

W. Rate Sheet Dated: 4/7/2021

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	101.905	101.905	101.483	2.750	99.672	99.672	99.250	2.250	98.162	98.162	97.862	3.125	96.445	96.445	96.145
2.875	102.101	102.101	101.679	2.875	99.838	99.838	99.416	2.500	98.497	98.497	98.197	3.250	98.019	98.019	97.719
3.000	102.301	102.301	101.879	3.000	99.999	99.999	99.577	2.625	98.648	98.648	98.348	3.375	97.796	97.796	97.496
3.125	102.499	102.499	102.077	3.125	100.159	100.159	99.738	2.750	100.297	100.297	99.997	3.500	97.871	97.871	97.571
3.250	103.202	103.202	102.902	3.250	100.911	100.911	100.611	2.875	100.451	100.451	100.151	3.625	97.945	97.945	97.645
3.375	103.292	103.292	102.992	3.375	101.063	101.063	100.763	3.000	100.600	100.600	100.300	Margin = 2.250		Index = 0.060	
3.500	103.479	103.479	103.179	3.500	101.236	101.236	100.936	3.125	100.747	100.747	100.447	30 Year OTC			
3.625	103.658	103.658	103.358	3.625	101.372	101.372	101.072	3.250	102.796	102.796	102.496	Rate	30 Day	45 Day	60 Day
3.750	103.907	103.907	103.607	3.750	103.154	103.154	102.854	3.375	102.935	102.935	102.635	4.000	101.866	101.866	101.366
3.875	103.988	103.988	103.688	3.875	103.261	103.261	102.961	3.500	103.060	103.060	102.760	4.125	102.032	102.032	101.532
4.000	104.141	104.141	103.841	4.000	103.388	103.388	103.088	3.625	103.185	103.185	102.885	4.375	102.839	102.839	102.339
4.125	104.307	104.307	104.007	4.125	103.500	103.500	103.200	3.750	103.464	103.464	103.164	4.500	102.919	102.919	102.419
4.250	104.359	104.359	104.159	4.250	103.612	103.612	103.412	3.875	103.562	103.562	103.262	4.625	103.035	103.035	102.535
4.375	104.414	104.414	104.214	4.375	103.719	103.719	103.519	4.000	103.680	103.680	103.380	4.875	104.282	104.282	103.782
4.500	104.494	104.494	104.294	4.500	103.846	103.846	103.646	4.125	103.784	103.784	103.484	5.000	104.389	104.389	103.889
4.625	104.610	104.610	104.410	4.625	103.958	103.958	103.758	4.250	103.720	103.720	103.420	5.125	104.505	104.505	104.005
4.750	105.130	105.130	104.930	4.750	104.383	104.383	104.183	4.375	103.818	103.818	103.518	5.500	105.047	105.047	104.547
4.875	105.157	105.157	104.957	4.875	104.489	104.489	104.289	4.500	103.937	103.937	103.637	5.625	105.163	105.163	104.663
6.250	106.000	106.000	105.800	6.250	105.794	105.794	105.594	4.625	104.040	104.040	103.740	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	102.005	101.905	101.905	101.483	2.750	101.252	101.152	101.152	100.730	2.250	100.192	100.092	100.092	99.792
2.875	102.201	102.101	102.101	101.679	2.875	101.418	101.318	101.318	100.896	2.375	100.362	100.262	100.262	99.962
3.000	102.401	102.301	102.301	101.879	3.000	101.579	101.479	101.479	101.057	2.500	100.527	100.427	100.427	100.127
3.125	102.599	102.499	102.499	102.077	3.125	101.739	101.639	101.639	101.218	2.625	100.678	100.578	100.578	100.278
3.250	103.202	103.102	103.102	102.802	3.250	102.491	102.391	102.391	102.091	2.750	101.227	101.127	101.127	100.827
3.375	103.392	103.292	103.292	102.992	3.375	102.643	102.543	102.543	102.243	2.875	101.381	101.281	101.281	100.981
3.500	103.579	103.479	103.479	103.179	3.500	102.816	102.716	102.716	102.416	3.000	101.530	101.430	101.430	101.130
3.625	103.758	103.658	103.658	103.358	3.625	102.952	102.852	102.852	102.552	3.125	101.677	101.577	101.577	101.277
3.750	104.007	103.907	103.907	103.607	3.750	103.684	103.584	103.584	103.284	3.250	104.326	104.226	104.226	103.926
3.875	104.188	104.088	104.088	103.788	3.875	103.791	103.691	103.691	103.391	3.375	104.465	104.365	104.365	104.065
4.000	104.341	104.241	104.241	103.941	4.000	103.918	103.818	103.818	103.518	3.500	104.590	104.490	104.490	104.190
4.125	104.507	104.407	104.407	104.107	4.125	104.030	103.930	103.930	103.630	3.625	104.715	104.615	104.615	104.315
4.250	105.159	105.059	105.059	104.859	4.250	104.842	104.742	104.742	104.442	3.750	105.494	105.394	105.394	105.094

