

W. Rate Sheet Dated: 3/17/2021

Release Time: 4:00 pm 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	100.337	100.337	99.852	2.750	98.118	98.118	97.634	2.250	98.092	98.092	97.792	3.125	96.445	96.445	96.145
2.875	100.532	100.532	100.048	2.875	98.284	98.284	97.800	2.500	98.426	98.426	98.126	3.250	98.019	98.019	97.719
3.000	100.733	100.733	100.248	3.000	98.445	98.445	97.961	2.625	98.578	98.578	98.278	3.375	97.796	97.796	97.496
3.125	100.930	100.930	100.446	3.125	98.606	98.606	98.121	2.750	99.166	99.166	98.866	3.500	97.871	97.871	97.571
3.250	101.711	101.711	101.411	3.250	99.435	99.435	99.135	2.875	99.320	99.320	99.020	3.625	97.945	97.945	97.645
3.375	101.802	101.802	101.502	3.375	99.587	99.587	99.287	3.000	99.468	99.468	99.168	Margin = 2.250		Index = 0.090	
3.500	101.989	101.989	101.689	3.500	99.758	99.758	99.458	3.125	99.616	99.616	99.316	30 Year OTC			
3.625	102.167	102.167	101.867	3.625	99.894	99.894	99.594	3.250	102.124	102.124	101.824	Rate	30 Day	45 Day	60 Day
3.750	102.835	102.835	102.535	3.750	102.093	102.093	101.793	3.375	102.263	102.263	101.963	4.000	102.194	102.194	101.694
3.875	102.917	102.917	102.617	3.875	102.199	102.199	101.899	3.500	102.388	102.388	102.088	4.125	102.360	102.360	101.860
4.000	103.069	103.069	102.769	4.000	102.327	102.327	102.027	3.625	102.513	102.513	102.213	4.375	103.151	103.151	102.651
4.125	103.235	103.235	102.935	4.125	102.439	102.439	102.139	3.750	103.300	103.300	103.000	4.500	103.231	103.231	102.731
4.250	103.972	103.972	103.772	4.250	103.235	103.235	103.035	3.875	103.397	103.397	103.097	4.625	103.347	103.347	102.847
4.375	104.026	104.026	103.826	4.375	103.342	103.342	103.142	4.000	103.516	103.516	103.216	4.875	104.314	104.314	103.814
4.500	104.106	104.106	103.906	4.500	103.469	103.469	103.269	4.125	103.620	103.620	103.320	5.000	104.421	104.421	103.921
4.625	104.222	104.222	104.022	4.625	103.581	103.581	103.381	4.250	103.317	103.317	103.017	5.125	104.537	104.537	104.037
4.750	105.161	105.161	104.936	4.750	104.424	104.424	104.199	4.375	103.415	103.415	103.115	5.500	105.485	105.485	104.985
4.875	105.189	105.189	104.964	4.875	104.531	104.531	104.306	4.500	103.533	103.533	103.233	5.625	105.601	105.601	105.101
6.250	106.000	106.000	105.800	6.250	105.304	105.304	105.104	4.625	103.637	103.637	103.337	6.250	105.066	105.066	104.566

