

W. Rate Sheet Dated: 3/24/2021

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	100.508	100.508	100.071	2.750	98.290	98.290	97.852	2.250	97.998	97.998	97.698	3.125	96.455	96.455	96.155
2.875	100.704	100.704	100.267	2.875	98.456	98.456	98.019	2.500	98.332	98.332	98.032	3.250	98.030	98.030	97.730
3.000	100.904	100.904	100.467	3.000	98.617	98.617	98.180	2.625	98.484	98.484	98.184	3.375	97.807	97.807	97.507
3.125	101.102	101.102	100.664	3.125	98.778	98.778	98.340	2.750	99.064	99.064	98.764	3.500	97.881	97.881	97.581
3.250	101.977	101.977	101.677	3.250	99.701	99.701	99.401	2.875	99.218	99.218	98.918	3.625	97.955	97.955	97.655
3.375	102.067	102.067	101.767	3.375	99.853	99.853	99.553	3.000	99.367	99.367	99.067	Margin = 2.250		Index = 0.070	
3.500	102.254	102.254	101.954	3.500	100.024	100.024	99.724	3.125	99.514	99.514	99.214	30 Year OTC			
3.625	102.433	102.433	102.133	3.625	100.160	100.160	99.860	3.250	102.218	102.218	101.918	Rate	30 Day	45 Day	60 Day
3.750	102.710	102.710	102.410	3.750	101.968	101.968	101.668	3.375	102.357	102.357	102.057	4.000	102.069	102.069	101.569
3.875	102.792	102.792	102.492	3.875	102.074	102.074	101.774	3.500	102.481	102.481	102.181	4.125	102.235	102.235	101.735
4.000	102.944	102.944	102.644	4.000	102.202	102.202	101.902	3.625	102.607	102.607	102.307	4.375	103.182	103.182	102.682
4.125	103.110	103.110	102.810	4.125	102.314	102.314	102.014	3.750	103.441	103.441	103.141	4.500	103.263	103.263	102.763
4.250	104.003	104.003	103.803	4.250	103.266	103.266	103.066	3.875	103.538	103.538	103.238	4.625	103.379	103.379	102.879
4.375	104.057	104.057	103.857	4.375	103.373	103.373	103.173	4.000	103.657	103.657	103.357	4.875	104.157	104.157	103.657
4.500	104.138	104.138	103.938	4.500	103.500	103.500	103.300	4.125	103.760	103.760	103.460	5.000	104.264	104.264	103.764
4.625	104.254	104.254	104.054	4.625	103.612	103.612	103.412	4.250	103.137	103.137	102.837	5.125	104.380	104.380	103.880
4.750	105.005	105.005	104.805	4.750	104.268	104.268	104.068	4.375	103.235	103.235	102.935	5.500	105.125	105.125	104.625
4.875	105.032	105.032	104.832	4.875	104.374	104.374	104.174	4.500	103.354	103.354	103.054	5.625	105.241	105.241	104.741
6.250	106.000	106.000	105.800	6.250	105.804	105.804	105.604	4.625	103.457	103.457	103.157	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	101.303	101.203	101.203	100.766	2.750	101.203	101.103	101.103	100.666	2.250	99.995	99.895	99.895	99.595
2.875	101.499	101.399	101.399	100.961	2.875	101.370	101.270	101.270	100.832	2.375	100.165	100.065	100.065	99.765
3.000	101.503	101.403	101.403	100.966	3.000	101.364	101.264	101.264	100.827	2.500	100.159	100.059	100.059	99.759
3.125	101.501	101.401	101.401	100.963	3.125	101.363	101.263	101.263	100.826	2.625	100.146	100.046	100.046	99.746
3.250	102.128	102.028	102.028	101.728	3.250	102.127	102.027	102.027	101.727	2.750	100.574	100.474	100.474	100.174
3.375	102.932	102.832	102.832	102.532	3.375	102.793	102.693	102.693	102.393	2.875	101.230	101.130	101.130	100.830
3.500	102.928	102.828	102.828	102.528	3.500	102.811	102.711	102.711	102.411	3.000	101.225	101.125	101.125	100.825
3.625	102.919	102.819	102.819	102.519	3.625	102.777	102.677	102.677	102.377	3.125	101.224	101.124	101.124	100.824
3.750	103.618	103.518	103.518	103.218	3.750	103.699	103.599	103.599	103.299	3.250	103.780	103.680	103.680	103.380
3.875	104.375	104.275	104.275	103.975	3.875	104.200	104.100	104.100	103.800	3.375	104.396	104.296	104.296	103.996
4.000	104.347	104.247	104.247	103.947	4.000	104.221	104.121	104.121	103.821	3.500	104.381	104.281	104.281	103.981
4.125	104.359	104.259	104.259	103.959	4.125	104.206	104.106	104.106	103.806	3.625	104.382	104.282	104.282	103.982
4.250	104.987	104.887	104.887	104.687	4.250	105.046	104.946	104.946	104.746	3.750	105.090	104.990	104.990	104.690