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	99.116	99.116	98.616	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.282	99.282	98.782	4.750	101.000	101.000	100.500
3.875	100.093	100.093	99.593	6.250	103.750	103.750	103.500	4.375	100.089	100.089	99.589	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.940	99.940	99.440					4.500	100.169	100.169	99.669	Rate	30 Day	45 Day	60 Day
4.125	99.774	99.774	99.274					4.625	100.285	100.285	99.785	6.250	102.750	102.750	102.250
4.250	101.466	101.466	100.966					4.875	101.532	101.532	101.032	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.311	101.311	100.811					5.000	101.639	101.639	101.139				
4.500	101.231	101.231	100.731					5.125	101.755	101.755	101.255				
4.625	101.115	101.115	100.615					5.500	102.297	102.297	101.797				
4.750	102.964	102.964	102.464					5.625	102.413	102.413	101.913				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.816	102.816	102.316				

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/7/2021

45 Day Lock Exp.:

5/24/2021

60 Day Lock Exp.:

6/7/2021

W. Rate Sheet Dated: 4/7/2021

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	100.202	100.202	99.902	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	100.356	100.356	100.056	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	100.505	100.505	100.205	Margin = 2.250		Index = .060	
3.500	N/A	N/A	N/A	3.500	100.953	100.953	100.653	3.125	100.652	100.652	100.352	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	101.090	101.090	100.790	3.250	102.513	102.513	102.213	Rate	30 Day	45 Day	60 Day
3.750	101.882	101.882	101.582	3.750	101.559	101.559	101.259	3.375	102.653	102.653	102.353	3.250	98.714	98.714	98.214
3.875	101.963	101.963	101.663	3.875	101.666	101.666	101.366	3.500	102.777	102.777	102.477	3.375	98.905	98.905	98.405
4.000	102.116	102.116	101.816	4.000	101.793	101.793	101.493	3.625	102.903	102.903	102.603	3.500	99.092	99.092	98.592
4.125	102.282	102.282	101.982	4.125	101.905	101.905	101.605	3.750	101.869	101.869	101.569	3.625	99.270	99.270	98.770
4.250	102.147	102.147	101.947	4.250	101.830	101.830	101.630	3.875	N/A	N/A	N/A	3.750	99.507	99.507	99.007
4.375	102.201	102.201	102.001	4.375	101.936	101.936	101.736	4.000	N/A	N/A	N/A	3.875	99.688	99.688	99.188
4.500	102.281	102.281	102.081	4.500	102.063	102.063	101.863	4.125	N/A	N/A	N/A	4.000	99.841	99.841	99.341
4.625	102.397	102.397	102.197	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.007	100.007	99.507
4.750	102.293	102.293	102.093	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.472	100.472	99.972
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	102.139	102.039	102.039	101.739	3.250	101.428	101.328	101.328	101.028	2.750	98.446	98.346	98.346	98.046
3.375	102.330	102.230	102.230	101.930	3.375	101.580	101.480	101.480	101.180	2.875	98.600	98.500	98.500	98.200
3.500	102.517	102.417	102.417	102.117	3.500	101.753	101.653	101.653	101.353	3.000	98.748	98.648	98.648	98.348
3.625	102.695	102.595	102.595	102.295	3.625	101.890	101.790	101.790	101.490	3.125	98.896	98.796	98.796	98.496
3.750	101.632	101.532	101.532	101.232	3.750	101.309	101.209	101.209	100.909	3.250	101.201	101.101	101.101	100.801
3.875	101.813	101.713	101.713	101.413	3.875	101.416	101.316	101.316	101.016	3.375	101.340	101.240	101.240	100.940
4.000	101.966	101.866	101.866	101.566	4.000	101.543	101.443	101.443	101.143	3.500	101.465	101.365	101.365	101.065
4.125	102.132	102.032	102.032	101.732	4.125	101.655	101.555	101.555	101.255	3.625	101.590	101.490	101.490	101.190
4.250	102.597	102.497	102.497	102.297	4.250	102.280	102.180	102.180	101.980	3.750	102.369	102.269	102.269	101.969