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	101.131	101.031	101.031	100.547	2.750	101.031	100.931	100.931	100.447	2.250	100.088	99.988	99.988	99.688
2.875	101.327	101.227	101.227	100.743	2.875	101.198	101.098	101.098	100.613	2.375	100.258	100.158	100.158	99.858
3.000	101.332	101.232	101.232	100.747	3.000	101.192	101.092	101.092	100.608	2.500	100.252	100.152	100.152	99.852
3.125	101.329	101.229	101.229	100.744	3.125	101.191	101.091	101.091	100.607	2.625	100.240	100.140	100.140	99.840
3.250	101.862	101.762	101.762	101.462	3.250	101.861	101.761	101.761	101.461	2.750	100.676	100.576	100.576	100.276
3.375	102.666	102.566	102.566	102.266	3.375	102.527	102.427	102.427	102.127	2.875	101.332	101.232	101.232	100.932
3.500	102.662	102.562	102.562	102.262	3.500	102.546	102.446	102.446	102.146	3.000	101.327	101.227	101.227	100.927
3.625	102.653	102.553	102.553	102.253	3.625	102.511	102.411	102.411	102.111	3.125	101.326	101.226	101.226	100.926
3.750	103.743	103.643	103.643	103.343	3.750	103.824	103.724	103.724	103.424	3.250	103.686	103.586	103.586	103.286
3.875	104.500	104.400	104.400	104.100	3.875	104.325	104.225	104.225	103.925	3.375	104.302	104.202	104.202	103.902
4.000	104.472	104.372	104.372	104.072	4.000	104.346	104.246	104.246	103.946	3.500	104.287	104.187	104.187	103.887
4.125	104.484	104.384	104.384	104.084	4.125	104.331	104.231	104.231	103.931	3.625	104.288	104.188	104.188	103.888
4.250	104.955	104.855	104.855	104.655	4.250	105.015	104.915	104.915	104.715	3.750	104.949	104.849	104.849	104.549

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
2.75-3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.25-3.625	1.500	1.125	1.000	0.875	0.750	0.750	0.750	0.500
3.75-4.125	2.125	1.875	1.375	1.125	1.000	0.875	0.875	0.500
4.25-4.625	2.250	2.000	1.500	1.250	1.000	1.000	1.000	0.500
4.75-5.125	1.000	0.875	0.625	0.500	0.500	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
6.25-6.625	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	99.444	99.444	98.944	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.610	99.610	99.110	4.750	101.000	101.000	100.500
3.875	100.421	100.421	99.921	6.250	103.750	103.750	103.500	4.375	100.401	100.401	99.901	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.268	100.268	99.768					4.500	100.481	100.481	99.981	Rate	30 Day	45 Day	60 Day
4.125	100.102	100.102	99.602					4.625	100.597	100.597	100.097	6.250	102.750	102.750	102.250
4.250	101.778	101.778	101.278					4.875	101.564	101.564	101.064	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.624	101.624	101.124					5.000	101.671	101.671	101.171				
4.500	101.544	101.544	101.044					5.125	101.787	101.787	101.287				
4.625	101.428	101.428	100.928					5.500	102.735	102.735	102.235				
4.750	102.995	102.995	102.495					5.625	102.851	102.851	102.351				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.316	102.316	101.816				

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 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.:

4/16/2021

45 Day Lock Exp.:

5/3/2021

60 Day Lock Exp.:

5/17/2021

W. Rate Sheet Dated: 3/17/2021

Release Time: 4:00 pm 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	99.321	99.321	99.021	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	99.475	99.475	99.175	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	99.623	99.623	99.323	Margin = 2.250		Index = .090	
3.500	N/A	N/A	N/A	3.500	99.288	99.288	98.988	3.125	99.771	99.771	99.471	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	99.424	99.424	99.124	3.250	101.654	101.654	101.354	Rate	30 Day	45 Day	60 Day
3.750	100.685	100.685	100.385	3.750	100.373	100.373	100.073	3.375	101.793	101.793	101.493	3.250	98.136	98.136	97.636
3.875	100.767	100.767	100.467	3.875	100.479	100.479	100.179	3.500	101.918	101.918	101.618	3.375	98.327	98.327	97.827
4.000	100.919	100.919	100.619	4.000	100.607	100.607	100.307	3.625	102.043	102.043	101.743	3.500	98.514	98.514	98.014
4.125	101.085	101.085	100.785	4.125	100.719	100.719	100.419	3.750	101.580	101.580	101.280	3.625	98.692	98.692	98.192
4.250	101.259	101.259	101.059	4.250	100.953	100.953	100.753	3.875	N/A	N/A	N/A	3.750	99.710	99.710	99.210
4.375	101.314	101.314	101.114	4.375	101.059	101.059	100.859	4.000	N/A	N/A	N/A	3.875	99.892	99.892	99.392
4.500	101.394	101.394	101.194	4.500	101.186	101.186	100.986	4.125	N/A	N/A	N/A	4.000	100.044	100.044	99.544
4.625	101.510	101.510	101.310	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.210	100.210	99.710
4.750	102.324	102.324	102.099	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.284	100.284	99.784
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	100.612	100.512	100.512	100.212	3.250	100.611	100.511	100.511	100.211	2.750	97.895	97.795	97.795	97.495
3.375	101.416	101.316	101.316	101.016	3.375	101.277	101.177	101.177	100.877	2.875	98.551	98.451	98.451	98.151
3.500	101.412	101.312	101.312	101.012	3.500	101.296	101.196	101.196	100.896	3.000	98.545	98.445	98.445	98.145
3.625	101.403	101.303	101.303	101.003	3.625	101.261	101.161	101.161	100.861	3.125	98.545	98.445	98.445	98.145
3.750	101.243	101.143	101.143	100.843	3.750	101.324	101.224	101.224	100.924	3.250	100.561	100.461	100.461	100.161
3.875	102.000	101.900	101.900	101.600	3.875	101.825	101.725	101.725	101.425	3.375	101.177	101.077	101.077	100.777
4.000	101.972	101.872	101.872	101.572	4.000	101.846	101.746	101.746	101.446	3.500	101.162	101.062	101.062	100.762
4.125	101.984	101.884	101.884	101.584	4.125	101.831	101.731	101.731	101.431	3.625	101.163	101.063	101.063	100.763
4.250	101.893	101.793	101.793	101.593	4.250	101.953	101.853	101.853	101.653	3.750	101.824	101.724	101.724	101.424

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

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

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

4/16/2021

45 Day Lock Exp.:

5/3/2021

60 Day Lock Exp.:

5/17/2021

W. Rate Sheet Dated: 3/17/2021

Release Time: 4:00 pm 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.: 4/16/2021
45 Day Lock Exp.: 5/3/2021
60 Day Lock Exp.: 5/17/2021

