

W. Rate Sheet Dated: 4/6/2021

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	101.812	101.812	101.374	2.750	99.578	99.578	99.140	2.250	98.111	98.111	97.811	3.125	96.445	96.445	96.145
2.875	102.007	102.007	101.570	2.875	99.744	99.744	99.307	2.500	98.446	98.446	98.146	3.250	98.019	98.019	97.719
3.000	102.208	102.208	101.770	3.000	99.905	99.905	99.468	2.625	98.598	98.598	98.298	3.375	97.796	97.796	97.496
3.125	102.405	102.405	101.968	3.125	100.066	100.066	99.628	2.750	100.266	100.266	99.966	3.500	97.871	97.871	97.571
3.250	103.092	103.092	102.786	3.250	100.802	100.802	100.495	2.875	100.420	100.420	100.120	3.625	97.945	97.945	97.645
3.375	103.183	103.183	102.877	3.375	100.953	100.953	100.647	3.000	100.568	100.568	100.268	Margin = 2.250		Index = 0.060	
3.500	103.370	103.370	103.064	3.500	101.127	101.127	100.820	3.125	100.716	100.716	100.416	30 Year OTC			
3.625	103.548	103.548	103.242	3.625	101.263	101.263	100.956	3.250	102.905	102.905	102.605	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	103.044	103.044	102.744	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	103.169	103.169	102.869	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	103.294	103.294	102.994	4.375	103.151	103.151	102.651
4.125	104.494	104.494	104.194	4.125	103.688	103.688	103.388	3.750	103.441	103.441	103.141	4.500	103.231	103.231	102.731
4.250	104.672	104.672	104.472	4.250	103.925	103.925	103.725	3.875	103.538	103.538	103.238	4.625	103.347	103.347	102.847
4.375	104.726	104.726	104.526	4.375	104.031	104.031	103.831	4.000	103.657	103.657	103.357	4.875	104.235	104.235	103.735
4.500	104.806	104.806	104.606	4.500	104.158	104.158	103.958	4.125	103.760	103.760	103.460	5.000	104.342	104.342	103.842
4.625	104.922	104.922	104.722	4.625	104.271	104.271	104.071	4.250	103.595	103.595	103.295	5.125	104.458	104.458	103.958
4.750	105.083	105.083	104.883	4.750	104.336	104.336	104.136	4.375	103.693	103.693	103.393	5.500	105.125	105.125	104.625
4.875	105.110	105.110	104.910	4.875	104.442	104.442	104.242	4.500	103.812	103.812	103.512	5.625	105.241	105.241	104.741
6.250	106.000	106.000	105.800	6.250	105.919	105.919	105.719	4.625	103.915	103.915	103.615	6.250	105.691	105.691	105.191

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	101.912	101.812	101.812	101.374	2.750	101.158	101.058	101.058	100.620	2.250	100.141	100.041	100.041	99.741
2.875	102.107	102.007	102.007	101.570	2.875	101.324	101.224	101.224	100.787	2.375	100.312	100.212	100.212	99.912
3.000	102.308	102.208	102.208	101.770	3.000	101.485	101.385	101.385	100.948	2.500	100.476	100.376	100.376	100.076
3.125	102.505	102.405	102.405	101.968	3.125	101.646	101.546	101.546	101.108	2.625	100.628	100.528	100.528	100.228
3.250	103.092	102.992	102.992	102.686	3.250	102.382	102.282	102.282	101.975	2.750	101.196	101.096	101.096	100.796
3.375	103.283	103.183	103.183	102.877	3.375	102.533	102.433	102.433	102.127	2.875	101.350	101.250	101.250	100.950
3.500	103.470	103.370	103.370	103.064	3.500	102.707	102.607	102.607	102.300	3.000	101.498	101.398	101.398	101.098
3.625	103.648	103.548	103.548	103.242	3.625	102.843	102.743	102.743	102.436	3.125	101.646	101.546	101.546	101.246
3.750	104.194	104.094	104.094	103.794	3.750	103.872	103.772	103.772	103.472	3.250	104.435	104.335	104.335	104.035
3.875	104.376	104.276	104.276	103.976	3.875	103.978	103.878	103.878	103.578	3.375	104.574	104.474	104.474	104.174
4.000	104.529	104.429	104.429	104.129	4.000	104.106	104.006	104.006	103.706	3.500	104.699	104.599	104.599	104.299
4.125	104.694	104.594	104.594	104.294	4.125	104.218	104.118	104.118	103.818	3.625	104.824	104.724	104.724	104.424
4.250	105.472	105.372	105.372	105.172	4.250	105.155	105.055	105.055	104.855	3.750	105.471	105.371	105.371	105.071