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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/7/2021

45 Day Lock Exp.:

5/24/2021

60 Day Lock Exp.:

6/7/2021

W. Rate Sheet Dated: 4/7/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

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

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

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

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

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

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

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

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

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

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



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

30 Day Lock Exp.: 5/7/2021
45 Day Lock Exp.: 5/24/2021
60 Day Lock Exp.: 6/7/2021

W. Rate Sheet Dated: 4/7/2021

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	98.851	98.851	98.851	2.750	98.851	98.851	98.651	2.750	98.851	98.851	98.651	2.750	97.309	97.309	97.109	2.750	97.309	97.309	97.109
2.875	99.630	99.630	99.430	2.875	99.630	99.630	99.430	2.875	99.630	99.630	99.430	2.875	98.088	98.088	97.888	2.875	98.088	98.088	97.888
2.990	100.230	100.230	100.030	2.990	100.230	100.230	100.030	2.990	100.230	100.230	100.030	2.990	98.688	98.688	98.488	2.990	98.688	98.688	98.488
3.000	100.330	100.330	100.130	3.000	100.330	100.330	100.130	3.000	100.330	100.330	100.130	3.000	98.788	98.788	98.588	3.000	98.788	98.788	98.588
3.125	100.936	100.936	100.736	3.125	100.936	100.936	100.736	3.125	100.936	100.936	100.736	3.125	99.492	99.492	99.292	3.125	99.492	99.492	99.292
3.250	101.448	101.448	101.228	3.250	101.323	101.323	101.103	3.250	101.448	101.448	101.228	3.250	100.536	100.536	100.316	3.250	100.411	100.411	100.191
3.375	102.106	102.106	101.893	3.375	101.981	101.981	101.768	3.375	102.106	102.106	101.893	3.375	101.194	101.194	100.981	3.375	101.069	101.069	100.856
3.500	102.638	102.638	102.428	3.500	102.513	102.513	102.303	3.500	102.638	102.638	102.428	3.500	101.726	101.726	101.516	3.500	101.601	101.601	101.313
3.625	103.113	103.113	102.908	3.625	102.988	102.988	102.783	3.625	103.113	103.113	102.908	3.625	102.201	102.201	101.996	3.625	102.076	102.076	101.818
3.750	103.190	103.190	102.990	3.750	102.440	102.440	102.240	3.750	103.190	103.190	102.990	3.750	99.526	99.526	99.326	3.750	98.776	98.776	98.576
3.875	103.733	103.733	103.533	3.875	102.983	102.983	102.783	3.875	103.733	103.733	102.983	3.875	100.069	100.069	99.869	3.875	99.319	99.319	99.119
3.990	104.121	104.121	103.921	3.990	103.371	103.371	103.171	3.990	104.121	104.121	103.371	3.990	100.457	100.457	100.257	3.990	99.707	99.707	99.507
4.000	104.221	104.221	104.021	4.000	103.471	103.471	103.271	4.000	104.221	104.221	103.471	4.000	100.557	100.557	100.357	4.000	99.807	99.807	99.607
4.125	104.591	104.591	104.391	4.125	103.841	103.841	103.641	4.125	104.591	104.591	103.841	4.125	100.927	100.927	100.727	4.125	100.177	100.177	99.977
4.250	104.481	104.481	104.281	4.250	104.106	104.106	103.906	4.250	104.481	104.481	104.106	4.250	99.493	99.493	99.293	4.250	99.118	99.118	98.918
4.375	104.890	104.890	104.690	4.375	104.515	104.515	104.315	4.375	104.890	104.890	104.515	4.375	99.902	99.902	99.702	4.375	99.527	99.527	99.327
4.500	105.226	105.226	105.026	4.500	104.851	104.851	104.651	4.500	105.226	105.226	104.851	4.500	100.238	100.238	100.038	4.500	99.863	99.863	99.663
4.625	105.447	105.447	105.247	4.625	105.072	105.072	104.872	4.625	105.447	105.447	105.072	4.625	100.459	100.459	100.259	4.625	100.084	100.084	99.884
4.750	105.765	105.765	105.565	4.750	105.765	105.765	105.565	4.750	105.765	105.765	105.565	4.750	100.527	100.527	100.327	4.750	100.527	100.527	100.327
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	97.309	97.309	97.109	2.500	98.493	98.493	98.243	2.500	98.493	98.493	98.243	2.500	98.493	98.493	98.243	2.000	98.637	98.637	98.437
2.875	98.088	98.088	97.888	2.625	99.119	99.119	98.868	2.625	99.119	99.119	98.868	2.625	99.119	99.119	98.868	2.125	99.281	99.281	99.081