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	99.319	99.319	98.819	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.485	99.485	98.985	4.750	101.000	101.000	100.500
3.875	100.296	100.296	99.796	6.250	103.750	103.750	103.500	4.375	100.432	100.432	99.932	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.143	100.143	99.643					4.500	100.513	100.513	100.013	Rate	30 Day	45 Day	60 Day
4.125	99.977	99.977	99.477					4.625	100.629	100.629	100.129	6.250	102.750	102.750	102.250
4.250	101.810	101.810	101.310					4.875	101.407	101.407	100.907	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.655	101.655	101.155					5.000	101.514	101.514	101.014				
4.500	101.575	101.575	101.075					5.125	101.630	101.630	101.130				
4.625	101.459	101.459	100.959					5.500	102.375	102.375	101.875				
4.750	102.839	102.839	102.339					5.625	102.491	102.491	101.991				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.816	102.816	102.316				

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@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/23/2021

45 Day Lock Exp.:

5/10/2021

60 Day Lock Exp.:

5/24/2021

W. Rate Sheet Dated: 3/24/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.205	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	99.032	99.032	98.732	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	99.186	99.186	98.886	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	99.334	99.334	99.034	Margin = 2.250		Index = .070	
3.500	N/A	N/A	N/A	3.500	99.554	99.554	99.254	3.125	99.482	99.482	99.182	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	99.690	99.690	99.390	3.250	101.748	101.748	101.448	Rate	30 Day	45 Day	60 Day
3.750	100.747	100.747	100.447	3.750	100.435	100.435	100.135	3.375	101.887	101.887	101.587	3.250	98.402	98.402	97.902
3.875	100.829	100.829	100.529	3.875	100.542	100.542	100.242	3.500	102.011	102.011	101.711	3.375	98.592	98.592	98.092
4.000	100.982	100.982	100.682	4.000	100.669	100.669	100.369	3.625	102.137	102.137	101.837	3.500	98.779	98.779	98.279
4.125	101.148	101.148	100.848	4.125	100.781	100.781	100.481	3.750	101.908	101.908	101.608	3.625	98.958	98.958	98.458
4.250	101.603	101.603	101.403	4.250	101.296	101.296	101.096	3.875	N/A	N/A	N/A	3.750	99.772	99.772	99.272
4.375	101.657	101.657	101.457	4.375	101.403	101.403	101.203	4.000	N/A	N/A	N/A	3.875	99.954	99.954	99.454
4.500	101.738	101.738	101.538	4.500	101.530	101.530	101.330	4.125	N/A	N/A	N/A	4.000	100.107	100.107	99.607
4.625	101.854	101.854	101.654	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.273	100.273	99.773
4.750	102.168	102.168	101.968	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.628	100.628	100.128
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	100.878	100.778	100.778	100.478	3.250	100.877	100.777	100.777	100.477	2.750	97.793	97.693	97.693	97.393
3.375	101.682	101.582	101.582	101.282	3.375	101.543	101.443	101.443	101.143	2.875	98.449	98.349	98.349	98.049
3.500	101.678	101.578	101.578	101.278	3.500	101.561	101.461	101.461	101.161	3.000	98.444	98.344	98.344	98.044
3.625	101.669	101.569	101.569	101.269	3.625	101.527	101.427	101.427	101.127	3.125	98.443	98.343	98.343	98.043
3.750	101.305	101.205	101.205	100.905	3.750	101.386	101.286	101.286	100.986	3.250	100.655	100.555	100.555	100.255
3.875	102.063	101.963	101.963	101.663	3.875	101.888	101.788	101.788	101.488	3.375	101.271	101.171	101.171	100.871
4.000	102.034	101.934	101.934	101.634	4.000	101.909	101.809	101.809	101.509	3.500	101.256	101.156	101.156	100.856
4.125	102.047	101.947	101.947	101.647	4.125	101.893	101.793	101.793	101.493	3.625	101.257	101.157	101.157	100.857
4.250	102.237	102.137	102.137	101.937	4.250	102.296	102.196	102.196	101.996	3.750	101.965	101.865	101.865	101.565

