



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.: 4/22/2021

45 Day Lock Exp.: 5/7/2021

60 Day Lock Exp.: 5/24/2021

W. Rate Sheet Dated: 3/23/2021

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	100.384	100.384	99.947	2.750	98.165	98.165	97.727	2.250	97.928	97.928	97.628	3.125	96.455	96.455	96.155
2.875	100.598	100.598	100.161	2.875	98.331	98.331	97.894	2.500	98.262	98.262	97.962	3.250	98.030	98.030	97.730
3.000	100.786	100.786	100.349	3.000	98.492	98.492	98.055	2.625	98.414	98.414	98.114	3.375	97.807	97.807	97.507
3.125	100.985	100.985	100.547	3.125	98.653	98.653	98.215	2.750	99.197	99.197	98.897	3.500	97.881	97.881	97.581
3.250	101.855	101.855	101.549	3.250	99.576	99.576	99.270	2.875	99.351	99.351	99.051	3.625	97.955	97.955	97.655
3.375	101.952	101.952	101.646	3.375	99.728	99.728	99.422	3.000	99.500	99.500	99.200	Margin = 2.250		Index = 0.070	
3.500	102.139	102.139	101.833	3.500	99.899	99.899	99.592	3.125	99.647	99.647	99.347	30 Year OTC			
3.625	102.324	102.324	102.017	3.625	100.035	100.035	99.729	3.250	102.280	102.280	101.980	Rate	30 Day	45 Day	60 Day
3.750	102.807	102.807	102.507	3.750	102.062	102.062	101.762	3.375	102.419	102.419	102.119	4.000	102.196	102.196	101.696
3.875	102.891	102.891	102.591	3.875	102.168	102.168	101.868	3.500	102.544	102.544	102.244	4.125	102.339	102.339	101.839
4.000	103.071	103.071	102.771	4.000	102.295	102.295	101.995	3.625	102.669	102.669	102.369	4.375	102.953	102.953	102.453
4.125	103.214	103.214	102.914	4.125	102.408	102.408	102.108	3.750	103.362	103.362	103.062	4.500	103.106	103.106	102.606
4.250	103.768	103.768	103.568	4.250	103.032	103.032	102.832	3.875	103.460	103.460	103.160	4.625	103.151	103.151	102.651
4.375	103.828	103.828	103.628	4.375	103.138	103.138	102.938	4.000	103.579	103.579	103.279	4.875	104.083	104.083	103.583
4.500	103.981	103.981	103.781	4.500	103.266	103.266	103.066	4.125	103.682	103.682	103.382	5.000	104.209	104.209	103.709
4.625	104.026	104.026	103.826	4.625	103.378	103.378	103.178	4.250	102.942	102.942	102.642	5.125	104.309	104.309	103.809
4.750	104.927	104.927	104.727	4.750	104.190	104.190	103.990	4.375	103.040	103.040	102.740	5.500	105.086	105.086	104.586
4.875	104.958	104.958	104.758	4.875	104.296	104.296	104.096	4.500	103.158	103.158	102.858	5.625	105.186	105.186	104.686
6.250	106.000	106.000	105.800	6.250	105.804	105.804	105.604	4.625	103.262	103.262	102.962	6.250	105.566	105.566	105.066