2.990	98.688	98.688	98.488	2.750	100.100	100.100	99.890	2.750	100.100	100.100	99.890	2.750	100.100	100.100	99.890	2.250	100.013	100.013	99.813
3.000	98.788	98.788	98.588	2.875	100.810	100.810	100.600	2.875	100.810	100.810	100.600	2.875	100.810	100.810	100.600	2.375	100.550	100.550	100.350
3.125	99.492	99.492	99.292	2.990	101.284	101.284	101.078	2.990	101.284	101.284	101.078	2.990	101.284	101.284	101.078	2.500	101.005	101.005	100.805
3.250	100.536	100.536	100.316	3.000	101.384	101.384	101.178	3.000	101.384	101.384	101.178	3.000	101.384	101.384	101.178	2.625	101.518	101.518	101.318
3.375	101.194	101.194	100.981	3.125	101.898	101.898	101.692	3.125	101.898	101.898	101.692	3.125	101.898	101.898	101.692	2.750	102.048	102.048	101.848
3.500	101.726	101.726	101.516	3.250	102.559	102.559	102.325	3.250	102.559	102.559	102.325	3.250	102.559	102.559	102.325	2.875	102.443	102.443	102.243
3.625	102.201	102.201	101.996	3.375	103.172	103.172	102.943	3.375	103.172	103.172	102.943	3.375	103.172	103.172	102.943	2.990	102.775	102.775	102.575
3.750	98.776	98.776	98.576	3.500	103.721	103.721	103.498	3.500	103.721	103.721	103.498	3.500	103.721	103.721	103.498	3.000	102.875	102.875	102.675
3.875	99.319	99.319	99.119	3.625	104.087	104.087	103.868	3.625	104.087	104.087	103.868	3.625	104.087	104.087	103.868	3.125	102.788	102.788	102.588
3.990	99.707	99.707	99.507	3.750	103.262	103.262	103.062	3.750	103.262	103.262	103.062	3.750	103.262	103.262	103.062	3.250	103.263	103.263	103.063
4.000	99.807	99.807	99.607	3.875	103.820	103.820	103.620	3.875	103.820	103.820	103.620	3.875	103.820	103.820	103.620	3.375	103.597	103.597	103.397
4.125	100.177	100.177	99.977	3.990	104.152	104.152	103.952	3.990	104.152	104.152	103.952	3.990	104.152	104.152	103.952	3.500	103.812	103.812	103.612
4.250	99.118	99.118	98.918	4.000	104.252	104.252	104.052	4.000	104.252	104.252	104.052	4.000	104.252	104.252	104.052	3.625	104.364	104.364	104.164
4.375	99.527	99.527	99.327	4.125	104.541	104.541	104.341	4.125	104.541	104.541	104.341	4.125	104.541	104.541	104.341	3.750	104.738	104.738	104.538
4.500	99.863	99.863	99.663	4.250	104.706	104.706	104.506	4.250	104.706	104.706	104.506	4.250	104.706	104.706	104.506	3.875	104.906	104.906	104.706
4.625	100.084	100.084	99.884	4.375	105.002	105.002	104.802	4.375	105.002	105.002	104.802	4.375	105.002	105.002	104.802	3.990	105.178	105.178	104.978
4.750	100.527	100.527	100.327	4.500	105.357	105.357	105.157	4.500	105.357	105.357	105.157	4.500	105.357	105.357	105.157	4.000	105.278	105.278	105.078
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	98.762	98.762	98.562	2.000	98.762	98.762	98.562	2.000	98.161	98.161	97.961	2.000	98.286	98.286	98.086	2.000	98.286	98.286	98.086
2.125	99.406	99.406	99.206	2.125	99.406	99.406	99.206	2.125	98.681	98.681	98.481	2.125	98.806	98.806	98.606	2.125	98.806	98.806	98.606
2.250	100.138	100.138	99.938	2.250	100.138	100.138	99.938	2.250	99.413	99.413	99.213	2.250	99.538	99.538	99.338	2.250	99.538	99.538	99.338
2.375	100.675	100.675	100.475	2.375	100.675	100.675	100.475	2.375	99.950	99.950	99.750	2.375	100.075	100.075	99.875	2.375	100.075	100.075	99.875
2.500	101.130	101.130	100.930	2.500	101.130	101.130	100.930	2.500	100.405	100.405	100.205	2.500	100.530	100.530	100.330	2.500	100.530	100.530	100.330
2.625	101.643	101.643	101.443	2.625	101.643	101.643	101.443	2.625	99.792	99.792	99.592	2.625	99.917	99.917	99.717	2.625	99.917	99.917	99.717
2.750	102.173	102.173	101.973	2.750	102.173	102.173	101.973	2.750	100.322	100.322	100.122	2.750	100.447	100.447	100.247	2.750	100.447	100.447	100.247
2.875	102.568	102.568	102.368	2.875	102.568	102.568	102.368	2.875	100.717	100.717	100.517	2.875	100.842	100.842	100.642	2.875	100.842	100.842	100.642
2.990	102.900	102.900	102.700	2.990	102.900	102.900	102.700	2.990	100.049	100.049	100.849	2.990	100.174	100.174	100.974	2.990	100.174	100.174	100.974
3.000	103.000	103.000	102.800	3.000	103.000	103.000	102.800	3.000	101.149	101.149	100.949	3.000	100.274	100.274	101.074	3.000	100.274	100.274	101.074
3.125	102.913	102.913																	