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

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

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

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.:

4/23/2021

45 Day Lock Exp.:

5/10/2021

60 Day Lock Exp.:

5/24/2021

W. Rate Sheet Dated: 3/24/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	

Applicable for all mortgages with greater than 15 year terms							
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250

Product Features							
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
Manufactured Home	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Conventional OTC	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/23/2021
45 Day Lock Exp.: 5/10/2021
60 Day Lock Exp.: 5/24/2021

W. Rate Sheet Dated: 3/24/2021

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	98.728	98.728	98.503	2.750	98.728	98.728	98.503	2.750	98.728	98.728	98.503	2.750	97.428	97.428	97.203	2.750	97.428	97.428	97.203
2.875	99.506	99.506	99.286	2.875	99.506	99.506	99.286	2.875	99.506	99.506	99.286	2.875	98.206	98.206	97.986	2.875	98.206	98.206	97.986
2.990	100.134	100.134	99.922	2.990	100.134	100.134	99.922	2.990	100.134	100.134	99.922	2.990	98.834	98.834	98.622	2.990	98.834	98.834	98.622
3.000	100.234	100.234	100.022	3.000	100.234	100.234	100.022	3.000	100.234	100.234	100.022	3.000	98.934	98.934	98.722	3.000	98.934	98.934	98.722
3.125	100.861	100.861	100.660	3.125	100.861	100.861	100.660	3.125	100.861	100.861	100.660	3.125	99.575	99.575	99.374	3.125	99.575	99.575	99.374
3.250	101.505	101.505	101.305	3.250	101.505	101.305	101.380	3.250	101.505	101.505	101.305	3.250	100.579	100.579	100.379	3.250	100.579	100.579	100.379
3.375	102.172	102.172	101.972	3.375	102.172	102.172	101.972	3.375	102.172	102.172	101.972	3.375	101.246	101.246	101.046	3.375	101.246	101.246	101.046
3.500	102.706	102.706	102.506	3.500	102.706	102.506	102.581	3.500	102.706	102.706	102.506	3.500	101.780	101.780	101.580	3.500	101.780	101.780	101.580
3.625	103.182	103.182	102.982	3.625	103.182	102.982	102.857	3.625	103.182	103.182	102.982	3.625	102.256	102.256	102.056	3.625	102.256	102.256	102.056
3.750	103.493	103.493	103.242	3.750	103.493	103.242	102.492	3.750	103.493	103.242	102.492	3.750	99.801	99.801	99.550	3.750	99.801	99.801	99.550
3.875	104.034	104.034	103.791	3.875	104.034	103.791	103.041	3.875	104.034	103.791	103.041	3.875	100.342	100.342	100.099	3.875	100.342	100.342	100.099
3.990	104.417	104.417	104.185	3.990	104.417	104.185	103.435	3.990	104.417	104.185	103.435	3.990	100.725	100.725	100.493	3.990	100.725	100.725	100.493
