

W. Rate Sheet Dated: 4/5/2021

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	101.593	101.593	101.171	2.750	99.359	99.359	98.937	2.250	97.869	97.869	97.569	3.125	96.445	96.445	96.145
2.875	101.789	101.789	101.367	2.875	99.526	99.526	99.104	2.500	98.204	98.204	97.904	3.250	98.019	98.019	97.719
3.000	101.989	101.989	101.567	3.000	99.687	99.687	99.265	2.625	98.355	98.355	98.055	3.375	97.796	97.796	97.496
3.125	102.186	102.186	101.764	3.125	99.847	99.847	99.425	2.750	100.149	100.149	99.849	3.500	97.871	97.871	97.571
3.250	102.983	102.983	102.683	3.250	100.692	100.692	100.392	2.875	100.303	100.303	100.003	3.625	97.945	97.945	97.645
3.375	103.074	103.074	102.774	3.375	100.844	100.844	100.544	3.000	100.451	100.451	100.151	Margin = 2.250		Index = 0.070	
3.500	103.261	103.261	102.961	3.500	101.017	101.017	100.717	3.125	100.599	100.599	100.299	30 Year OTC			
3.625	103.439	103.439	103.139	3.625	101.153	101.153	100.853	3.250	102.827	102.827	102.527	Rate	30 Day	45 Day	60 Day
3.750	104.094	104.094	103.794	3.750	103.342	103.342	103.042	3.375	102.966	102.966	102.666	4.000	102.054	102.054	101.554
3.875	104.176	104.176	103.876	3.875	103.448	103.448	103.148	3.500	103.091	103.091	102.791	4.125	102.219	102.219	101.719
4.000	104.329	104.329	104.029	4.000	103.576	103.576	103.276	3.625	103.216	103.216	102.916	4.375	103.104	103.104	102.604
4.125	104.494	104.494	104.194	4.125	103.688	103.688	103.388	3.750	103.472	103.472	103.172	4.500	103.185	103.185	102.685
4.250	104.625	104.625	104.425	4.250	103.878	103.878	103.678	3.875	103.569	103.569	103.269	4.625	103.301	103.301	102.801
4.375	104.679	104.679	104.479	4.375	103.984	103.984	103.784	4.000	103.688	103.688	103.388	4.875	104.251	104.251	103.751
4.500	104.760	104.760	104.560	4.500	104.112	104.112	103.912	4.125	103.791	103.791	103.491	5.000	104.358	104.358	103.858
4.625	104.876	104.876	104.676	4.625	104.224	104.224	104.024	4.250	104.017	104.017	103.717	5.125	104.474	104.474	103.974
4.750	105.099	105.099	104.899	4.750	104.351	104.351	104.151	4.375	104.115	104.115	103.815	5.500	105.188	105.188	104.688
4.875	105.126	105.126	104.926	4.875	104.458	104.458	104.258	4.500	104.233	104.233	103.933	5.625	105.304	105.304	104.804
6.250	106.000	106.000	105.800	6.250	105.794	105.794	105.594	4.625	104.337	104.337	104.037	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	101.693	101.593	101.593	101.171	2.750	100.939	100.839	100.839	100.417	2.250	99.899	99.799	99.799	99.499
2.875	101.889	101.789	101.789	101.367	2.875	101.106	101.006	101.006	100.584	2.375	100.069	99.969	99.969	99.669
3.000	102.089	101.989	101.989	101.567	3.000	101.267	101.167	101.167	100.745	2.500	100.234	100.134	100.134	99.834
3.125	102.286	102.186	102.186	101.764	3.125	101.427	101.327	101.327	100.905	2.625	100.385	100.285	100.285	99.985
3.250	102.983	102.883	102.883	102.583	3.250	102.272	102.172	102.172	101.872	2.750	101.079	100.979	100.979	100.679
3.375	103.174	103.074	103.074	102.774	3.375	102.424	102.324	102.324	102.024	2.875	101.233	101.133	101.133	100.833
3.500	103.361	103.261	103.261	102.961	3.500	102.597	102.497	102.497	102.197	3.000	101.381	101.281	101.281	100.981
3.625	103.539	103.439	103.439	103.139	3.625	102.733	102.633	102.633	102.333	3.125	101.529	101.429	101.429	101.129
3.750	104.194	104.094	104.094	103.794	3.750	103.872	103.772	103.772	103.472	3.250	104.357	104.257	104.257	103.957
3.875	104.376	104.276	104.276	103.976	3.875	103.978	103.878	103.878	103.578	3.375	104.496	104.396	104.396	104.096
4.000	104.529	104.429	104.429	104.129	4.000	104.106	104.006	104.006	103.706	3.500	104.621	104.521	104.521	104.221
4.125	104.694	104.594	104.594	104.294	4.125	104.218	104.118	104.118	103.818	3.625	104.746	104.646	104.646	104.346
4.250	105.425	105.325	105.325	105.125	4.250	105.108	105.008	105.008	104.808	3.750	105.502	105.402	105.402	105.102

