



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@af wholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/26/2021

45 Day Lock Exp.: 5/10/2021

60 Day Lock Exp.: 5/24/2021

W. Rate Sheet Dated: 3/25/2021

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	100.758	100.758	100.337	2.750	98.534	98.534	98.112	2.250	98.168	98.168	97.868	3.125	96.530	96.530	96.230
2.875	100.954	100.954	100.532	2.875	98.699	98.699	98.277	2.500	98.490	98.490	98.190	3.250	97.807	97.807	97.507
3.000	101.154	101.154	100.733	3.000	98.861	98.861	98.439	2.625	98.643	98.643	98.343	3.375	97.881	97.881	97.581
3.125	101.352	101.352	100.930	3.125	98.985	98.985	98.563	2.750	99.270	99.270	98.970	3.500	97.955	97.955	97.655
3.250	102.023	102.023	101.723	3.250	99.745	99.745	99.445	2.875	99.422	99.422	99.122	3.625	98.030	98.030	97.730
3.375	102.114	102.114	101.814	3.375	99.928	99.928	99.628	3.000	99.571	99.571	99.271	Margin = 2.250		Index = 0.070	
3.500	102.301	102.301	102.001	3.500	100.065	100.065	99.765	3.125	99.683	99.683	99.383	30 Year OTC			
3.625	102.480	102.480	102.180	3.625	100.142	100.142	99.842	3.250	102.293	102.293	101.993	Rate	30 Day	45 Day	60 Day
3.750	102.694	102.694	102.394	3.750	101.950	101.950	101.650	3.375	102.427	102.427	102.127	4.000	102.054	102.054	101.554
3.875	102.776	102.776	102.476	3.875	102.068	102.068	101.768	3.500	102.554	102.554	102.254	4.125	102.219	102.219	101.719
4.000	102.929	102.929	102.629	4.000	102.181	102.181	101.881	3.625	102.588	102.588	102.288	4.375	103.073	103.073	102.573
4.125	103.094	103.094	102.794	4.125	102.268	102.268	101.968	3.750	103.454	103.454	103.154	4.500	103.153	103.153	102.653
4.250	103.894	103.894	103.694	4.250	103.155	103.155	102.955	3.875	103.563	103.563	103.263	4.625	103.269	103.269	102.769
4.375	103.948	103.948	103.748	4.375	103.273	103.273	103.073	4.000	103.668	103.668	103.368	4.875	104.189	104.189	103.689
4.500	104.028	104.028	103.828	4.500	103.386	103.386	103.186	4.125	103.746	103.746	103.446	5.000	104.296	104.296	103.796
4.625	104.144	104.144	103.944	4.625	103.473	103.473	103.273	4.250	103.159	103.159	102.859	5.125	104.412	104.412	103.912
4.750	105.036	105.036	104.780	4.750	104.297	104.297	104.041	4.375	103.268	103.268	102.968	5.500	105.125	105.125	104.625
4.875	105.064	105.064	104.807	4.875	104.415	104.415	104.159	4.500	103.372	103.372	103.072	5.625	105.241	105.241	104.741
6.250	106.000	106.000	105.800	6.250	105.802	105.802	105.602	4.625	103.451	103.451	103.151	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	101.553	101.453	101.453	101.031	2.750	101.453	101.353	101.353	100.931	2.250	100.166	100.066	100.066	99.766	