4.000	104.517	104.517	104.285	4.000	104.517	104.285	103.535	4.000	104.517	104.285	103.535	4.000	100.825	100.825	100.593	4.000	100.825	100.825	100.593
4.125	104.881	104.881	104.661	4.125	104.881	104.661	103.911	4.125	104.881	104.661	103.911	4.125	101.189	101.189	100.969	4.125	101.189	101.189	100.969
4.250	104.829	104.829	104.629	4.250	104.829	104.629	104.254	4.250	104.829	104.629	104.254	4.250	99.829	99.829	99.629	4.250	99.829	99.829	99.629
4.375	105.228	105.228	105.028	4.375	105.228	105.028	104.653	4.375	105.228	105.028	104.653	4.375	100.228	100.228	100.028	4.375	100.228	100.228	100.028
4.500	105.564	105.564	105.364	4.500	105.564	105.364	104.989	4.500	105.564	105.364	104.989	4.500	100.564	100.564	100.364	4.500	100.564	100.564	100.364
4.625	105.785	105.785	105.585	4.625	105.785	105.585	105.410	4.625	105.785	105.585	105.410	4.625	100.785	100.785	100.585	4.625	100.785	100.785	100.585
4.750	106.148	106.148	105.948	4.750	106.148	105.948	106.148	4.750	106.148	105.948	106.148	4.750	100.912	100.912	100.712	4.750	100.912	100.912	100.712
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	97.428	97.428	97.203	2.500	98.540	98.540	98.278	2.500	98.540	98.540	98.278	2.500	98.540	98.540	98.278	2.000	98.438	98.438	98.238
2.875	98.206	98.206	97.986	2.625	99.167	99.167	98.901	2.625	99.167	99.167	98.901	2.625	99.167	99.167	98.901	2.125	99.082	99.082	98.882
2.990	98.834	98.834	98.622	2.750	100.104	100.104	99.878	2.750	100.104	100.104	99.878	2.750	100.104	100.104	99.878	2.250	99.814	99.814	99.614
3.000	98.934	98.934	98.722	2.875	100.814	100.814	100.591	2.875	100.814	100.814	100.591	2.875	100.814	100.814	100.591	2.375	100.352	100.352	100.152
3.125	99.575	99.575	99.374	2.990	101.292	101.292	101.070	2.990	101.292	101.292	101.070	2.990	101.292	101.292	101.070	2.500	100.806	100.806	100.606
3.250	100.579	100.579	100.379	3.000	101.392	101.392	101.170	3.000	101.392	101.392	101.170	3.000	101.392	101.392	101.170	2.625	101.416	101.416	101.216
3.375	101.246	101.246	101.046	3.125	101.902	101.902	101.681	3.125	101.902	101.902	101.681	3.125	101.902	101.902	101.681	2.750	101.944	101.944	101.744
3.500	101.780	101.780	101.580	3.250	102.210	102.210	101.977	3.250	102.210	102.210	101.977	3.250	102.210	102.210	101.977	2.875	102.344	102.344	102.144
3.625	102.256	102.256	102.056	3.375	102.822	102.822	102.593	3.375	102.822	102.822	102.593	3.375	102.822	102.822	102.593	2.990	102.673	102.673	102.473
3.750	99.051	99.051	98.800	3.500	103.372	103.372	103.147	3.500	103.372	103.372	103.147	3.500	103.372	103.372	103.147	3.000	102.773	102.773	102.573
3.875	99.592	99.592	99.349	3.625	103.738	103.738	103.520	3.625	103.738	103.738	103.520	3.625	103.738	103.738	103.520	3.125	102.752	102.752	102.552