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	99.304	99.304	98.804	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.469	99.469	98.969	4.750	101.000	101.000	100.500
3.875	100.280	100.280	99.780	6.250	103.750	103.750	103.500	4.375	100.354	100.354	99.854	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.128	100.128	99.628					4.500	100.435	100.435	99.935	Rate	30 Day	45 Day	60 Day
4.125	99.962	99.962	99.462					4.625	100.551	100.551	100.051	6.250	102.750	102.750	102.250
4.250	101.731	101.731	101.231					4.875	101.501	101.501	101.001	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.577	101.577	101.077					5.000	101.608	101.608	101.108				
4.500	101.497	101.497	100.997					5.125	101.724	101.724	101.224				
4.625	101.381	101.381	100.881					5.500	102.438	102.438	101.938				
4.750	102.932	102.932	102.432					5.625	102.554	102.554	102.054				
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 (1pm 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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/5/2021

45 Day Lock Exp.:

5/20/2021

60 Day Lock Exp.:

6/4/2021

W. Rate Sheet Dated: 4/5/2021

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	96.195	96.195	95.895
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.769	97.769	97.469
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.546	97.546	97.246
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	99.991	99.991	99.691	3.500	97.621	97.621	97.321
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	100.145	100.145	99.845	3.625	97.695	97.695	97.395
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.294	100.294	99.994	Margin = 2.250		Index = .070	
3.500	N/A	N/A	N/A	3.500	100.797	100.797	100.497	3.125	100.441	100.441	100.141	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	100.933	100.933	100.633	3.250	102.607	102.607	102.307	Rate	30 Day	45 Day	60 Day
3.750	102.132	102.132	101.832	3.750	101.809	101.809	101.509	3.375	102.746	102.746	102.446	3.250	98.558	98.558	98.058
3.875	102.213	102.213	101.913	3.875	101.916	101.916	101.616	3.500	102.871	102.871	102.571	3.375	98.749	98.749	98.249
4.000	102.366	102.366	102.066	4.000	102.043	102.043	101.743	3.625	102.996	102.996	102.696	3.500	98.936	98.936	98.436
4.125	102.532	102.532	102.232	4.125	102.155	102.155	101.855	3.750	101.939	101.939	101.639	3.625	99.114	99.114	98.614
4.250	102.225	102.225	102.025	4.250	101.908	101.908	101.708	3.875	N/A	N/A	N/A	3.750	99.757	99.757	99.257
4.375	102.279	102.279	102.079	4.375	102.014	102.014	101.814	4.000	N/A	N/A	N/A	3.875	99.938	99.938	99.438
4.500	102.360	102.360	102.160	4.500	102.142	102.142	101.942	4.125	N/A	N/A	N/A	4.000	100.091	100.091	99.591
4.625	102.476	102.476	102.276	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	102.261	102.261	102.061	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.550	100.550	100.050
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	101.983	101.883	101.883	101.583	3.250	101.272	101.172	101.172	100.872	2.750	98.297	98.197	98.197	97.897
3.375	102.174	102.074	102.074	101.774	3.375	101.424	101.324	101.324	101.024	2.875	98.451	98.351	98.351	98.051
3.500	102.361	102.261	102.261	101.961	3.500	101.597	101.497	101.497	101.197	3.000	98.600	98.500	98.500	98.200
3.625	102.539	102.439	102.439	102.139	3.625	101.733	101.633	101.633	101.333	3.125	98.748	98.648	98.648	98.348
3.750	101.882	101.782	101.782	101.482	3.750	101.559	101.459	101.459	101.159	3.250	101.232	101.132	101.132	100.832
3.875	102.063	101.963	101.963	101.663	3.875	101.666	101.566	101.566	101.266	3.375	101.371	101.271	101.271	100.971
4.000	102.216	102.116	102.116	101.816	4.000	101.793	101.693	101.693	101.393	3.500	101.496	101.396	101.396	101.096
4.125	102.382	102.282	102.282	101.982	4.125	101.905	101.805	101.805	101.505	3.625	101.621	101.521	101.521	101.221
4.250	102.675	102.575	102.575	102.375	4.250	102.358	102.258	102.258	102.058	3.750	102.377	102.277	102.277	101.977