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	100.401	100.401	99.901	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.128	100.128	99.628					4.500	100.481	100.481	99.981	Rate	30 Day	45 Day	60 Day
4.125	99.962	99.962	99.462					4.625	100.597	100.597	100.097	6.250	102.750	102.750	102.250
4.250	101.778	101.778	101.278					4.875	101.485	101.485	100.985	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.624	101.624	101.124					5.000	101.592	101.592	101.092				
4.500	101.544	101.544	101.044					5.125	101.708	101.708	101.208				
4.625	101.428	101.428	100.928					5.500	102.375	102.375	101.875				
4.750	102.917	102.917	102.417					5.625	102.491	102.491	101.991				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.941	102.941	102.441				

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM will not be accepted. Locks received after close (11pm ET) will be rejected.

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/6/2021

45 Day Lock Exp.:

5/21/2021

60 Day Lock Exp.:

6/7/2021

W. Rate Sheet Dated: 4/6/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.195	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	100.171	100.171	99.871	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	100.325	100.325	100.025	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	100.473	100.473	100.173	Margin = 2.250		Index = .060	
3.500	N/A	N/A	N/A	3.500	100.844	100.844	100.538	3.125	100.621	100.621	100.321	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	100.980	100.980	100.674	3.250	102.623	102.623	102.323	Rate	30 Day	45 Day	60 Day
3.750	102.069	102.069	101.769	3.750	101.747	101.747	101.447	3.375	102.762	102.762	102.462	3.250	98.605	98.605	98.105
3.875	102.151	102.151	101.851	3.875	101.853	101.853	101.553	3.500	102.886	102.886	102.586	3.375	98.796	98.796	98.296
4.000	102.304	102.304	102.004	4.000	101.981	101.981	101.681	3.625	103.012	103.012	102.712	3.500	98.982	98.982	98.482
4.125	102.469	102.469	102.169	4.125	102.093	102.093	101.793	3.750	101.846	101.846	101.546	3.625	99.161	99.161	98.661
4.250	102.459	102.459	102.259	4.250	102.142	102.142	101.942	3.875	N/A	N/A	N/A	3.750	99.694	99.694	99.194
4.375	102.514	102.514	102.314	4.375	102.249	102.249	102.049	4.000	N/A	N/A	N/A	3.875	99.876	99.876	99.376
4.500	102.594	102.594	102.394	4.500	102.376	102.376	102.176	4.125	N/A	N/A	N/A	4.000	100.029	100.029	99.529
4.625	102.710	102.710	102.510	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.194	100.194	99.694
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	100.784	100.784	100.284
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	102.030	101.930	101.930	101.623	3.250	101.319	101.219	101.219	100.913	2.750	98.415	98.315	98.315	98.015
3.375	102.221	102.121	102.121	101.814	3.375	101.471	101.371	101.371	101.065	2.875	98.569	98.469	98.469	98.169
3.500	102.407	102.307	102.307	102.001	3.500	101.644	101.544	101.544	101.238	3.000	98.717	98.617	98.617	98.317
3.625	102.586	102.486	102.486	102.180	3.625	101.780	101.680	101.680	101.374	3.125	98.865	98.765	98.765	98.465
3.750	101.819	101.719	101.719	101.419	3.750	101.497	101.397	101.397	101.097	3.250	101.310	101.210	101.210	100.910
3.875	102.001	101.901	101.901	101.601	3.875	101.603	101.503	101.503	101.203	3.375	101.449	101.349	101.349	101.049
4.000	102.154	102.054	102.054	101.754	4.000	101.731	101.631	101.631	101.331	3.500	101.574	101.474	101.474	101.174
4.125	102.319	102.219	102.219	101.919	4.125	101.843	101.743	101.743	101.443	3.625	101.699	101.599	101.599	101.299
4.250	102.909	102.809	102.809	102.609	4.250	102.592	102.492	102.492	102.292	3.750	102.346	102.246	102.246	101.946

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				Rate	30 Day	45 Day	60 Day	30 yr DPA "3.5% DPA ; Lender Paid Only"			

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.:

5/6/2021

45 Day Lock Exp.:

5/21/2021

60 Day Lock Exp.:

6/7/2021

W. Rate Sheet Dated: 4/6/2021

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
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.: 5/6/2021
45 Day Lock Exp.: 5/21/2021
60 Day Lock Exp.: 6/7/2021