3.990	99.975	99.975	99.743	3.750	104.347	104.347	104.124	3.750	104.347	104.347	104.124	3.750	104.347	104.347	104.124	3.250	103.227	103.227	103.027
4.000	100.075	100.075	99.843	3.875	104.004	104.004	103.804	3.875	104.004	104.004	103.804	3.875	104.004	104.004	103.804	3.375	103.561	103.561	103.361
4.125	100.439	100.439	100.219	3.990	104.338	104.338	104.138	3.990	104.338	104.338	104.138	3.990	104.338	104.338	104.138	3.500	103.773	103.773	103.573
4.250	99.454	99.454	99.254	4.000	104.438	104.438	104.238	4.000	104.438	104.438	104.238	4.000	104.438	104.438	104.238	3.625	104.398	104.398	104.198
4.375	99.853	99.853	99.653	4.125	104.723	104.723	104.523	4.125	104.723	104.723	104.523	4.125	104.723	104.723	104.523	3.750	104.772	104.772	104.572
4.500	100.189	100.189	99.989	4.250	105.073	105.073	104.873	4.250	105.073	105.073	104.873	4.250	105.073	105.073	104.873	3.875	104.939	104.939	104.739
4.625	100.410	100.410	100.210	4.375	105.402	105.402	105.202	4.375	105.402	105.402	105.202	4.375	105.402	105.402	105.202	3.990	105.208	105.208	105.008
4.750	100.912	100.912	100.712	4.500	105.757	105.757	105.557	4.500	105.757	105.757	105.557	4.500	105.757	105.757	105.557	4.000	105.308	105.308	105.108
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	98.563	98.563	98.363	2.000	98.563	98.563	98.363	2.000	98.462	98.462	98.262	2.000	98.587	98.587	98.387	2.000	98.587	98.587	98.387
2.125	99.207	99.207	99.007	2.125	99.207	99.207	99.007	2.125	98.482	98.482	98.282	2.125	98.607	98.607	98.407	2.125	98.607	98.607	98.407
2.250	99.939	99.939	99.739	2.250	99.939	99.939	99.739	2.250	99.214	99.214	99.014	2.250	99.339	99.339	99.139	2.250	99.339	99.339	99.139
2.375	100.477	100.477	100.277	2.375	100.477	100.477	100.277	2.375	99.752	99.752	99.552	2.375	99.877	99.877	99.677	2.375	99.877	99.877	99.677
2.500	100.931	100.931	100.731	2.500	100.931	100.931	100.731	2.500	100.206	100.206	100.006	2.500	100.331	100.331	100.131	2.500	100.331	100.331	100.131
2.625	101.541	101.541	101.341	2.625	101.541	101.541	101.341	2.625	99.690	99.690	99.490	2.625	99.815	99.815	99.615	2.625	99.815	99.815	99.615
2.750	102.069	102.069	101.869	2.750	102.069	102.069	101.869	2.750	100.218	100.218	100.018	2.750	100.343	100.343	100.143	2.750	100.343	100.343	100.143
2.875	102.466	102.466	102.266	2.875	102.466	102.466	102.266	2.875	100.615	100.615	100.415	2.875	100.740	100.740	100.540	2.875	100.740	100.740	100.540
2.990	102.798	102.798	102.598	2.990	102.798	102.798	102.598	2.990	100.947	100.947	100.747	2.990	101.072	101.072	100.872	2.990	101.072	101.072	100.872
3.000	102.898	102.898	102.698	3.000	102.898	102.898	102.698	3.000	101.047	101.047	100.847	3.000	101.172	101.172	100.972	3.000	101.172	101.172	100.972
3.125	102.877	102																	



