

W. Rate Sheet Dated: 4/1/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	101.609	101.609	101.172	2.750	99.394	99.394	98.957	2.250	97.978	97.978	97.678	3.125	96.371	96.371	96.071
2.875	101.823	101.823	101.386	2.875	99.565	99.565	99.128	2.500	98.317	98.317	98.017	3.250	97.945	97.945	97.645
3.000	102.011	102.011	101.574	3.000	99.728	99.728	99.291	2.625	98.479	98.479	98.179	3.375	98.019	98.019	97.719
3.125	102.210	102.210	101.772	3.125	99.886	99.886	99.448	2.750	100.231	100.231	99.931	3.500	97.796	97.796	97.496
3.250	102.877	102.877	102.524	3.250	100.611	100.611	100.258	2.875	100.390	100.390	100.090	3.625	97.871	97.871	97.571
3.375	102.974	102.974	102.621	3.375	100.755	100.755	100.402	3.000	100.540	100.540	100.240	Margin = 2.250		Index = 0.070	
3.500	103.161	103.161	102.808	3.500	100.904	100.904	100.551	3.125	100.685	100.685	100.385	30 Year OTC			
3.625	103.346	103.346	102.992	3.625	101.064	101.064	100.711	3.250	102.809	102.809	102.509	Rate	30 Day	45 Day	60 Day
3.750	103.895	103.895	103.588	3.750	103.119	103.119	102.812	3.375	102.940	102.940	102.640	4.000	101.883	101.883	101.383
3.875	103.978	103.978	103.672	3.875	103.259	103.259	102.953	3.500	103.077	103.077	102.777	4.125	102.026	102.026	101.526
4.000	104.158	104.158	103.852	4.000	103.364	103.364	103.058	3.625	103.192	103.192	102.892	4.375	102.874	102.874	102.374
4.125	104.301	104.301	103.995	4.125	103.501	103.501	103.195	3.750	103.573	103.573	103.273	4.500	103.028	103.028	102.528
4.250	104.390	104.390	104.190	4.250	103.663	103.663	103.463	3.875	103.667	103.667	103.367	4.625	103.073	103.073	102.573
4.375	104.449	104.449	104.249	4.375	103.764	103.764	103.564	4.000	103.763	103.763	103.463	4.875	104.239	104.239	103.739
4.500	104.603	104.603	104.403	4.500	103.869	103.869	103.669	4.125	103.891	103.891	103.591	5.000	104.365	104.365	103.865
4.625	104.648	104.648	104.448	4.625	104.006	104.006	103.806	4.250	104.042	104.042	103.742	5.125	104.466	104.466	103.966
4.750	105.083	105.083	104.883	4.750	104.356	104.356	104.156	4.375	104.134	104.134	103.834	5.500	105.054	105.054	104.554
4.875	105.114	105.114	104.914	4.875	104.456	104.456	104.256	4.500	104.230	104.230	103.930	5.625	105.155	105.155	104.655
6.250	106.000	106.000	105.800	6.250	105.814	105.814	105.614	4.625	104.358	104.358	104.058	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	101.709	101.609	101.609	101.172	2.750	100.974	100.874	100.874	100.437	2.250	100.008	99.908	99.908	99.608
2.875	101.923	101.823	101.823	101.386	2.875	101.145	101.045	101.045	100.608	2.375	100.179	100.079	100.079	99.779
3.000	102.111	102.011	102.011	101.574	3.000	101.308	101.208	101.208	100.771	2.500	100.347	100.247	100.247	99.947
3.125	102.310	102.210	102.210	101.772	3.125	101.466	101.366	101.366	100.928	2.625	100.509	100.409	100.409	100.109
3.250	102.877	102.777	102.777	102.424	3.250	102.191	102.091	102.091	101.738	2.750	101.161	101.061	101.061	100.761
3.375	103.074	102.974	102.974	102.621	3.375	102.335	102.235	102.235	101.882	2.875	101.320	101.220	101.220	100.920
3.500	103.261	103.161	103.161	102.808	3.500	102.484	102.384	102.384	102.031	3.000	101.470	101.370	101.370	101.070
3.625	103.446	103.346	103.346	102.992	3.625	102.644	102.544	102.544	102.191	3.125	101.615	101.515	101.515	101.215
3.750	103.995	103.895	103.895	103.588	3.750	103.649	103.549	103.549	103.242	3.250	104.339	104.239	104.239	103.939
3.875	104.178	104.078	104.078	103.772	3.875	103.789	103.689	103.689	103.383	3.375	104.470	104.370	104.370	104.070
4.000	104.358	104.258	104.258	103.952	4.000	103.894	103.794	103.794	103.488	3.500	104.607	104.507	104.507	104.207
4.125	104.501	104.401	104.401	104.095	4.125	104.031	103.931	103.931	103.625	3.625	104.722	104.622	104.622	104.322
4.250	105.190	105.090	105.090	104.890	4.250	104.893	104.793	104.793	104.593	3.750	105.603	105.503	105.503	105.203

