.252	2.125	98.904	98.904	98.704
2.990	100.818	100.818	100.618	2.750	100.526	100.526	100.326	2.250	100.453	100.453	100.253	2.990	100.032	100.032	99.832	2.250	99.628	99.628	99.428
3.000	100.918	100.918	100.718	2.875	101.217	101.217	101.017	2.375	100.977	100.977	100.777	3.000	100.132	100.132	99.932	2.375	100.152	100.152	99.952
3.125	101.500	101.500	101.300	2.990	101.677	101.677	101.477	2.500	101.362	101.362	101.162	3.125	100.714	100.714	100.514	2.500	100.537	100.537	100.337
3.250	102.073	102.073	101.873	3.000	101.777	101.777	101.577	2.625	101.961	101.961	101.761	3.250	100.426	100.426	100.226	2.625	100.573	100.573	100.373
3.375	102.705	102.705	102.505	3.125	102.263	102.263	102.063	2.750	102.476	102.476	102.276	3.375	101.058	101.058	100.858	2.750	101.088	101.088	100.888
3.500	103.219	103.219	103.019	3.250	102.492	102.492	102.292	2.875	102.853	102.853	102.653	3.500	101.572	101.572	101.372	2.875	101.465	101.465	101.265
3.625	103.679	103.679	103.479	3.375	103.079	103.079	102.879	2.990	103.046	103.046	102.846	3.625	102.032	102.032	101.832	2.990	101.658	101.658	101.458
3.750	103.983	103.983	103.722	3.500	103.543	103.543	103.343	3.000	103.146	103.146	102.946	3.750	101.711	101.711	101.450	3.000	101.758	101.758	101.558
3.875	104.496	104.496	104.244	3.625	103.894	103.894	103.694	3.125	103.249	103.249	103.049	3.875	102.224	102.224	101.972	3.125	101.486	101.486	101.286
3.990	104.848	104.848	104.607	3.750	103.958	103.958	103.758	3.250	103.507	103.507	103.307	3.990	102.576	102.576	102.335	3.250	101.744	101.744	101.544
4.000	104.948	104.948	104.707	3.875	104.492	104.492	104.292	3.375	103.833	103.833	103.633	4.000	102.676	102.676	102.435	3.375	102.070	102.070	101.870
4.125	105.285	105.285	105.058	3.990	104.798	104.798	104.598	3.500	104.028	104.028	103.828	4.125	103.013	103.013	102.786	3.500	102.265	102.265	102.065
4.250	105.313	105.313	105.113	4.000	104.898	104.898	104.698	3.625	104.387	104.387	104.187	4.250	102.211	102.211	102.011	3.625	102.124	102.124	101.924
4.375	105.690	105.690	105.490	4.125	105.166	105.166	104.966	3.750	104.712	104.712	104.512	4.375	102.588	102.588	102.388	3.750	102.449	102.449	102.249
4.500	106.006	106.006	105.806	4.250	105.523	105.523	105.323	3.875	104.874	104.874	104.674	4.500	102.904	102.904	102.704	3.875	102.611	102.611	102.411
4.625	106.214	106.214	106.014	4.375	105.757	105.757	105.557	3.990	105.126	105.126	104.926	4.625	103.112	103.112	102.912	3.990	102.863	102.863	102.663
4.750	106.319	106.319	106.119	4.500	105.967	105.967	105.767	4.000	105.226	105.226	105.026	4.750	103.025	103.025	102.825	4.000	102.963	102.963	102.763

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.:

4/12/2021

45 Day Lock Exp.:

4/26/2021

60 Day Lock Exp.:

5/10/2021

W. Rate Sheet Dated: 3/11/2021

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)