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	101.178	101.078	101.078	100.641	2.750	101.078	100.978	100.978	100.541	2.250	99.924	99.824	99.824	99.524	
2.875	101.392	101.292	101.292	100.855	2.875	101.245	101.145	101.145	100.707	2.375	100.094	99.994	99.994	99.694	
3.000	101.366	101.266	101.266	100.828	3.000	101.239	101.139	101.139	100.702	2.500	100.088	99.988	99.988	99.688	
3.125	101.377	101.277	101.277	100.839	3.125	101.238	101.138	101.138	100.701	2.625	100.076	99.976	99.976	99.676	
3.250	101.999	101.899	101.899	101.592	3.250	102.002	101.902	101.902	101.595	2.750	100.707	100.607	100.607	100.307	
3.375	102.813	102.713	102.713	102.407	3.375	102.668	102.568	102.568	102.261	2.875	101.363	101.263	101.263	100.963	
3.500	102.803	102.703	102.703	102.396	3.500	102.686	102.586	102.586	102.280	3.000	101.358	101.258	101.258	100.958	
3.625	102.800	102.700	102.700	102.394	3.625	102.652	102.552	102.552	102.246	3.125	101.357	101.257	101.257	100.957	
3.750	103.699	103.599	103.599	103.299	3.750	103.793	103.693	103.693	103.393	3.250	103.842	103.742	103.742	103.442	
3.875	104.471	104.371	104.371	104.071	3.875	104.294	104.194	104.194	103.894	3.375	104.458	104.358	104.358	104.058	
4.000	104.468	104.368	104.368	104.068	4.000	104.315	104.215	104.215	103.915	3.500	104.443	104.343	104.343	104.043	
4.125	104.431	104.331	104.331	104.031	4.125	104.300	104.200	104.200	103.900	3.625	104.444	104.344	104.344	104.044	
4.250	104.741	104.641	104.641	104.441	4.250	104.812	104.712	104.712	104.512	3.750	105.012	104.912	104.912	104.612	

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 Net 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
2.75-3.125	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"			
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	4.000	99.446	99.446	98.946	4.250	100.000	100.000	99.500
3.875	100.384	100.384	99.884	6.250	103.750	103.750	103.500	4.125	99.589	99.589	99.089	4.750	101.000	101.000	100.500
4.000	100.204	100.204	99.704					4.375	100.203	100.203	99.703	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	100.061	100.061	99.561					4.500	100.356	100.356	99.856	Rate	30 Day	45 Day	60 Day
4.250	101.576	101.576	101.076					4.625	100.401	100.401	99.901	6.250	102.750	102.750	102.250
4.375	101.416	101.416	100.916					4.875	101.333	101.333	100.833	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	101.263	101.263	100.763					5.000	101.459	101.459	100.959				
4.625	101.217	101.217	100.717					5.125	101.559	101.559	101.059				
4.750	102.760	102.760	102.260					5.500	102.336	102.336	101.836				
								5.625	102.436	102.436	101.936				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.816	102.816	102.316				

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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4/22/2021

45 Day Lock Exp.:

5/7/2021

60 Day Lock Exp.:

5/24/2021

W. Rate Sheet Dated: 3/23/2021

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	99.352	99.352	99.052	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	99.506	99.506	99.206	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	99.655	99.655	99.355	Margin = 2.250		Index = .070	
3.500	N/A	N/A	N/A	3.500	99.429	99.429	99.122	3.125	99.802	99.802	99.502	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	99.565	99.565	99.259	3.250	101.810	101.810	101.510	Rate	30 Day	45 Day	60 Day
3.750	100.657	100.657	100.357	3.750	100.342	100.342	100.042	3.375	101.949	101.949	101.649	3.250	98.280	98.280	97.780
3.875	100.741	100.741	100.441	3.875	100.448	100.448	100.148	3.500	102.074	102.074	101.774	3.375	98.477	98.477	97.977
4.000	100.921	100.921	100.621	4.000	100.575	100.575	100.275	3.625	102.199	102.199	101.899	3.500	98.664	98.664	98.164
4.125	101.064	101.064	100.764	4.125	100.688	100.688	100.388	3.750	101.642	101.642	101.342	3.625	98.849	98.849	98.349
4.250	101.055	101.055	100.855	4.250	100.750	100.750	100.550	3.875	N/A	N/A	N/A	3.750	99.682	99.682	99.182
4.375	101.115	101.115	100.915	4.375	100.856	100.856	100.656	4.000	N/A	N/A	N/A	3.875	99.866	99.866	99.366
4.500	101.268	101.268	101.068	4.500	100.983	100.983	100.783	4.125	N/A	N/A	N/A	4.000	100.046	100.046	99.546
4.625	101.314	101.314	101.114	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.189	100.189	99.689
4.750	102.090	102.090	101.890	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.080	100.080	99.580
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	100.749	100.649	100.649	100.342	3.250	100.752	100.652	100.652	100.345	2.750	97.926	97.826	97.826	97.526
3.375	101.563	101.463	101.463	101.157	3.375	101.418	101.318	101.318	101.011	2.875	98.582	98.482	98.482	98.182
3.500	101.553	101.453	101.453	101.146	3.500	101.436	101.336	101.336	101.030	3.000	98.577	98.477	98.477	98.177
3.625	101.550	101.450	101.450	101.144	3.625	101.402	101.302	101.302	100.996	3.125	98.576	98.476	98.476	98.176
3.750	101.199	101.099	101.099	100.799	3.750	101.293	101.193	101.193	100.893	3.250	100.717	100.617	100.617	100.317
3.875	101.971	101.871	101.871	101.571	3.875	101.794	101.694	101.694	101.394	3.375	101.333	101.233	101.233	100.933
4.000	101.968	101.868	101.868	101.568	4.000	101.815	101.715	101.715	101.415	3.500	101.318	101.218	101.218	100.918
4.125	101.931	101.831	101.831	101.531	4.125	101.800	101.700	101.700	101.400	3.625	101.319	101.219	101.219	100.919
4.250	101.679	101.579	101.579	101.379	4.250	101.750	101.650	101.650	101.450	3.750	101.887	101.787	101.787	101.487