2.875	101.749	101.649	101.649	101.227	2.875	101.618	101.518	101.518	101.096	2.375	100.333	100.233	100.233	99.933	
3.000	101.753	101.653	101.653	101.232	3.000	101.615	101.515	101.515	101.093	2.500	100.322	100.222	100.222	99.922	
3.125	101.751	101.651	101.651	101.229	3.125	101.577	101.477	101.477	101.056	2.625	100.319	100.219	100.219	99.919	
3.250	102.175	102.075	102.075	101.775	3.250	102.213	102.113	102.113	101.813	2.750	100.793	100.693	100.693	100.393	
3.375	102.978	102.878	102.878	102.578	3.375	102.870	102.770	102.770	102.470	2.875	101.440	101.340	101.340	101.040	
3.500	102.974	102.874	102.874	102.574	3.500	102.825	102.725	102.725	102.425	3.000	101.436	101.336	101.336	101.036	
3.625	102.966	102.866	102.866	102.566	3.625	102.764	102.664	102.664	102.364	3.125	101.399	101.299	101.299	100.999	
3.750	103.602	103.502	103.502	103.202	3.750	103.746	103.646	103.646	103.346	3.250	103.898	103.798	103.798	103.498	
3.875	104.360	104.260	104.260	103.960	3.875	104.196	104.096	104.096	103.796	3.375	104.469	104.369	104.369	104.069	
4.000	104.331	104.231	104.231	103.931	4.000	104.191	104.091	104.091	103.791	3.500	104.461	104.361	104.361	104.061	
4.125	104.344	104.244	104.244	103.944	4.125	104.165	104.065	104.065	103.765	3.625	104.369	104.269	104.269	103.969	
4.250	104.877	104.777	104.777	104.577	4.250	104.965	104.865	104.865	104.565	3.750	105.201	105.101	105.101	104.801	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV > 90.00		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.75-3.125	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	99.304	99.304	98.804	4.250	100.000	100.000	99.500
3.875	100.280	100.280	99.780	6.250	103.750	103.750	103.500	4.125	99.469	99.469	98.969	4.750	101.000	101.000	100.500
4.000	100.128	100.128	99.628					4.375	100.323	100.323	99.823	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	99.962	99.962	99.462					4.500	100.403	100.403	99.903	Rate	30 Day	45 Day	60 Day
4.250	101.700	101.700	101.200					4.625	100.519	100.519	100.019	6.250	102.750	102.750	102.250
4.375	101.546	101.546	101.046					4.875	101.439	101.439	100.939	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	101.465	101.465	100.965					5.000	101.546	101.546	101.046				
4.625	101.349	101.349	100.849					5.125	101.662	101.662	101.162				
4.750	102.870	102.870	102.370					5.500	102.375	102.375	101.875				
								5.625	102.491	102.491	101.991				
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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30 Day Lock Exp.:

4/26/2021

45 Day Lock Exp.:

5/10/2021

60 Day Lock Exp.:

5/24/2021

W. Rate Sheet Dated: 3/25/2021

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	96.280	96.280	95.980
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	97.557	97.557	97.257
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	97.631	97.631	97.331
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	99.237	99.237	98.937	3.500	97.705	97.705	97.405
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	99.389	99.389	99.089	3.625	97.780	97.780	97.480
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.538	99.538	99.238	Margin = 2.250		Index = .070	
3.500	N/A	N/A	N/A	3.500	99.595	99.595	99.295	3.125	99.650	99.650	99.350	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	99.672	99.672	99.372	3.250	101.823	101.823	101.523	Rate	30 Day	45 Day	60 Day
3.750	100.732	100.732	100.432	3.750	100.418	100.418	100.118	3.375	101.957	101.957	101.657	3.250	98.448	98.448	97.948
3.875	100.813	100.813	100.513	3.875	100.536	100.536	100.236	3.500	102.084	102.084	101.784	3.375	98.639	98.639	98.139
4.000	100.966	100.966	100.666	4.000	100.649	100.649	100.349	3.625	102.118	102.118	101.818	3.500	98.826	98.826	98.326
4.125	101.132	101.132	100.832	4.125	100.736	100.736	100.436	3.750	101.922	101.922	101.622	3.625	99.005	99.005	98.505
4.250	101.494	101.494	101.294	4.250	101.185	101.185	100.985	3.875	N/A	N/A	N/A	3.750	99.757	99.757	99.257
4.375	101.548	101.548	101.348	4.375	101.303	101.303	101.103	4.000	N/A	N/A	N/A	3.875	99.938	99.938	99.438
4.500	101.628	101.628	101.428	4.500	101.416	101.416	101.216	4.125	N/A	N/A	N/A	4.000	100.091	100.091	99.591
4.625	101.744	101.744	101.544	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.257	100.257	99.757
4.750	102.199	102.199	101.943	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.519	100.519	100.019
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	100.925	100.825	100.825	100.525	3.250	100.963	100.863	100.863	100.563	2.750	98.011	97.911	97.911	97.611	
3.375	101.728	101.628	101.628	101.328	3.375	101.620	101.520	101.520	101.220	2.875	98.659	98.559	98.559	98.259	
3.500	101.724	101.624	101.624	101.324	3.500	101.575	101.475	101.475	101.175	3.000	98.655	98.555	98.555	98.255	
3.625	101.716	101.616	101.616	101.316	3.625	101.514	101.414	101.414	101.114	3.125	98.618	98.518	98.518	98.218	
3.750	101.290	101.190	101.190	100.890	3.750	101.434	101.334	101.334	101.034	3.250	100.773	100.673	100.673	100.373	
3.875	102.047	101.947	101.947	101.647	3.875	101.883	101.783	101.783	101.483	3.375	101.344	101.244	101.244	100.944	
4.000	102.018	101.918	101.918	101.618	4.000	101.879	101.779	101.779	101.479	3.500	101.336	101.236	101.236	100.936	
4.125	102.031	101.931	101.931	101.631	4.125	101.853	101.753	101.753	101.453	3.625	101.244	101.144	101.144	100.844	
4.250	102.127	102.027	102.027	101.827	4.250	102.215	102.115	102.115	101.915	3.750	102.076	101.976	101.976	101.676	

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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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/26/2021