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

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

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

5/5/2021

45 Day Lock Exp.:

5/20/2021

60 Day Lock Exp.:

6/4/2021

W. Rate Sheet Dated: 4/5/2021

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.: 5/5/2021
45 Day Lock Exp.: 5/20/2021
60 Day Lock Exp.: 6/4/2021

W. Rate Sheet Dated: 4/5/2021

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	98.315	98.315	98.115	2.750	98.315	98.315	98.115	2.750	98.315	98.315	98.115	2.750	96.773	96.773	96.573	2.750	96.773	96.773	96.573
2.875	99.105	99.105	98.905	2.875	99.105	99.105	98.905	2.875	99.105	99.105	98.905	2.875	97.563	97.563	97.363	2.875	97.563	97.563	97.363
2.990	99.747	99.747	99.547	2.990	99.747	99.747	99.547	2.990	99.747	99.747	99.547	2.990	98.205	98.205	98.005	2.990	98.205	98.205	98.005
3.000	99.847	99.847	99.647	3.000	99.847	99.847	99.647	3.000	99.847	99.847	99.647	3.000	98.305	98.305	98.105	3.000	98.305	98.305	98.105
3.125	100.474	100.474	100.274	3.125	100.474	100.474	100.274	3.125	100.474	100.474	100.274	3.125	99.030	99.030	98.830	3.125	99.030	99.030	98.830
3.250	101.052	101.052	100.852	3.250	100.927	100.927	100.727	3.250	101.052	101.052	100.852	3.250	100.140	100.140	99.940	3.250	100.015	100.015	99.815
3.375	101.727	101.727	101.527	3.375	101.602	101.602	101.402	3.375	101.727	101.727	101.527	3.375	100.615	100.615	100.415	3.375	100.690	100.690	100.490
3.500	102.267	102.267	102.067	3.500	102.142	102.142	101.942	3.500	102.267	102.267	102.067	3.500	101.355	101.355	101.155	3.500	101.230	101.230	101.030
3.625	102.750	102.750	102.550	3.625	102.625	102.625	102.425	3.625	102.750	102.750	102.550	3.625	101.838	101.838	101.638	3.625	101.713	101.713	101.513
3.750	102.982	102.982	102.782	3.750	102.232	102.232	102.032	3.750	102.232	102.232	102.032	3.750	99.318	99.318	99.118	3.750	98.568	98.568	98.368
3.875	103.537	103.537	103.337	3.875	102.787	102.787	102.587	3.875	102.787	102.787	102.587	3.875	99.873	99.873	99.673	3.875	99.123	99.123	98.923
3.990	103.939	103.939	103.739	3.990	103.189	103.189	102.989	3.990	103.189	103.189	102.989	3.990	100.275	100.275	100.075	3.990	99.525	99.525	99.325
4.000	104.039	104.039	103.839	4.000	103.289	103.289	103.089	4.000	103.289	103.289	103.089	4.000	100.375	100.375	100.175	4.000	99.625	99.625	99.425
4.125	104.419	104.419	104.219	4.125	103.669	103.669	103.469	4.125	103.669	103.669	103.469	4.125	100.755	100.755	100.555	4.125	100.005	100.005	99.805