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	99.133	99.133	98.633	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.276	99.276	98.776	4.750	101.000	101.000	100.500
3.875	100.072	100.072	99.572	6.250	103.750	103.750	103.500	4.375	100.124	100.124	99.624	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.892	99.892	99.392					4.500	100.278	100.278	99.778	Rate	30 Day	45 Day	60 Day
4.125	99.749	99.749	99.249					4.625	100.323	100.323	99.823	6.250	102.750	102.750	102.250
4.250	101.498	101.498	100.998					4.875	101.489	101.489	100.989	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.338	101.338	100.838					5.000	101.615	101.615	101.115				
4.500	101.185	101.185	100.685					5.125	101.716	101.716	101.216				
4.625	101.139	101.139	100.639					5.500	102.304	102.304	101.804				
4.750	102.917	102.917	102.417					5.625	102.405	102.405	101.905				
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/V-Received & U/V-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM will not be accepted. Locks received after close (11pm ET) will be rejected.

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/3/2021

45 Day Lock Exp.:

5/17/2021

60 Day Lock Exp.:

5/31/2021

W. Rate Sheet Dated: 4/1/2021

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	96.121	96.121	95.821
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	97.695	97.695	97.395
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	97.769	97.769	97.469
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	100.074	100.074	99.774	3.500	97.546	97.546	97.246
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	100.232	100.232	99.932	3.625	97.621	97.621	97.321
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.383	100.383	100.083	Margin = 2.250		Index = .070	
3.500	N/A	N/A	N/A	3.500	100.684	100.684	100.331	3.125	100.528	100.528	100.228	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	100.844	100.844	100.491	3.250	102.589	102.589	102.289	Rate	30 Day	45 Day	60 Day
3.750	101.932	101.932	101.626	3.750	101.586	101.586	101.280	3.375	102.720	102.720	102.420	3.250	98.452	98.452	97.952
3.875	102.016	102.016	101.709	3.875	101.727	101.727	101.420	3.500	102.857	102.857	102.557	3.375	98.649	98.649	98.149
4.000	102.196	102.196	101.890	4.000	101.831	101.831	101.525	3.625	102.972	102.972	102.672	3.500	98.836	98.836	98.336
4.125	102.339	102.339	102.033	4.125	101.968	101.968	101.662	3.750	102.040	102.040	101.740	3.625	99.021	99.021	98.521
4.250	101.990	101.990	101.790	4.250	101.693	101.693	101.493	3.875	N/A	N/A	N/A	3.750	99.557	99.557	99.057
4.375	102.049	102.049	101.849	4.375	101.794	101.794	101.594	4.000	N/A	N/A	N/A	3.875	99.741	99.741	99.241
4.500	102.203	102.203	102.003	4.500	101.899	101.899	101.699	4.125	N/A	N/A	N/A	4.000	99.921	99.921	99.421
4.625	102.248	102.248	102.048	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.064	100.064	99.564
4.750	102.246	102.246	102.046	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.315	100.315	99.815
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	101.877	101.777	101.777	101.424	3.250	101.191	101.091	101.091	100.738	2.750	98.380	98.280	98.280	97.980
3.375	102.074	101.974	101.974	101.621	3.375	101.335	101.235	101.235	100.882	2.875	98.539	98.439	98.439	98.139
3.500	102.261	102.161	102.161	101.808	3.500	101.484	101.384	101.384	101.031	3.000	98.689	98.589	98.589	98.289
3.625	102.446	102.346	102.346	101.992	3.625	101.644	101.544	101.544	101.191	3.125	98.834	98.734	98.734	98.434
3.750	101.682	101.582	101.582	101.276	3.750	101.336	101.236	101.236	100.930	3.250	101.214	101.114	101.114	100.814
3.875	101.866	101.766	101.766	101.459	3.875	101.477	101.377	101.377	101.070	3.375	101.345	101.245	101.245	100.945
4.000	102.046	101.946	101.946	101.640	4.000	101.581	101.481	101.481	101.175	3.500	101.482	101.382	101.382	101.082
4.125	102.189	102.089	102.089	101.783	4.125	101.718	101.618	101.618	101.312	3.625	101.597	101.497	101.497	101.197
4.250	102.440	102.340	102.340	102.140	4.250	102.143	102.043	102.043	101.843	3.750	102.478	102.378	102.378	102.078