W. Rate Sheet Dated: 4/6/2021

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	98.787	98.787	98.587	2.750	98.787	98.787	98.587	2.750	98.787	98.787	98.587	2.750	97.245	97.245	97.045	2.750	97.245	97.245	97.045
2.875	99.573	99.573	99.373	2.875	99.573	99.573	99.373	2.875	99.573	99.573	99.373	2.875	98.031	98.031	97.831	2.875	98.031	98.031	97.831
2.990	100.199	100.199	99.999	2.990	100.199	100.199	99.999	2.990	100.199	100.199	99.999	2.990	98.657	98.657	98.457	2.990	98.657	98.657	98.457
3.000	100.299	100.299	100.099	3.000	100.299	100.299	100.099	3.000	100.299	100.299	100.099	3.000	98.757	98.757	98.557	3.000	98.757	98.757	98.557
3.125	100.913	100.913	100.713	3.125	100.913	100.913	100.713	3.125	100.913	100.913	100.713	3.125	99.469	99.469	99.269	3.125	99.469	99.469	99.269
3.250	101.414	101.414	101.206	3.250	101.289	101.289	101.081	3.250	101.414	101.414	101.206	3.250	100.502	100.502	100.294	3.250	100.377	100.377	100.169
3.375	102.078	102.078	101.877	3.375	101.953	101.953	101.752	3.375	102.078	102.078	101.877	3.375	101.166	101.166	100.965	3.375	101.041	101.041	100.840
3.500	102.617	102.617	102.417	3.500	102.492	102.492	102.292	3.500	102.617	102.617	102.417	3.500	101.705	101.705	101.505	3.500	101.580	101.580	101.380
3.625	103.098	103.098	102.898	3.625	102.973	102.973	102.773	3.625	103.098	103.098	102.898	3.625	102.186	102.186	101.986	3.625	102.061	102.061	101.861
3.750	103.152	103.152	102.952	3.750	102.402	102.402	102.202	3.750	103.152	103.152	102.952	3.750	99.488	99.488	99.288	3.750	98.738	98.738	98.538
3.875	103.704	103.704	103.504	3.875	102.954	102.954	102.754	3.875	102.954	102.954	102.754	3.875	100.040	100.040	99.840	3.875	99.290	99.290	99.090
3.990	104.102	104.102	103.902	3.990	103.352	103.352	103.152	3.990	103.352	103.352	103.152	3.990	100.438	100.438	100.238	3.990	99.688	99.688	99.488
4.000	104.202	104.202	104.002	4.000	103.452	103.452	103.252	4.000	103.452	103.452	103.252	4.000	100.538	100.538	100.338	4.000	99.788	99.788	99.588
4.125	104.580	104.580	104.380	4.125	103.830	103.830	103.630	4.125	103.830	103.830	103.630	4.125	100.916	100.916	100.716	4.125	100.166	100.166	99.966
4.250	104.536	104.536	104.336	4.250	104.161	104.161	103.961	4.250	104.161	104.161	103.961	4.250	99.548	99.548	99.348	4.250	99.173	99.173	98.973
4.375	104.952	104.952	104.752	4.375	104.577	104.577	104.377	4.375	104.577	104.577	104.377	4.375	99.964	99.964	99.764	4.375	99.589	99.589	99.389
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	105.519	105.519	105.319	4.625	105.144	105.144	104.944	4.625	105.144	105.144	104.944	4.625	100.531	100.531	100.331	4.625	100.156	100.156	99.956
4.750	105.853	105.853	105.653	4.750	105.853	105.853	105.653	4.750	105.853	105.853	105.653	4.750	100.615	100.615	100.415	4.750	100.615	100.615	100.415
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	97.245	97.245	97.045	2.500	98.482	98.482	98.245	2.500	98.482	98.482	98.245	2.500	98.482	98.482	98.245	2.000	98.544	98.544	98.344
2.875	98.031	98.031	97.831	2.625	99.110	99.110	98.877	2.625	99.110	99.110	98.877	2.625	99.110	99.110	98.877	2.125	99.191	99.191	98.991
2.990	98.657	98.657	98.457	2.750	100.111	100.111	99.898	2.750	100.111	100.111	99.898	2.750	100.111	100.111	99.898	2.250	99.928	99.928	99.728
3.000	98.757	98.757	98.557	2.875	100.829	100.829	100.615	2.875	100.829	100.829	100.615	2.875	100.829	100.829	100.615	2.375	100.472	100.472	100.272
3.125	99.469	99.469	99.269	2.990	101.312	101.312	101.101	2.990	101.312	101.312	101.101	2.990	101.312	101.312	101.101	2.500	100.931	100.931	100.731