4.250	104.394	104.394	104.194	4.250	104.019	104.019	103.819	4.250	104.019	104.019	103.819	4.250	99.406	99.406	99.206	4.250	99.031	99.031	98.831
4.375	104.813	104.813	104.613	4.375	104.438	104.438	104.238	4.375	104.438	104.438	104.238	4.375	99.825	99.825	99.625	4.375	99.450	99.450	99.250
4.500	105.158	105.158	104.958	4.500	104.783	104.783	104.583	4.500	104.783	104.783	104.583	4.500	100.170	100.170	99.970	4.500	99.795	99.795	99.595
4.625	105.387	105.387	105.187	4.625	105.012	105.012	104.812	4.625	105.012	105.012	104.812	4.625	100.399	100.399	100.199	4.625	100.024	100.024	99.824
4.750	105.778	105.778	105.578	4.750	105.778	105.778	105.578	4.750	105.778	105.778	105.578	4.750	100.540	100.540	100.340	4.750	100.540	100.540	100.340
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	96.773	96.773	96.573	2.500	98.090	98.090	97.843	2.500	98.090	98.090	97.843	2.500	98.090	98.090	97.843	2.000	98.266	98.266	98.066
2.875	97.563	97.563	97.363	2.625	98.718	98.718	98.475	2.625	98.718	98.718	98.475	2.625	98.718	98.718	98.475	2.125	98.912	98.912	98.712
2.990	98.205	98.205	98.005	2.750	99.686	99.686	99.464	2.750	99.686	99.686	99.464	2.750	99.686	99.686	99.464	2.250	99.649	99.649	99.449
3.000	98.305	98.305	98.105	2.875	100.403	100.403	100.182	2.875	100.403	100.403	100.182	2.875	100.403	100.403	100.182	2.375	100.193	100.193	99.993
3.125	99.030	99.030	98.830	2.990	100.889	100.889	100.668	2.990	100.889	100.889	100.668	2.990	100.889	100.889	100.668	2.500	100.652	100.652	100.452
3.250	100.140	100.140	99.940	3.000	100.989	100.989	100.768	3.000	100.989	100.989	100.768	3.000	100.989	100.989	100.768	2.625	101.265	101.265	101.065
3.375	100.815	100.815	100.615	3.125	101.510	101.510	101.293	3.125	101.510	101.510	101.293	3.125	101.510	101.510	101.293	2.750	101.801	101.801	101.601
3.500	101.355	101.355	101.155	3.250	102.092	102.092	101.864	3.250	102.092	102.092	101.864	3.250	102.092	102.092	101.864	2.875	102.201	102.201	102.001
3.625	101.838	101.838	101.638	3.375	102.716	102.716	102.492	3.375	102.716	102.716	102.492	3.375	102.716	102.716	102.492	2.990	102.538	102.538	102.338
3.750	98.568	98.568	98.368	3.500	103.280	103.280	103.061	3.500	103.280	103.280	103.061	3.500	103.280	103.280	103.061	3.000	102.638	102.638	102.438
3.875	99.123	99.123	98.923	3.625	103.655	103.655	103.438	3.625	103.655	103.655	103.438	3.625	103.655	103.655	103.438	3.125	102.666	102.666	102.466
3.990	99.525	99.525	99.325	3.750	103.060	103.060	102.860	3.750	103.060	103.060	102.860	3.750	103.060	103.060	102.860	3.250	103.146	103.146	102.946