45 Day Lock Exp.:

5/10/2021

60 Day Lock Exp.:

5/24/2021

W. Rate Sheet Dated: 3/25/2021

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

30 Day Lock Exp.: 4/26/2021
45 Day Lock Exp.: 5/10/2021
60 Day Lock Exp.: 5/24/2021

W. Rate Sheet Dated: 3/25/2021

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	98.943	98.943	98.716	2.750	98.943	98.943	98.716	2.750	98.943	98.943	98.716	2.750	97.643	97.643	97.416	2.750	97.643	97.643	97.416
2.875	99.723	99.723	99.501	2.875	99.723	99.723	99.501	2.875	99.723	99.723	99.501	2.875	98.423	98.423	98.201	2.875	98.423	98.423	98.201
2.990	100.353	100.353	100.139	2.990	100.353	100.353	100.139	2.990	100.353	100.353	100.139	2.990	99.053	99.053	98.839	2.990	99.053	99.053	98.839
3.000	100.453	100.453	100.239	3.000	100.453	100.453	100.239	3.000	100.453	100.453	100.239	3.000	99.153	99.153	98.939	3.000	99.153	99.153	98.939
3.125	101.083	101.083	100.880	3.125	101.083	101.083	100.880	3.125	101.083	101.083	100.880	3.125	99.797	99.797	99.594	3.125	99.797	99.797	99.594
3.250	101.630	101.630	101.430	3.250	101.630	101.630	101.430	3.250	101.630	101.630	101.430	3.250	100.704	100.704	100.504	3.250	100.704	100.704	100.504
3.375	102.294	102.294	102.094	3.375	102.294	102.294	102.094	3.375	102.294	102.294	102.094	3.375	101.368	101.368	101.168	3.375	101.368	101.368	101.168
3.500	102.827	102.827	102.627	3.500	102.827	102.827	102.627	3.500	102.827	102.827	102.627	3.500	101.901	101.901	101.701	3.500	101.901	101.901	101.701
3.625	103.298	103.298	103.098	3.625	103.298	103.298	103.098	3.625	103.298	103.298	103.098	3.625	102.372	102.372	102.172	3.625	102.372	102.372	102.172
3.750	103.472	103.472	103.248	3.750	103.472	103.472	103.248	3.750	103.472	103.472	103.248	3.750	99.780	99.780	99.556	3.750	99.780	99.780	99.556
3.875	104.014	104.014	103.796	3.875	104.014	104.014	103.796	3.875	104.014	104.014	103.796	3.875	100.322	100.322	100.104	3.875	100.322	100.322	100.104
3.990	104.400	104.400	104.190	3.990	104.400	104.400	104.190	3.990	104.400	104.400	104.190	3.990	100.708	100.708	100.498	3.990	100.708	100.708	100.498
4.000	104.500	104.500	104.290	4.000	104.500	104.500	104.290	4.000	104.500	104.500	104.290	4.000	100.808	100.808	100.598	4.000	100.808	100.808	100.598
4.125	104.861	104.861	104.661	4.125	104.861	104.861	104.661	4.125	104.861	104.861	104.661	4.125	101.169	101.169	100.969	4.125	101.169	101.169	100.969
4.250	104.751	104.751	104.551	4.250	104.751	104.751	104.551	4.250	104.751	104.751	104.551	4.250	99.751	99.751	99.551	4.250	99.751	99.751	99.551
4.375	105.149	105.149	104.949	4.375	105.149	105.149	104.949	4.375	105.149	105.149	104.949	4.375	100.149	100.149	99.949	4.375	100.149	100.149	99.949
4.500	105.482	105.482	105.282	4.500	105.482	105.482	105.282	4.500	105.482	105.482	105.282	4.500	100.482	100.482	100.282	4.500	100.482	100.482	100.282
4.625	105.702	105.702	105.502	4.625	105.702	105.702	105.502	4.625	105.702	105.702	105.502	4.625	100.702	100.702	100.502	4.625	100.702	100.702	100.502
4.750	106.144	106.144	105.944	4.750	106.144	106.144	105.944	4.750	106.144	106.144	105.944	4.750	100.908	100.908	100.708	4.750	100.908	100.908	100.708
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	97.643	97.643	97.416	2.500	98.567	98.567	98.328	2.500	98.567	98.567	98.328	2.500	98.567	98.567	98.328	2.000	98.663	98.663	98.463
2.875	98.423	98.423	98.201	2.625	99.194	99.194	98.952	2.625	99.194	99.194	98.952	2.625	99.194	99.194	98.952	2.125	99.309	99.309	99.109
2.990	99.053	99.053	98.839	2.750	100.225	100.225	100.025	2.750	100.225	100.225	100.025	2.750	100.225	100.225	100.025	2.250	100.043	100.043	99.843
3.000	99.153	99.153	98.939	2.875	100.937	100.937	100.737	2.875	100.937	100.937	100.737	2.875	100.937	100.937	100.737	2.375	100.585	100.585	100.385