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.:

4/23/2021

45 Day Lock Exp.:

5/10/2021

60 Day Lock Exp.:

5/24/2021

W. Rate Sheet Dated: 3/24/2021

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	98.728	98.728	98.503	2.500	98.540	98.540	98.278	2.000	98.438	98.438	98.238	2.750	97.403	97.403	97.178	2.000	97.800	97.800	97.600
2.875	99.506	99.506	99.286	2.625	99.167	99.167	98.901	2.125	99.082	99.082	98.882	2.875	98.181	98.181	97.961	2.125	98.132	98.132	97.932
2.990	100.134	100.134	99.922	2.750	100.104	100.104	99.878	2.250	99.814	99.814	99.614	2.990	98.809	98.809	98.597	2.250	98.864	98.864	98.664
3.000	100.234	100.234	100.022	2.875	100.814	100.814	100.591	2.375	100.352	100.352	100.152	3.000	98.909	98.909	98.697	2.375	99.402	99.402	99.202
3.125	100.861	100.861	100.660	2.990	101.292	101.292	101.070	2.500	100.806	100.806	100.606	3.125	99.543	99.543	99.342	2.500	99.856	99.856	99.656
3.250	101.505	101.505	101.305	3.000	101.392	101.392	101.170	2.625	101.416	101.416	101.216	3.250	100.367	100.367	100.167	2.625	99.903	99.903	99.703
3.375	102.172	102.172	101.972	3.125	101.902	101.902	101.681	2.750	101.944	101.944	101.744	3.375	101.034	101.034	100.834	2.750	100.431	100.431	100.231
3.500	102.706	102.706	102.506	3.250	102.210	102.210	101.977	2.875	102.341	102.341	102.141	3.500	101.568	101.568	101.368	2.875	100.828	100.828	100.628
3.625	103.182	103.182	102.982	3.375	102.822	102.822	102.593	2.990	102.673	102.673	102.473	3.625	102.044	102.044	101.844	2.990	101.160	101.160	100.960
3.750	103.493	103.493	103.242	3.500	103.372	103.372	103.147	3.000	102.773	102.773	102.573	3.750	100.972	100.972	100.721	3.000	101.260	101.260	101.060
3.875	104.034	104.034	103.791	3.625	103.738	103.738	103.520	3.125	102.752	102.752	102.552	3.875	101.513	101.513	101.270	3.125	100.989	100.989	100.789
3.990	104.417	104.417	104.185	3.750	103.447	103.447	103.247	3.250	103.227	103.227	103.027	3.990	101.896	101.896	101.664	3.250	101.464	101.464	101.264
4.000	104.517	104.517	104.285	3.875	104.004	104.004	103.804	3.375	103.561	103.561	103.361	4.000	101.996	101.996	101.764	3.375	101.798	101.798	101.598
4.125	104.881	104.881	104.661	3.990	104.338	104.338	104.138	3.500	103.773	103.773	103.573	4.125	102.360	102.360	102.140	3.500	102.010	102.010	101.810
4.250	104.829	104.829	104.629	4.000	104.438	104.438	104.238	3.625	104.398	104.398	104.198	4.250	101.654	101.654	101.454	3.625	102.135	102.135	101.935
4.375	105.228	105.228	105.028	4.125	104.723	104.723	104.523	3.750	104.772	104.772	104.572	4.375	102.053	102.053	101.853	3.750	102.509	102.509	102.309
4.500	105.564	105.564	105.364	4.250	105.073	105.073	104.869	3.875	104.939	104.939	104.739	4.500	102.389	102.389	102.189	3.875	102.676	102.676	102.476
4.625	105.785	105.785	105.585	4.375	105.402	105.402	105.202	3.990	105.208	105.208	105.008	4.625	102.610	102.610	102.410	3.990	102.945	102.945	102.745
4.750	106.148	106.148	105.948	4.500	105.757	105.757	105.557	4.000	105.308	105.308	105.108	4.750	102.855	102.855	102.655	4.000	103.045	103.045	102.845

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%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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.:

4/23/2021

45 Day Lock Exp.:

5/10/2021

60 Day Lock Exp.:

5/24/2021

W. Rate Sheet Dated: 3/24/2021

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 [†]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)