4.000	99.625	99.625	99.425	3.875	103.629	103.629	103.429	3.875	103.629	103.629	103.429	3.875	103.629	103.629	103.429	3.375	103.485	103.485	103.285
4.125	100.005	100.005	99.805	3.990	103.974	103.974	103.774	3.990	103.974	103.974	103.774	3.990	103.974	103.974	103.774	3.500	103.707	103.707	103.507
4.250	99.031	99.031	98.831	4.000	104.074	104.074	103.874	4.000	104.074	104.074	103.874	4.000	104.074	104.074	103.874	3.625	104.353	104.353	104.153
4.375	99.450	99.450	99.250	4.125	104.371	104.371	104.171	4.125	104.371	104.371	104.171	4.125	104.371	104.371	104.171	3.750	104.732	104.732	104.532
4.500	99.795	99.795	99.595	4.250	104.611	104.611	104.411	4.250	104.611	104.611	104.411	4.250	104.611	104.611	104.411	3.875	104.903	104.903	104.703
4.625	100.024	100.024	99.824	4.375	104.971	104.971	104.771	4.375	104.971	104.971	104.771	4.375	104.971	104.971	104.771	3.990	105.183	105.183	104.983
4.750	100.540	100.540	100.340	4.500	105.332	105.332	105.132	4.500	105.332	105.332	105.132	4.500	105.332	105.332	105.132	4.000	105.283	105.283	105.083
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	98.391	98.391	98.191	2.000	98.391	98.391	98.191	2.000	97.790	97.790	97.590	2.000	97.915	97.915	97.715	2.000	97.915	97.915	97.715
2.125	99.037	99.037	98.837	2.125	99.037	99.037	98.837	2.125	98.312	98.312	98.112	2.125	98.437	98.437	98.237	2.125	98.437	98.437	98.237
2.250	99.774	99.774	99.574	2.250	99.774	99.774	99.574	2.250	99.049	99.049	98.849	2.250	99.174	99.174	98.974	2.250	99.174	99.174	98.974
2.375	100.318	100.318	100.118	2.375	100.318	100.318	100.118	2.375	99.593	99.593	99.393	2.375	99.718	99.718	99.518	2.375	99.718	99.718	99.518
2.500	100.777	100.777	100.577	2.500	100.777	100.777	100.577	2.500	100.052	100.052	99.852	2.500	100.177	100.177	99.977	2.500	100.177	100.177	99.977
2.625	101.390	101.390	101.190	2.625	101.390	101.390	101.190	2.625	99.539	99.539	99.339	2.625	99.664	99.664	99.464	2.625	99.664	99.664	99.464
2.750	101.926	101.926	101.726	2.750	101.926	101.926	101.726	2.750	100.075	100.075	99.875	2.750	100.200	100.200	100.000	2.750	100.200	100.200	100.000
2.875	102.326	102.326	102.126	2.875	102.326	102.326	102.126	2.875	100.475	100.475	100.275	2.875	100.600	100.600	100.400	2.875	100.600	100.600	100.400
2.990	102.663	102.663	102.463	2.990	102.663	102.663	102.463	2.990	100.812	100.812	100.612	2.990	100.937	100.937	100.737	2.990	100.937	100.937	100.737
3.000	102.763	102.763	102.563	3.000	102.763	102.763	102.563	3.000	100.912	100.912	100.712	3.000	101.037	101.037	100.837	3.000	101.037	101.037	100.837
3.125	102.791	102.791	102.591	3.125	102.791	102.791													