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

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



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30 Day Lock Exp.:

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5/24/2021

W. Rate Sheet Dated: 3/23/2021

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/22/2021

45 Day Lock Exp.:

5/7/2021

60 Day Lock Exp.:

5/24/2021

W. Rate Sheet Dated: 3/23/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.578	98.578	98.378	2.750	98.578	98.578	98.378	2.750	98.578	98.578	98.378	2.750	97.296	97.296	97.096	2.750	97.296	97.296	97.096
2.875	99.359	99.359	99.159	2.875	99.359	99.359	99.159	2.875	99.359	99.359	99.159	2.875	98.077	98.077	97.877	2.875	98.077	98.077	97.877
2.990	99.994	99.994	99.794	2.990	99.994	99.994	99.794	2.990	99.994	99.994	99.794	2.990	98.712	98.712	98.512	2.990	98.712	98.712	98.512
3.000	100.094	100.094	99.894	3.000	100.094	100.094	99.894	3.000	100.094	100.094	99.894	3.000	98.812	98.812	98.612	3.000	98.812	98.812	98.612
3.125	100.726	100.726	100.526	3.125	100.726	100.726	100.526	3.125	100.726	100.726	100.526	3.125	99.444	99.444	99.244	3.125	99.444	99.444	99.244
3.250	101.401	101.401	101.201	3.250	101.276	101.276	101.076	3.250	101.401	101.401	101.201	3.250	100.487	100.487	100.287	3.250	100.362	100.362	100.162
3.375	102.070	102.070	101.870	3.375	101.945	101.945	101.745	3.375	102.070	102.070	101.870	3.375	101.156	101.156	100.956	3.375	101.031	101.031	100.831
3.500	102.609	102.609	102.409	3.500	102.484	102.484	102.284	3.500	102.609	102.609	102.409	3.500	101.695	101.695	101.495	3.500	101.570	101.570	101.370
3.625	103.085	103.085	102.885	3.625	102.960	102.960	102.760	3.625	103.085	103.085	102.885	3.625	102.171	102.171	101.971	3.625	102.046	102.046	101.846
3.750	103.439	103.439	103.175	3.750	102.689	102.689	102.425	3.750	102.689	102.689	102.425	3.750	99.759	99.759	99.495	3.750	99.009	99.009	98.745
3.875	103.984	103.984	103.728	3.875	103.234	103.234	102.978	3.875	103.234	103.234	102.978	3.875	100.304	100.304	100.048	3.875	99.554	99.554	99.298
3.990	104.372	104.372	104.126	3.990	103.622	103.622	103.376	3.990	103.622	103.622	103.376	3.990	100.692	100.692	100.446	3.990	99.942	99.942	99.696
4.000	104.472	104.472	104.226	4.000	103.722	103.722	103.476	4.000	103.722	103.722	103.476	4.000	100.792	100.792	100.546	4.000	100.042	100.042	99.796
4.125	104.839	104.839	104.606	4.125	104.089	104.089	103.856	4.125	104.089	104.089	103.856	4.125	101.159	101.159	100.926	4.125	100.409	100.409	100.176
4.250	104.807	104.807	104.607	4.250	104.432	104.432	104.232	4.250	104.432	104.432	104.232	4.250	99.819	99.819	99.619	4.250	99.444	99.444	99.244