3.250	100.502	100.502	100.294	3.000	101.412	101.412	101.201	3.000	101.412	101.412	101.201	3.000	101.412	101.412	101.201	2.625	101.511	101.511	101.311
3.375	101.166	101.166	100.965	3.125	101.931	101.931	101.722	3.125	101.931	101.931	101.722	3.125	101.931	101.931	101.722	2.750	102.045	102.045	101.845
3.500	101.705	101.705	101.505	3.250	102.492	102.492	102.253	3.250	102.492	102.492	102.253	3.250	102.492	102.492	102.253	2.875	102.447	102.447	102.247
3.625	102.186	102.186	101.986	3.375	103.115	103.115	102.878	3.375	103.115	103.115	102.878	3.375	103.115	103.115	102.878	2.990	102.780	102.780	102.580
3.750	98.738	98.738	98.538	3.500	103.675	103.675	103.444	3.500	103.675	103.675	103.444	3.500	103.675	103.675	103.444	3.000	102.880	102.880	102.680
3.875	99.290	99.290	99.090	3.625	104.044	104.044	103.824	3.625	104.044	104.044	103.824	3.625	104.044	104.044	103.824	3.125	102.780	102.780	102.580
3.990	99.688	99.688	99.488	3.750	103.197	103.197	102.997	3.750	104.447	104.447	104.247	3.750	104.447	104.447	104.247	3.250	103.261	103.261	103.061
4.000	99.788	99.788	99.588	3.875	103.762	103.762	103.562	3.875	105.012	105.012	104.812	3.875	105.012	105.012	104.812	3.375	103.599	103.599	103.399
4.125	100.166	100.166	99.966	3.990	104.106	104.106	103.906	3.990	105.356	105.356	105.156	3.990	105.356	105.356	105.156	3.500	103.818	103.818	103.618
4.250	99.173	99.173	98.973	4.000	104.206	104.206	104.006	4.000	105.456	105.456	105.256	4.000	105.456	105.456	105.256	3.625	104.387	104.387	104.187
4.375	99.589	99.589	99.389	4.125	104.498	104.498	104.298	4.125	105.748	105.748	105.548	4.125	105.748	105.748	105.548	3.750	104.766	104.766	104.566
4.500	99.930	99.930	99.730	4.250	104.752	104.752	104.547	4.250	106.002	106.002	105.797	4.250	106.002	106.002	105.797	3.875	104.937	104.937	104.737
4.625	100.156	100.156	99.956	4.375	105.037	105.037	104.837	4.375	106.287	106.287	106.087	4.375	106.287	106.287	106.087	3.990	105.215	105.215	105.015
4.750	100.615	100.615	100.415	4.500	105.401	105.401	105.201	4.500	106.651	106.651	106.451	4.500	106.651	106.651	106.451	4.000	105.315	105.315	105.115
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	98.669	98.669	98.469	2.000	98.669	98.669	98.469	2.000	98.068	98.068	97.868	2.000	98.193	98.193	97.993	2.000	98.193	98.193	97.993
2.125	99.316	99.316	99.116	2.125	99.316	99.316	99.116	2.125	98.591	98.591	98.391	2.125	98.716	98.716	98.516	2.125	98.716	98.716	98.516
2.250	100.053	100.053	99.853	2.250	100.053	100.053	99.853	2.250	99.328	99.328	99.128	2.250	99.453	99.453	99.253	2.250	99.453	99.453	99.253
2.375	100.597	100.597	100.397	2.375	100.597	100.597	100.397	2.375	99.872	99.872	99.672	2.375	99.997	99.997	99.797	2.375	99.997	99.997	99.797
2.500	101.056	101.056	100.856	2.500	101.056	101.056	100.856	2.500	100.331	100.331	100.131	2.500	100.456	100.456	100.256	2.500	100.456	100.456	100.256
2.625	101.636	101.636	101.436	2.625	101.636	101.636	101.436	2.625	99.785	99.785	99.585	2.625	99.910	99.910	99.710	2.625	99.910	99.910	99.710
2.750	102.170	102.170	101.970	2.750	102.170	102.170	101.970	2.750	100.319	100.319	100.119	2.750	100.444	100.444	100.244	2.750	100.444	100.444	100.244
2.875	102.572	102.572	102.372	2.875	102.572	102.572	102.372	2.875	100.721	100.721	100.521	2.875	100.846	100.846	100.646	2.875	100.846	100.846	100.646
2.990	102.905	102.905	102.705	2.990	102.905	102.905	102.705	2.990	101.054	101.054	100.854	2.990	101.179	101.179	100.979	2.990	101.179	101.179	100.979
3.000	103.005	103.005	102.805	3.000	103.005	103.005	102.805	3.000	101.154	101.154	100.954	3.000	101.279	101.279	101.079	3.000	101.279	101.279	101.079
3.125	102.905	102.905	102.702																