W. Rate Sheet Dated: 3/17/2021

Release Time: 4:00 pm 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	98.918	98.918	98.691	2.750	98.918	98.918	98.691	2.750	98.918	98.918	98.691	2.750	98.474	98.474	98.247	2.750	98.474	98.474	98.247
2.875	99.688	99.688	99.466	2.875	99.688	99.688	99.466	2.875	99.688	99.688	99.466	2.875	99.244	99.244	99.022	2.875	99.244	99.244	99.022
2.990	100.301	100.301	100.083	2.990	100.301	100.301	100.083	2.990	100.301	100.301	100.083	2.990	99.857	99.857	99.639	2.990	99.857	99.857	99.639
3.000	100.401	100.401	100.183	3.000	100.401	100.401	100.183	3.000	100.401	100.401	100.183	3.000	99.957	99.957	99.739	3.000	99.957	99.957	99.739
3.125	101.008	101.008	100.806	3.125	101.008	101.008	100.806	3.125	101.008	101.008	100.806	3.125	100.564	100.564	100.362	3.125	100.564	100.564	100.362
3.250	101.701	101.701	101.483	3.250	101.576	101.576	101.358	3.250	101.701	101.701	101.483	3.250	99.913	99.913	99.695	3.250	99.788	99.788	99.570
3.375	102.356	102.356	102.145	3.375	102.231	102.231	102.020	3.375	102.356	102.356	102.145	3.375	100.568	100.568	100.357	3.375	100.443	100.443	100.232
3.500	102.883	102.883	102.675	3.500	102.758	102.758	102.550	3.500	102.883	102.883	102.675	3.500	101.095	101.095	100.887	3.500	100.970	100.970	100.762
3.625	103.347	103.347	103.140	3.625	103.222	103.222	103.015	3.625	103.347	103.347	103.140	3.625	101.599	101.599	101.352	3.625	101.434	101.434	101.227
3.750	103.665	103.665	103.375	3.750	103.212	103.212	103.025	3.750	103.665	103.665	103.375	3.750	99.927	99.927	99.637	3.750	99.177	99.177	98.887
3.875	104.197	104.197	103.915	3.875	103.447	103.447	103.165	3.875	104.197	104.197	103.915	3.875	100.459	100.459	100.177	3.875	99.709	99.709	99.427
3.990	104.570	104.570	104.297	3.990	103.820	103.820	103.547	3.990	104.570	104.570	104.297	3.990	100.832	100.832	100.559	3.990	100.082	100.082	99.799
4.000	104.670	104.670	104.397	4.000	103.920	103.920	103.647	4.000	104.670	104.670	104.397	4.000	100.932	100.932	100.659	4.000	100.182	100.182	99.939
4.125	105.024	105.024	104.764	4.125	104.274	104.274	104.014	4.125	105.024	105.024	104.764	4.125	101.286	101.286	101.026	4.125	100.536	100.536	100.276
4.250	105.091	105.091	104.891	4.250	104.716	104.716	104.516	4.250	105.091	105.091	104.716	4.250	100.109	100.109	99.909	4.250	99.734	99.734	99.534
4.375	105.484	105.484	105.284	4.375	105.109	105.109	104.909	4.375	105.484	105.484	105.109	4.375	100.502	100.502	100.302	4.375	100.127	100.127	99.927
4.500	105.813	105.813	105.613	4.500	105.438	105.438	105.238	4.500	105.813	105.813	105.438	4.500	100.831	100.831	100.631	4.500	100.456	100.456	100.256
4.625	106.029	106.029	105.829	4.625	105.654	105.654	105.454	4.625	106.029	106.029	105.654	4.625	101.047	101.047	100.847	4.625	100.672	100.672	100.472
4.750	106.326	106.326	106.123	4.750	106.326	106.326	106.123	4.750	106.326	106.326	106.123	4.750	101.088	101.088	100.885	4.750	101.088	101.088	100.885
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	98.474	98.474	98.247	2.500	98.582	98.582	98.350	2.500	98.582	98.582	98.350	2.500	98.582	98.582	98.350	2.000	98.739	98.739	98.539
2.875	99.244	99.244	99.022	2.625	99.199	99.199	98.968	2.625	99.199	99.199	98.968	2.625	99.199	99.199	98.968	2.125	99.379	99.379	99.179
2.990	99.857	99.857	99.639	2.750	100.184	100.184	99.942	2.750	100.184	100.184	99.942	2.750	100.184	100.184	99.942	2.250	100.105	100.105	99.905
3.000	99.957	99.957	99.739	2.875	100.885	100.885	100.645	2.875	100.885	100.885	100.645	2.875	100.885	100.885	100.645	2.375	100.635	100.635	100.435
3.125	100.564	100.564	100.362	2.990	101.356	101.356	101.117	2.990	101.356	101.356	101.117	2.990	101.356	101.356	101.117	2.500	101.080	101.080	100.880