4.375	105.208	105.208	105.008	4.375	104.833	104.833	104.633	4.375	104.833	104.833	104.633	4.375	100.220	100.220	100.020	4.375	99.845	99.845	99.645
4.500	105.547	105.547	105.347	4.500	105.172	105.172	104.972	4.500	105.172	105.172	104.972	4.500	100.559	100.559	100.359	4.500	100.184	100.184	99.984
4.625	105.770	105.770	105.570	4.625	105.395	105.395	105.195	4.625	105.395	105.395	105.195	4.625	100.782	100.782	100.582	4.625	100.407	100.407	100.207
4.750	106.128	106.128	105.926	4.750	105.720	105.720	105.526	4.750	105.720	105.720	105.526	4.750	100.886	100.886	100.686	4.750	100.886	100.886	100.686
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	97.296	97.296	97.096	2.500	98.459	98.459	98.206	2.500	98.459	98.459	98.206	2.500	98.459	98.459	98.206	2.000	98.330	98.330	98.130
2.875	98.077	98.077	97.877	2.625	99.088	99.088	98.835	2.625	99.088	99.088	98.835	2.625	99.088	99.088	98.835	2.125	98.976	98.976	98.776
2.990	98.712	98.712	98.512	2.750	99.979	99.979	99.769	2.750	99.979	99.979	99.769	2.750	99.979	99.979	99.769	2.250	99.712	99.712	99.512
3.000	98.812	98.812	98.612	2.875	100.694	100.694	100.484	2.875	100.694	100.694	100.484	2.875	100.694	100.694	100.484	2.375	100.251	100.251	100.051
3.125	99.444	99.444	99.244	2.990	101.173	101.173	100.966	2.990	101.173	101.173	100.966	2.990	101.173	101.173	100.966	2.500	100.708	100.708	100.508
3.250	100.487	100.487	100.287	3.000	101.273	101.273	101.066	3.000	101.273	101.273	101.066	3.000	101.273	101.273	101.066	2.625	101.312	101.312	101.112
3.375	101.156	101.156	100.956	3.125	101.786	101.786	101.585	3.125	101.786	101.786	101.585	3.125	101.786	101.786	101.585	2.750	101.845	101.845	101.645
3.500	101.695	101.695	101.495	3.250	102.078	102.078	101.840	3.250	102.078	102.078	101.840	3.250	102.078	102.078	101.840	2.875	102.242	102.242	102.042
3.625	102.171	102.171	101.971	3.375	102.695	102.695	102.461	3.375	102.695	102.695	102.461	3.375	102.695	102.695	102.461	2.990	102.576	102.576	102.376
3.750	99.009	99.009	98.745	3.500	103.247	103.247	103.020	3.500	103.247	103.247	103.020	3.500	103.247	103.247	103.020	3.000	102.676	102.676	102.476
3.875	99.554	99.554	99.298	3.625	103.616	103.616	103.392	3.625	103.616	103.616	103.392	3.625	103.616	103.616	103.392	3.125	102.821	102.821	102.621
3.990	99.942	99.942	99.696	3.750	103.381	103.381	103.181	3.750	103.381	103.381	103.181	3.750	103.381	103.381	103.181	3.250	102.298	102.298	102.098
4.000	100.042	100.042	99.796	3.875	103.941	103.941	103.741	3.875	103.941	103.941	103.741	3.875	103.941	103.941	103.741	3.375	103.633	103.633	103.433