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.:

5/6/2021

45 Day Lock Exp.:

5/21/2021

60 Day Lock Exp.:

6/7/2021

W. Rate Sheet Dated: 4/6/2021

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	98.787	98.787	98.587	2.500	98.482	98.482	98.245	2.000	98.544	98.544	98.344	2.750	97.341	97.341	97.141	2.000	97.656	97.656	97.456
2.875	99.573	99.573	99.373	2.625	99.110	99.110	98.877	2.125	99.191	99.191	98.991	2.875	98.127	98.127	97.927	2.125	98.241	98.241	98.041
2.990	100.199	100.199	99.999	2.750	100.111	100.111	99.898	2.250	99.928	99.928	99.728	2.990	98.753	98.753	98.553	2.250	98.978	98.978	98.778
3.000	100.299	100.299	100.099	2.875	100.829	100.829	100.615	2.375	100.472	100.472	100.272	3.000	98.853	98.853	98.653	2.375	99.522	99.522	99.322
3.125	100.913	100.913	100.713	2.990	101.312	101.312	101.101	2.500	100.931	100.931	100.731	3.125	99.516	99.516	99.316	2.500	99.981	99.981	99.781
3.250	101.414	101.414	101.206	3.000	101.412	101.412	101.201	2.625	101.511	101.511	101.311	3.250	100.283	100.283	100.075	2.625	99.998	99.998	99.798
3.375	102.078	102.078	101.877	3.125	101.931	101.931	101.722	2.750	102.045	102.045	101.845	3.375	100.947	100.947	100.746	2.750	100.532	100.532	100.332
3.500	102.617	102.617	102.417	3.250	102.492	102.492	102.253	2.875	102.447	102.447	102.247	3.500	101.486	101.486	101.286	2.875	100.934	100.934	100.734
3.625	103.098	103.098	102.898	3.375	103.115	103.115	102.878	2.990	102.780	102.780	102.580	3.625	101.967	101.967	101.767	2.990	101.267	101.267	101.067
3.750	103.152	103.152	102.952	3.500	103.675	103.675	103.444	3.000	102.880	102.880	102.680	3.750	100.645	100.645	100.445	3.000	101.367	101.367	101.167
3.875	103.704	103.704	103.504	3.625	104.044	104.044	103.824	3.125	102.780	102.780	102.580	3.875	101.197	101.197	100.997	3.125	101.017	101.017	100.817
3.990	104.102	104.102	103.902	3.750	103.197	103.197	102.997	3.250	103.261	103.261	103.061	3.990	101.595	101.595	101.395	3.250	101.498	101.498	101.298
4.000	104.202	104.202	104.002	3.875	103.762	103.762	103.562	3.375	103.599	103.599	103.399	4.000	101.695	101.695	101.495	3.375	101.836	101.836	101.636
4.125	104.580	104.580	104.380	3.990	104.106	104.106	103.906	3.500	103.818	103.818	103.618	4.125	102.073	102.073	101.873	3.500	102.055	102.055	101.855
4.250	104.536	104.536	104.336	4.000	104.206	104.206	104.006	3.625	104.387	104.387	104.187	4.250	101.367	101.367	101.167	3.625	102.124	102.124	101.924
4.375	104.952	104.952	104.752	4.125	104.498	104.498	104.298	3.750	104.766	104.766	104.566	4.375	101.783	101.783	101.583	3.750	102.503	102.503	102.303
4.500	105.293	105.293	105.093	4.250	104.752	104.752	104.547	3.875	104.937	104.937	104.737	4.500	102.124	102.124	101.924	3.875	102.674	102.674	102.474
4.625	105.519	105.519	105.319	4.375	105.037	105.037	104.837	3.990	105.215	105.215	105.015	4.625	102.350	102.350	102.150	3.990	102.952	102.952	102.752
4.750	105.853	105.853	105.653	4.500	105.401	105.401	105.201	4.000	105.315	105.315	105.115	4.750	102.559	102.559	102.359	4.000	103.052	103.052	102.852

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.:

5/6/2021

45 Day Lock Exp.:

5/21/2021

60 Day Lock Exp.:

6/7/2021

W. Rate Sheet Dated: 4/6/2021

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)