3.250	99.913	99.913	99.695	3.000	101.456	101.456	101.217	3.000	101.456	101.456	101.217	3.000	101.456	101.456	101.217	2.625	101.640	101.640	101.440
3.375	100.568	100.568	100.357	3.125	101.958	101.958	101.721	3.125	101.958	101.958	101.721	3.125	101.958	101.958	101.721	2.750	102.160	102.160	101.960
3.500	101.095	101.095	100.887	3.250	102.307	102.307	102.057	3.250	102.307	102.307	102.057	3.250	102.307	102.307	102.057	2.875	102.550	102.550	102.350
3.625	101.599	101.599	101.352	3.375	102.910	102.910	102.665	3.375	103.910	103.910	102.665	3.375	102.910	102.910	102.665	2.990	102.879	102.879	102.679
3.750	99.177	99.177	98.887	3.500	103.456	103.456	103.214	3.500	104.456	104.456	103.214	3.500	103.456	103.456	103.214	3.000	102.979	102.979	102.779
3.875	99.709	99.709	99.427	3.625	103.816	103.816	103.581	3.625	104.816	104.816	103.581	3.625	103.816	103.816	103.581	3.125	102.891	102.891	102.691
3.990	100.082	100.082	99.809	3.750	103.667	103.667	103.434	3.750	104.667	104.667	103.434	3.750	103.667	103.667	103.434	3.250	103.357	103.357	103.157
4.000	100.182	100.182	99.909	3.875	104.217	104.217	103.988	3.875	105.217	105.217	103.988	3.875	104.217	104.217	103.988	3.375	103.685	103.685	103.485
4.125	100.536	100.536	100.276	3.990	104.544	104.544	104.320	3.990	105.544	105.544	104.320	3.990	104.544	104.544	104.320	3.500	103.893	103.893	103.693
4.250	99.734	99.734	99.534	4.000	104.644	104.644	104.420	4.000	105.644	105.644	104.420	4.000	104.644	104.644	104.420	3.625	104.340	104.340	104.140
4.375	100.127	100.127	99.927	4.125	104.924	104.924	104.707	4.125	105.924	105.924	104.707	4.125	104.924	104.924	104.707	3.750	104.705	104.705	104.505
4.500	100.456	100.456	100.256	4.250	105.359	105.359	105.159	4.250	106.359	106.359	105.159	4.250	105.359	105.359	105.159	3.875	104.868	104.868	104.668
4.625	100.672	100.672	100.472	4.375	105.613	105.613	105.407	4.375	106.613	106.613	105.407	4.375	105.613	105.613	105.407	3.990	105.128	105.128	104.928
4.750	101.088	101.088	100.885	4.500	105.961	105.961	105.728	4.500	106.961	106.961	105.728	4.500	105.961	105.961	105.728	4.000	105.228	105.228	105.028
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	98.864	98.864	98.664	2.000	98.864	98.864	98.664	2.000	99.013	99.013	98.813	2.000	99.138	99.138	98.938	2.000	99.138	99.138	98.938
2.125	99.504	99.504	99.304	2.125	99.504	99.504	99.304	2.125	99.029	99.029	98.829	2.125	99.154	99.154	98.954	2.125	99.154	99.154	98.954
2.250	100.230	100.230	100.030	2.250	100.230	100.230	100.030	2.250	99.755	99.755	99.555	2.250	99.880	99.880	99.680	2.250	99.880	99.880	99.680
2.375	100.760	100.760	100.560	2.375	100.760	100.760	100.560	2.375	100.285	100.285	100.085	2.375	100.410	100.410	100.210	2.375	100.410	100.410	100.210
2.500	101.205	101.205	101.005	2.500	101.205	101.205	101.005	2.500	100.730	100.730	100.530	2.500	100.855	100.855	100.655	2.500	100.855	100.855	100.655
2.625	101.765	101.765	101.565	2.625	101.765	101.765	101.565	2.625	100.164	100.164	99.964	2.625	100.289	100.289	100.089	2.625	100.289	100.289	100.089
2.750	102.285	102.285	102.085	2.750	102.285	102.285	102.085	2.750	100.684	100.684	100.484	2.750	100.809	100.809	100.609	2.750	100.809	100.809	100.609
2.875	102.675	102.675	102.475	2.875	102.675	102.675	102.475	2.875	101.074	101.074	100.874	2.875	101.199	101.199	100.999	2.875	101.199	101.199	100.999
2.990	103.004	103.004	102.804	2.990	103.004	103.004	102.804	2.990	103.004	103.004	102.804	2.990	101.528	101.528	101.328	2.990	101.528	101.528	101.328
3.000	103.104	103.104	102.904	3.000	103.104	103.104	102.904	3.000	103.104	103.104	102.904	3.000	101.628	101.628	101.428	3.000	101.628	101.628	101.428