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

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

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



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.:

5/3/2021

45 Day Lock Exp.:

5/17/2021

60 Day Lock Exp.:

5/31/2021

W. Rate Sheet Dated: 4/1/2021

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.: 5/3/2021
45 Day Lock Exp.: 5/17/2021
60 Day Lock Exp.: 5/31/2021

W. Rate Sheet Dated: 4/1/2021

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	98.477	98.477	98.273	2.750	98.477	98.477	98.273	2.750	98.477	98.477	98.273	2.750	96.905	96.905	96.701	2.750	96.905	96.905	96.701
2.875	99.280	99.280	99.080	2.875	99.280	99.280	99.080	2.875	99.280	99.280	99.080	2.875	97.708	97.708	97.508	2.875	97.708	97.708	97.508
2.990	99.938	99.938	99.738	2.990	99.938	99.938	99.738	2.990	99.938	99.938	99.738	2.990	98.366	98.366	98.166	2.990	98.366	98.366	98.166
3.125	100.038	100.038	99.838	3.000	100.038	100.038	99.838	3.000	100.038	100.038	99.838	3.000	98.466	98.466	98.266	3.000	98.466	98.466	98.266
3.250	101.207	101.207	100.998	3.250	101.082	101.082	100.873	3.250	101.207	101.207	100.998	3.250	100.257	100.257	100.048	3.250	100.132	100.132	99.923
3.375	101.894	101.894	101.693	3.375	101.769	101.769	101.568	3.375	101.894	101.894	101.693	3.375	100.944	100.944	100.743	3.375	100.819	100.819	100.618
3.500	102.457	102.457	102.256	3.500	102.332	102.332	102.131	3.500	102.457	102.457	102.256	3.500	101.507	101.507	101.306	3.500	101.382	101.382	101.181
3.625	102.943	102.943	102.743	3.625	102.818	102.818	102.618	3.625	102.943	102.943	102.743	3.625	101.993	101.993	101.793	3.625	101.868	101.868	101.668
3.750	103.072	103.072	102.865	3.750	102.943	102.943	102.743	3.750	103.072	103.072	102.875	3.750	99.324	99.324	99.117	3.750	98.574	98.574	98.367
3.875	103.639	103.639	103.436	3.875	102.889	102.889	102.686	3.875	102.889	102.889	102.686	3.875	99.891	99.891	99.688	3.875	99.141	99.141	98.938
3.990	104.054	104.054	103.854	3.990	103.404	103.404	103.204	3.990	103.304	103.304	103.104	3.990	100.306	100.306	100.106	3.990	99.556	99.556	99.356
4.000	104.154	104.154	103.954	4.000	103.404	103.404	103.204	4.000	103.404	103.404	103.204	4.000	100.406	100.406	100.206	4.000	99.656	99.656	99.456
4.125	104.543	104.543	104.343	4.125	103.793	103.793	103.593	4.125	103.793	103.793	103.593	4.125	100.795	100.795	100.595	4.125	100.045	100.045	99.845
4.250	104.512	104.512	104.312	4.250	104.137	104.137	103.937	4.250	104.137	104.137	103.937	4.250	99.524	99.524	99.324	4.250	99.149	99.149	98.949