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/5/2021

45 Day Lock Exp.:

5/20/2021

60 Day Lock Exp.:

6/4/2021

W. Rate Sheet Dated: 4/5/2021

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	98.315	98.315	98.115	2.500	98.090	98.090	97.843	2.000	98.266	98.266	98.066	2.750	96.869	96.869	96.669	2.000	97.378	97.378	97.178
2.875	99.105	99.105	98.905	2.625	98.718	98.718	98.475	2.125	98.912	98.912	98.712	2.875	97.659	97.659	97.459	2.125	97.962	97.962	97.762
2.990	99.747	99.747	99.547	2.750	99.686	99.686	99.464	2.250	99.649	99.649	99.449	2.990	98.301	98.301	98.101	2.250	98.699	98.699	98.499
3.000	99.847	99.847	99.647	2.875	100.403	100.403	100.182	2.375	100.193	100.193	99.993	3.000	98.401	98.401	98.201	2.375	99.243	99.243	99.043
3.125	100.474	100.474	100.274	2.990	100.889	100.889	100.668	2.500	100.652	100.652	100.452	3.125	99.077	99.077	98.877	2.500	99.702	99.702	99.502
3.250	101.052	101.052	100.852	3.000	100.989	100.989	100.768	2.625	101.265	101.265	101.065	3.250	99.921	99.921	99.721	2.625	99.752	99.752	99.552
3.375	101.727	101.727	101.527	3.125	101.510	101.510	101.293	2.750	101.801	101.801	101.601	3.375	100.596	100.596	100.396	2.750	100.288	100.288	100.088
3.500	102.267	102.267	102.067	3.250	102.092	102.092	101.864	2.875	102.201	102.201	102.001	3.500	101.136	101.136	100.936	2.875	100.688	100.688	100.488
3.625	102.750	102.750	102.550	3.375	102.716	102.716	102.492	2.990	102.538	102.538	102.338	3.625	101.619	101.619	101.419	2.990	101.025	101.025	100.825
3.750	102.982	102.982	102.782	3.500	103.280	103.280	103.061	3.000	102.638	102.638	102.438	3.750	100.475	100.475	100.275	3.000	101.125	101.125	100.925
3.875	103.537	103.537	103.337	3.625	103.655	103.655	103.438	3.125	102.666	102.666	102.466	3.875	101.030	101.030	100.830	3.125	100.903	100.903	100.703
3.990	103.939	103.939	103.739	3.750	103.060	103.060	102.860	3.250	103.146	103.146	102.946	3.990	101.432	101.432	101.232	3.250	101.383	101.383	101.183
4.000	104.039	104.039	103.839	3.875	103.629	103.629	103.429	3.375	103.485	103.485	103.285	4.000	101.532	101.532	101.332	3.375	101.722	101.722	101.522
4.125	104.419	104.419	104.219	3.990	103.974	103.974	103.774	3.500	103.707	103.707	103.507	4.125	101.912	101.912	101.712	3.500	101.944	101.944	101.744
4.250	104.394	104.394	104.194	4.000	104.074	104.074	103.874	3.625	104.353	104.353	104.153	4.250	101.225	101.225	101.025	3.625	102.090	102.090	101.890
4.375	104.813	104.813	104.613	4.125	104.371	104.371	104.171	3.750	104.732	104.732	104.532	4.375	101.644	101.644	101.444	3.750	102.469	102.469	102.269
4.500	105.158	105.158	104.958	4.250	104.611	104.611	104.411	3.875	104.903	104.903	104.703	4.500	101.989	101.989	101.789	3.875	102.640	102.640	102.440
4.625	105.387	105.387	105.187	4.375	104.971	104.971	104.771	3.990	105.183	105.183	104.983	4.625	102.218	102.218	102.018	3.990	102.920	102.920	102.720
4.750	105.778	105.778	105.578	4.500	105.332	105.332	105.132	4.000	105.283	105.283	105.083	4.750	102.484	102.484	102.284	4.000	103.020	103.020	102.820

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.:

5/5/2021

45 Day Lock Exp.:

5/20/2021

60 Day Lock Exp.:

6/4/2021

W. Rate Sheet Dated: 4/5/2021

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)