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.:

4/16/2021

45 Day Lock Exp.:

5/3/2021

60 Day Lock Exp.:

5/17/2021

W. Rate Sheet Dated: 3/17/2021

Release Time: 4:00 pm 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	98.918	98.918	98.691	2.500	98.582	98.582	98.350	2.000	98.739	98.739	98.539	2.750	98.021	98.021	97.794	2.000	98.226	98.226	98.026
2.875	99.688	99.688	99.466	2.625	99.199	99.199	98.968	2.125	99.379	99.379	99.179	2.875	98.791	98.791	98.569	2.125	98.554	98.554	98.354
2.990	100.301	100.301	100.083	2.750	100.184	100.184	99.942	2.250	100.105	100.105	99.905	2.990	99.404	99.404	99.186	2.250	99.280	99.280	99.080
3.000	100.401	100.401	100.183	2.875	100.885	100.885	100.645	2.375	100.635	100.635	100.435	3.000	99.504	99.504	99.286	2.375	99.810	99.810	99.610
3.125	101.008	101.008	100.806	2.990	101.356	101.356	101.117	2.500	101.080	101.080	100.880	3.125	100.111	100.111	99.909	2.500	100.255	100.255	100.055
3.250	101.701	101.701	101.483	3.000	101.456	101.456	101.217	2.625	101.640	101.640	101.440	3.250	100.132	100.132	99.914	2.625	100.252	100.252	100.052
3.375	102.356	102.356	102.145	3.125	101.958	101.958	101.721	2.750	102.160	102.160	101.960	3.375	100.787	100.787	100.576	2.750	100.772	100.772	100.572
3.500	102.883	102.883	102.675	3.250	102.307	102.307	102.057	2.875	102.550	102.550	102.350	3.500	101.314	101.314	101.106	2.875	101.162	101.162	100.962
3.625	103.347	103.347	103.140	3.375	102.910	102.910	102.665	2.990	102.879	102.879	102.679	3.625	101.778	101.778	101.571	2.990	101.491	101.491	101.291
3.750	103.665	103.665	103.375	3.500	103.456	103.456	103.214	3.000	102.979	102.979	102.779	3.750	101.121	101.121	100.831	3.000	101.591	101.591	101.391
3.875	104.197	104.197	103.915	3.625	103.816	103.816	103.581	3.125	102.891	102.891	102.691	3.875	101.653	101.653	101.371	3.125	101.128	101.128	100.928
3.990	104.570	104.570	104.297	3.750	103.667	103.667	103.434	3.250	103.357	103.357	103.157	3.990	102.026	102.026	101.753	3.250	101.594	101.594	101.394
4.000	104.670	104.670	104.397	3.875	104.217	104.217	103.988	3.375	103.685	103.685	103.485	4.000	102.126	102.126	101.853	3.375	101.922	101.922	101.722
4.125	105.024	105.024	104.764	3.990	104.544	104.544	104.320	3.500	103.893	103.893	103.693	4.125	102.480	102.480	102.220	3.500	102.130	102.130	101.930
4.250	105.091	105.091	104.891	4.000	104.644	104.644	104.420	3.625	104.340	104.340	104.140	4.250	101.925	101.925	101.725	3.625	102.077	102.077	101.877
4.375	105.484	105.484	105.284	4.125	104.924	104.924	104.707	3.750	104.705	104.705	104.505	4.375	102.318	102.318	102.118	3.750	102.442	102.442	102.242
4.500	105.813	105.813	105.613	4.250	105.359	105.359	105.159	3.875	104.868	104.868	104.668	4.500	102.647	102.647	102.447	3.875	102.605	102.605	102.405
4.625	106.029	106.029	105.829	4.375	105.613	105.613	105.402	3.990	105.128	105.128	104.928	4.625	102.863	102.863	102.663	3.990	102.865	102.865	102.665
4.750	106.326	106.326	106.123	4.500	105.961	105.961	105.728	4.000	105.228	105.228	105.028	4.750	103.032	103.032	102.829	4.000	102.965	102.965	102.765

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
CHOICE Renovation	-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 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.:

4/16/2021

45 Day Lock Exp.:

5/3/2021

60 Day Lock Exp.:

5/17/2021

W. Rate Sheet Dated: 3/17/2021

Release Time: 4:00 pm 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)