4.375	104.940	104.940	104.740	4.375	104.565	104.565	104.365	4.375	104.565	104.565	104.365	4.375	99.952	99.952	99.752	4.375	99.577	99.577	99.377
4.500	105.293	105.293	105.093	4.500	104.918	104.918	104.718	4.500	104.918	104.918	104.718	4.500	100.305	100.305	100.105	4.500	99.930	99.930	99.730
4.625	105.525	105.525	105.325	4.625	105.150	105.150	104.950	4.625	105.150	105.150	104.950	4.625	100.537	100.537	100.337	4.625	100.162	100.162	99.962
4.750	105.877	105.877	105.677	4.750	105.877	105.877	105.677	4.750	105.877	105.877	105.677	4.750	100.639	100.639	100.439	4.750	100.639	100.639	100.439
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	96.905	96.905	96.701	2.500	98.207	98.207	97.979	2.500	98.207	98.207	97.979	2.500	98.207	98.207	97.979	2.000	98.939	98.939	98.193
2.875	97.708	97.708	97.508	2.625	98.842	98.842	98.613	2.625	98.842	98.842	98.613	2.625	98.842	98.842	98.613	2.125	99.046	99.046	98.846
2.990	98.366	98.366	98.166	2.750	99.810	99.810	99.593	2.750	99.810	99.810	99.593	2.750	99.810	99.810	99.593	2.250	99.790	99.790	99.590
3.000	98.466	98.466	98.266	2.875	100.535	100.535	100.318	2.875	100.535	100.535	100.318	2.875	100.535	100.535	100.318	2.375	100.340	100.340	100.140
3.125	99.127	99.127	98.927	2.990	101.032	101.032	100.815	2.990	101.032	101.032	100.815	2.990	101.032	101.032	100.815	2.500	100.808	100.808	100.608
3.250	100.257	100.257	100.048	3.000	101.132	101.132	100.915	3.000	101.132	101.132	100.915	3.000	101.132	101.132	100.915	2.625	101.371	101.371	101.171
3.375	100.944	100.944	100.743	3.125	101.661	101.661	101.448	3.125	101.661	101.661	101.448	3.125	101.661	101.661	101.448	2.750	101.913	101.913	101.713
3.500	101.507	101.507	101.306	3.250	102.196	102.196	101.974	3.250	103.196	103.196	102.974	3.250	102.196	102.196	101.974	2.875	102.321	102.321	102.121
3.625	101.993	101.993	101.793	3.375	102.831	102.831	102.612	3.375	103.831	103.831	103.612	3.375	102.831	102.831	102.612	2.990	102.660	102.660	102.460
3.750	98.574	98.574	98.367	3.500	103.404	103.404	103.190	3.500	104.404	104.404	104.190	3.500	103.404	103.404	103.190	3.000	102.760	102.760	102.560
3.875	99.141	99.141	98.938	3.625	103.782	103.782	103.575	3.625	104.782	104.782	104.575	3.625	103.782	103.782	103.575	3.125	102.773	102.773	102.573
3.990	99.556	99.556	99.356	3.750	103.134	103.134	102.934	3.750	104.384	104.384	104.184	3.750	104.384	104.384	104.184	3.250	103.259	103.259	103.059
4.000	99.656	99.656	99.456	3.875	103.712	103.712	103.512	3.875	104.962	104.962	104.762	3.875	104.962	104.962	104.762	3.375	103.604	103.604	103.404