4.125	100.409	100.409	100.176	3.990	104.278	104.278	104.078	3.990	105.528	105.528	105.328	3.990	105.528	105.528	105.328	3.500	103.850	103.850	103.650
4.250	99.444	99.444	99.244	4.000	104.378	104.378	104.178	4.000	105.628	105.628	105.428	4.000	105.628	105.628	105.428	3.625	104.473	104.473	104.273
4.375	99.845	99.845	99.645	4.125	104.666	104.666	104.466	4.125	105.916	105.916	105.716	4.125	105.916	105.916	105.716	3.750	104.848	104.848	104.648
4.500	100.184	100.184	99.984	4.250	105.049	105.049	104.849	4.250	106.299	106.299	106.097	4.250	106.299	106.299	106.097	3.875	105.017	105.017	104.817
4.625	100.407	100.407	100.207	4.375	105.367	105.367	105.139	4.375	106.617	106.617	106.389	4.375	106.617	106.617	106.389	3.990	105.289	105.289	105.089
4.750	100.886	100.886	100.686	4.500	105.720	105.720	105.496	4.500	106.970	106.970	106.746	4.500	106.970	106.970	106.746	4.000	105.389	105.389	105.189
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	98.455	98.455	98.255	2.000	98.455	98.455	98.255	2.000	98.354	98.354	98.154	2.000	98.479	98.479	98.279	2.000	98.479	98.479	98.279
2.125	99.101	99.101	98.901	2.125	99.101	99.101	98.901	2.125	98.376	98.376	98.176	2.125	98.501	98.501	98.301	2.125	98.501	98.501	98.301
2.250	99.837	99.837	99.637	2.250	99.837	99.837	99.637	2.250	99.112	99.112	98.912	2.250	99.237	99.237	99.037	2.250	99.237	99.237	99.037
2.375	100.376	100.376	100.176	2.375	100.376	100.376	100.176	2.375	99.651	99.651	99.451	2.375	99.776	99.776	99.576	2.375	99.776	99.776	99.576
2.500	100.833	100.833	100.633	2.500	100.833	100.833	100.633	2.500	100.108	100.108	99.908	2.500	100.233	100.233	100.033	2.500	100.233	100.233	100.033
2.625	101.437	101.437	101.237	2.625	101.437	101.437	101.237	2.625	99.586	99.586	99.386	2.625	99.711	99.711	99.511	2.625	99.711	99.711	99.511
2.750	101.970	101.970	101.770	2.750	101.970	101.970	101.770	2.750	100.119	100.119	99.919	2.750	100.244	100.244	100.044	2.750	100.244	100.244	100.044
2.875	102.367	102.367	102.167	2.875	102.367	102.367	102.167	2.875	100.516	100.516	100.316	2.875	100.641	100.641	100.441	2.875	100.641	100.641	100.441
2.990	102.701	102.701	102.501	2.990	102.701	102.701	102.501	2.990	100.850	100.850	100.650	2.990	100.975	100.975	100.775	2.990	100.975	100.975	100.775
3.000	102.801	102.801	102.601	3.000	102.801	102.801	102.601	3.000	100.950	100.950	100.750	3.000	101.075	101.075	100.875	3.000	101.075	101.075	100.875
3.125	102.946	102.946	102.746	3.125	102.946	102.946	102.746	3.125	100.595	100.595	100.395	3.125	100.720	100.720	100.520	3.125	100.720	100.720	100.520
3.250	103.423	103.423	103.223	3.250															