3.125	99.797	99.797	99.594	2.990	101.412	101.412	101.212	2.990	101.412	101.412	101.212	2.990	101.412	101.412	101.212	2.500	101.037	101.037	100.837
3.250	100.704	100.704	100.504	3.000	101.512	101.512	101.312	3.000	101.512	101.512	101.312	3.000	101.512	101.512	101.312	2.625	101.608	101.608	101.408
3.375	101.368	101.368	101.168	3.125	102.022	102.022	101.822	3.125	102.022	102.022	101.822	3.125	102.022	102.022	101.822	2.750	102.137	102.137	101.937
3.500	101.901	101.901	101.701	3.250	102.319	102.319	102.119	3.250	102.319	102.319	102.119	3.250	102.319	102.319	102.119	2.875	102.535	102.535	102.335
3.625	102.372	102.372	102.172	3.375	102.931	102.931	102.731	3.375	102.931	102.931	102.731	3.375	102.931	102.931	102.731	2.990	102.864	102.864	102.664
3.750	99.030	99.030	98.806	3.500	103.481	103.481	103.281	3.500	103.481	103.481	103.281	3.500	103.481	103.481	103.281	3.000	102.964	102.964	102.764
3.875	99.572	99.572	99.354	3.625	103.843	103.843	103.643	3.625	103.843	103.843	103.643	3.625	103.843	103.843	103.643	3.125	102.909	102.909	102.709
3.990	99.958	99.958	99.748	3.750	103.426	103.426	103.226	3.750	103.426	103.426	103.226	3.750	103.426	103.426	103.226	3.250	103.384	103.384	103.184
4.000	100.058	100.058	99.848	3.875	103.982	103.982	103.782	3.875	103.982	103.982	103.782	3.875	103.982	103.982	103.782	3.375	103.718	103.718	103.518
4.125	100.419	100.419	100.219	3.990	104.315	104.315	104.115	3.990	104.315	104.315	104.115	3.990	104.315	104.315	104.115	3.500	103.933	103.933	103.733
4.250	99.376	99.376	99.176	4.000	104.415	104.415	104.215	4.000	104.415	104.415	104.215	4.000	104.415	104.415	104.215	3.625	104.311	104.311	104.111
4.375	99.774	99.774	99.574	4.125	104.699	104.699	104.499	4.125	104.699	104.699	104.499	4.125	104.699	104.699	104.499	3.750	104.684	104.684	104.484
4.500	100.107	100.107	99.907	4.250	105.007	105.007	104.807	4.250	105.007	105.007	104.807	4.250	105.007	105.007	104.807	3.875	104.852	104.852	104.652
4.625	100.327	100.327	100.127	4.375	105.396	105.396	105.196	4.375	105.396	105.396	105.196	4.375	105.396	105.396	105.196	3.990	105.121	105.121	104.921
4.750	100.908	100.908	100.708	4.500	105.750	105.750	105.550	4.500	105.750	105.750	105.550	4.500	105.750	105.750	105.550	4.000	105.221	105.221	105.021
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	98.788	98.788	98.588	2.000	98.788	98.788	98.588	2.000	98.687	98.687	98.487	2.000	98.812	98.812	98.612	2.000	98.812	98.812	98.612
2.125	99.434	99.434	99.234	2.125	99.434	99.434	99.234	2.125	98.709	98.709	98.509	2.125	98.834	98.834	98.634	2.125	98.834	98.834	98.634
2.250	100.168	100.168	99.968	2.250	100.168	100.168	99.968	2.250	99.443	99.443	99.243	2.250	99.568	99.568	99.368	2.250	99.568	99.568	99.368
2.375	100.710	100.710	100.510	2.375	100.710	100.710	100.510	2.375	99.985	99.985	99.785	2.375	100.110	100.110	99.910	2.375	100.110	100.110	99.910
2.500	101.162	101.162	100.962	2.500	101.162	101.162	100.962	2.500	100.437	100.437	100.237	2.500	100.562	100.562	100.362	2.500	100.562	100.562	100.362
2.625	101.733	101.733	101.533	2.625	101.733	101.733	101.533	2.625	99.882	99.882	99.682	2.625	100.007	100.007	99.807	2.625	100.007	100.007	99.807
2.750	102.262	102.262	102.062	2.750	102.262	102.262	102.062	2.750	100.411	100.411	100.211	2.750	100.536	100.536	100.336	2.750	100.536	100.536	100.336
2.875	102.660	102.660	102.460	2.875	102.660	102.660	102.460	2.875	100.809	100.809	100.609	2.875	100.934	100.934	100.734	2.875	100.934	100.934	100.734
2.990	102.989	102.989	102.789	2.990	102.989	102.989	102.789	2.990	101.138	101.138	100.938	2.990	101.263	101.263	101.063	2.990	101.263	101.263	101.063
3.000	103.089	103.089	102.889	3.000	103.089	103.089	102.889	3.000	101.238	101.238	101.038	3.000	101.363	101.363	101.163	3.000	101.363	101.363	101.163
3.125																			