4.125	100.045	100.045	99.845	3.990	104.064	104.064	103.864	3.990	105.314	105.314	105.114	3.990	105.314	105.314	105.114	3.500	103.830	103.830	103.630
4.250	99.149	99.149	98.949	4.000	104.164	104.164	103.964	4.000	105.414	105.414	105.214	4.000	105.414	105.414	105.214	3.625	104.319	104.319	104.119
4.375	99.577	99.577	99.377	4.125	104.468	104.468	104.268	4.125	105.718	105.718	105.518	4.125	105.718	105.718	105.518	3.750	104.704	104.704	104.504
4.500	99.930	99.930	99.730	4.250	104.730	104.730	104.530	4.250	105.980	105.980	105.780	4.250	105.980	105.980	105.780	3.875	104.878	104.878	104.678
4.625	100.162	100.162	99.962	4.375	105.039	105.039	104.839	4.375	106.289	106.289	106.089	4.375	106.289	106.289	106.089	3.990	105.163	105.163	104.963
4.750	100.639	100.639	100.439	4.500	105.406	105.406	105.206	4.500	106.656	106.656	106.456	4.500	106.656	106.656	106.456	4.000	105.263	105.263	105.063
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	98.518	98.518	98.318	2.000	98.518	98.518	98.318	2.000	97.917	97.917	97.717	2.000	98.042	98.042	97.842	2.000	98.042	98.042	97.842
2.125	99.171	99.171	98.971	2.125	99.171	99.171	98.971	2.125	98.446	98.446	98.246	2.125	98.571	98.571	98.371	2.125	98.571	98.571	98.371
2.250	99.915	99.915	99.715	2.250	99.915	99.915	99.715	2.250	99.190	99.190	98.990	2.250	99.315	99.315	99.115	2.250	99.315	99.315	99.115
2.375	100.465	100.465	100.265	2.375	100.465	100.465	100.265	2.375	99.740	99.740	99.540	2.375	99.865	99.865	99.665	2.375	99.865	99.865	99.665
2.500	100.933	100.933	100.733	2.500	100.933	100.933	100.733	2.500	100.208	100.208	100.008	2.500	100.333	100.333	100.133	2.500	100.333	100.333	100.133
2.625	101.496	101.496	101.296	2.625	101.496	101.496	101.296	2.625	99.645	99.645	99.445	2.625	99.770	99.770	99.570	2.625	99.770	99.770	99.570
2.750	102.038	102.038	101.838	2.750	102.038	102.038	101.838	2.750	100.817	100.817	99.987	2.750	100.312	100.312	100.112	2.750	100.312	100.312	100.112
2.875	102.446	102.446	102.246	2.875	102.446	102.446	102.246	2.875	100.595	100.595	100.395	2.875	100.720	100.720	100.520	2.875	100.720	100.720	100.520
2.990	102.785	102.785	102.585	2.990	102.785	102.785	102.585	2.990	100.934	100.934	100.734	2.990	101.059	101.059	100.859	2.990	101.059	101.059	100.859
3.000	102.885	102.885	102.685	3.000	102.885	102.885	102.685	3.000	101.034	101.034	100.834	3.000	101.159	101.159	100.959	3.000	101.159	101.159	100.959
3.125	102.898	102.898	102.698	3.125	102.898	102.898	102.698	3.125	100.547	100.547	100.347	3.125	100.672	100.672	100.472	3.125	100.672	100.672	100.472
3.250	103.384	103.384	103.184	3.250	103														