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.:

4/22/2021

45 Day Lock Exp.:

5/7/2021

60 Day Lock Exp.:

5/24/2021

W. Rate Sheet Dated: 3/23/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.578	98.578	98.378	2.500	98.459	98.459	98.206	2.000	98.330	98.330	98.130	2.750	97.262	97.262	97.062	2.000	97.692	97.692	97.492
2.875	99.359	99.359	99.159	2.625	99.088	99.088	98.835	2.125	98.976	98.976	98.776	2.875	98.043	98.043	97.843	2.125	98.026	98.026	97.826
2.990	99.994	99.994	99.794	2.750	99.979	99.979	99.769	2.250	99.712	99.712	99.512	2.990	98.678	98.678	98.478	2.250	98.762	98.762	98.562
3.000	100.094	100.094	99.894	2.875	100.694	100.694	100.484	2.375	100.251	100.251	100.051	3.000	98.778	98.778	98.578	2.375	99.301	99.301	99.101
3.125	100.726	100.726	100.526	2.990	101.173	101.173	100.966	2.500	100.708	100.708	100.508	3.125	99.410	99.410	99.210	2.500	99.758	99.758	99.558
3.250	101.401	101.401	101.201	3.000	101.273	101.273	101.066	2.625	101.312	101.312	101.112	3.250	100.269	100.269	100.069	2.625	99.799	99.799	99.599
3.375	102.070	102.070	101.870	3.125	101.786	101.786	101.585	2.750	101.845	101.845	101.645	3.375	100.938	100.938	100.738	2.750	100.332	100.332	100.132
3.500	102.609	102.609	102.409	3.250	102.078	102.078	101.840	2.875	102.242	102.242	102.042	3.500	101.477	101.477	101.277	2.875	100.729	100.729	100.529
3.625	103.085	103.085	102.885	3.375	102.695	102.695	102.461	2.990	102.576	102.576	102.376	3.625	101.953	101.953	101.753	2.990	101.063	101.063	100.863
3.750	103.439	103.439	103.175	3.500	103.247	103.247	103.020	3.000	102.676	102.676	102.476	3.750	100.924	100.924	100.660	3.000	101.163	101.163	100.963
3.875	103.984	103.984	103.728	3.625	103.616	103.616	103.392	3.125	102.821	102.821	102.621	3.875	101.469	101.469	101.213	3.125	101.058	101.058	100.858
3.990	104.372	104.372	104.126	3.750	103.381	103.381	103.181	3.250	103.298	103.298	103.098	3.990	101.857	101.857	101.611	3.250	101.535	101.535	101.335
4.000	104.472	104.472	104.226	3.875	103.941	103.941	103.741	3.375	103.633	103.633	103.433	4.000	101.957	101.957	101.711	3.375	101.870	101.870	101.670
4.125	104.839	104.839	104.606	3.990	104.278	104.278	104.078	3.500	103.850	103.850	103.650	4.125	102.324	102.324	102.091	3.500	102.087	102.087	101.887
4.250	104.807	104.807	104.607	4.000	104.378	104.378	104.178	3.625	104.473	104.473	104.273	4.250	101.638	101.638	101.438	3.625	102.213	102.213	102.013
4.375	105.208	105.208	105.008	4.125	104.666	104.666	104.466	3.750	104.848	104.848	104.648	4.375	102.039	102.039	101.839	3.750	102.588	102.588	102.388
4.500	105.547	105.547	105.347	4.250	105.049	105.049	104.847	3.875	105.017	105.017	104.817	4.500	102.378	102.378	102.178	3.875	102.757	102.757	102.557
4.625	105.770	105.770	105.570	4.375	105.367	105.367	105.139	3.990	105.289	105.289	105.089	4.625	102.601	102.601	102.401	3.990	103.029	103.029	102.829
4.750	106.128	106.128	105.926	4.500	105.720	105.720	105.496	4.000	105.389	105.389	105.189	4.750	102.832	102.832	102.630	4.000	103.129	103.129	102.929

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.:

4/22/2021

45 Day Lock Exp.:

5/7/2021

60 Day Lock Exp.:

5/24/2021

W. Rate Sheet Dated: 3/23/2021

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)