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.:

4/26/2021

45 Day Lock Exp.:

5/10/2021

60 Day Lock Exp.:

5/24/2021

W. Rate Sheet Dated: 3/25/2021

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	98.943	98.943	98.716	2.500	98.567	98.567	98.328	2.000	98.663	98.663	98.463	2.750	97.618	97.618	97.391	2.000	98.025	98.025	97.825
2.875	99.723	99.723	99.501	2.625	99.194	99.194	98.952	2.125	99.309	99.309	99.109	2.875	98.398	98.398	98.176	2.125	98.359	98.359	98.159
2.990	100.353	100.353	100.139	2.750	100.225	100.225	100.025	2.250	100.043	100.043	99.843	2.990	99.028	99.028	98.814	2.250	99.093	99.093	98.893
3.000	100.453	100.453	100.239	2.875	100.937	100.937	100.737	2.375	100.585	100.585	100.385	3.000	99.128	99.128	98.914	2.375	99.635	99.635	99.435
3.125	101.083	101.083	100.880	2.990	101.412	101.412	101.212	2.500	101.037	101.037	100.837	3.125	99.765	99.765	99.562	2.500	100.087	100.087	99.887
3.250	101.630	101.630	101.430	3.000	101.512	101.512	101.312	2.625	101.608	101.608	101.408	3.250	100.492	100.492	100.292	2.625	100.095	100.095	99.895
3.375	102.294	102.294	102.094	3.125	102.022	102.022	101.822	2.750	102.137	102.137	101.937	3.375	101.156	101.156	100.956	2.750	100.624	100.624	100.424
3.500	102.827	102.827	102.627	3.250	102.319	102.319	102.117	2.875	102.535	102.535	102.335	3.500	101.689	101.689	101.489	2.875	101.022	101.022	100.822
3.625	103.298	103.298	103.098	3.375	102.931	102.931	102.731	2.990	102.864	102.864	102.664	3.625	102.160	102.160	101.960	2.990	101.351	101.351	101.151
3.750	103.472	103.472	103.248	3.500	103.481	103.481	103.281	3.000	102.964	102.964	102.764	3.750	100.951	100.951	100.727	3.000	101.451	101.451	101.251
3.875	104.014	104.014	103.796	3.625	103.843	103.843	103.643	3.125	102.909	102.909	102.709	3.875	101.493	101.493	101.275	3.125	101.146	101.146	100.946
3.990	104.400	104.400	104.190	3.750	103.426	103.426	103.226	3.250	103.384	103.384	103.184	3.990	101.879	101.879	101.669	3.250	101.621	101.621	101.421
4.000	104.500	104.500	104.290	3.875	103.982	103.982	103.782	3.375	103.718	103.718	103.518	4.000	101.979	101.979	101.769	3.375	101.955	101.955	101.755
4.125	104.861	104.861	104.661	3.990	104.315	104.315	104.115	3.500	103.933	103.933	103.733	4.125	102.340	102.340	102.140	3.500	102.170	102.170	101.970
4.250	104.751	104.751	104.551	4.000	104.415	104.415	104.215	3.625	104.311	104.311	104.111	4.250	101.576	101.576	101.376	3.625	102.048	102.048	101.848
4.375	105.149	105.149	104.949	4.125	104.699	104.699	104.499	3.750	104.684	104.684	104.484	4.375	101.974	101.974	101.774	3.750	102.421	102.421	102.221
4.500	105.482	105.482	105.282	4.250	105.007	105.007	104.807	3.875	104.852	104.852	104.652	4.500	102.307	102.307	102.107	3.875	102.589	102.589	102.389
4.625	105.702	105.702	105.502	4.375	105.396	105.396	105.196	3.990	105.121	105.121	104.921	4.625	102.527	102.527	102.327	3.990	102.858	102.858	102.658
4.750	106.144	106.144	105.944	4.500	105.750	105.750	105.550	4.000	105.221	105.221	105.021	4.750	102.851	102.851	102.651	4.000	102.958	102.958	102.758

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.:

4/26/2021

45 Day Lock Exp.:

5/10/2021

60 Day Lock Exp.:

5/24/2021

W. Rate Sheet Dated: 3/25/2021

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	0.500	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)