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.:

5/3/2021

45 Day Lock Exp.:

5/17/2021

60 Day Lock Exp.:

5/31/2021

W. Rate Sheet Dated: 4/1/2021

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	98.477	98.477	98.273	2.500	98.207	98.207	97.979	2.000	98.393	98.393	98.193	2.750	97.016	97.016	96.812	2.000	97.505	97.505	97.305
2.875	99.280	99.280	99.080	2.625	98.842	98.842	98.613	2.125	99.046	99.046	98.846	2.875	97.819	97.819	97.619	2.125	98.096	98.096	97.896
2.990	99.938	99.938	99.738	2.750	99.810	99.810	99.593	2.250	99.790	99.790	99.590	2.990	98.477	98.477	98.277	2.250	98.840	98.840	98.640
3.000	100.038	100.038	99.838	2.875	100.535	100.535	100.318	2.375	100.340	100.340	100.140	3.000	98.577	98.577	98.377	2.375	99.390	99.390	99.190
3.125	100.699	100.699	100.499	2.990	101.032	101.032	100.815	2.500	100.808	100.808	100.608	3.125	99.238	99.238	99.038	2.500	99.858	99.858	99.658
3.250	101.207	101.207	100.998	3.000	101.132	101.132	100.915	2.625	101.371	101.371	101.171	3.250	100.057	100.057	99.848	2.625	99.858	99.858	99.658
3.375	101.894	101.894	101.693	3.125	101.661	101.661	101.448	2.750	101.913	101.913	101.713	3.375	100.744	100.744	100.543	2.750	100.400	100.400	100.200
3.500	102.457	102.457	102.256	3.250	102.196	102.196	101.974	2.875	102.321	102.321	102.121	3.500	101.307	101.307	101.106	2.875	100.808	100.808	100.608
3.625	102.943	102.943	102.743	3.375	102.831	102.831	102.612	2.990	102.660	102.660	102.460	3.625	101.793	101.793	101.593	2.990	101.147	101.147	100.947
3.750	103.072	103.072	102.865	3.500	103.404	103.404	103.190	3.000	102.760	102.760	102.560	3.750	100.523	100.523	100.316	3.000	101.247	101.247	101.047
3.875	103.639	103.639	103.436	3.625	103.782	103.782	103.575	3.125	102.773	102.773	102.573	3.875	101.090	101.090	100.887	3.125	101.010	101.010	100.810
3.990	104.054	104.054	103.854	3.750	103.134	103.134	102.934	3.250	103.259	103.259	103.059	3.990	101.505	101.505	101.305	3.250	101.496	101.496	101.296
4.000	104.154	104.154	103.954	3.875	103.712	103.712	103.512	3.375	103.604	103.604	103.404	4.000	101.605	101.605	101.405	3.375	101.841	101.841	101.641
4.125	104.543	104.543	104.343	3.990	104.064	104.064	103.864	3.500	103.830	103.830	103.630	4.125	101.994	101.994	101.794	3.500	102.067	102.067	101.867
4.250	104.512	104.512	104.312	4.000	104.164	104.164	103.964	3.625	104.319	104.319	104.119	4.250	101.343	101.343	101.143	3.625	101.984	101.984	101.784
4.375	104.940	104.940	104.740	4.125	104.468	104.468	104.268	3.750	104.704	104.704	104.504	4.375	101.771	101.771	101.571	3.750	102.369	102.369	102.169
4.500	105.293	105.293	105.093	4.250	104.730	104.730	104.530	3.875	104.878	104.878	104.678	4.500	102.124	102.124	101.924	3.875	102.543	102.543	102.343
4.625	105.525	105.525	105.325	4.375	105.039	105.039	104.839	3.990	105.163	105.163	104.963	4.625	102.356	102.356	102.156	3.990	102.828	102.828	102.628
4.750	105.877	105.877	105.677	4.500	105.406	105.406	105.206	4.000	105.263	105.263	105.063	4.750	102.583	102.583	102.383	4.000	102.928	102.928	102.728

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.:

5/3/2021

45 Day Lock Exp.:

5/17/2021

60 Day Lock Exp.:

5/31/2021

W. Rate Sheet Dated: 4/1/2021

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)