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.:

5/7/2021

45 Day Lock Exp.:

5/24/2021

60 Day Lock Exp.:

6/7/2021

W. Rate Sheet Dated: 4/7/2021

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	98.851	98.851	98.651	2.500	98.493	98.493	98.243	2.000	98.637	98.637	98.437	2.750	97.405	97.405	97.205	2.000	97.749	97.749	97.549
2.875	99.630	99.630	99.430	2.625	99.119	99.119	98.868	2.125	99.281	99.281	99.081	2.875	98.184	98.184	97.984	2.125	98.331	98.331	98.131
2.990	100.230	100.230	100.030	2.750	100.100	100.100	99.890	2.250	100.013	100.013	99.813	2.990	98.784	98.784	98.584	2.250	99.063	99.063	98.863
3.000	100.330	100.330	100.130	2.875	100.810	100.810	100.600	2.375	100.550	100.550	100.350	3.000	98.884	98.884	98.684	2.375	99.600	99.600	99.400
3.125	100.936	100.936	100.736	2.990	101.284	101.284	101.078	2.500	101.005	101.005	100.805	3.125	99.539	99.539	99.339	2.500	100.055	100.055	99.855
3.250	101.448	101.448	101.228	3.000	101.384	101.384	101.178	2.625	101.518	101.518	101.318	3.250	100.317	100.317	100.097	2.625	100.005	100.005	99.805
3.375	102.106	102.106	101.893	3.125	101.898	101.898	101.692	2.750	102.048	102.048	101.848	3.375	100.975	100.975	100.762	2.750	100.535	100.535	100.335
3.500	102.638	102.638	102.428	3.250	102.559	102.559	102.325	2.875	102.443	102.443	102.243	3.500	101.507	101.507	101.297	2.875	100.930	100.930	100.730
3.625	103.113	103.113	102.908	3.375	103.172	103.172	102.943	2.990	102.775	102.775	102.575	3.625	101.982	101.982	101.777	2.990	101.262	101.262	101.062
3.750	103.190	103.190	102.990	3.500	103.721	103.721	103.498	3.000	102.875	102.875	102.675	3.750	100.683	100.683	100.483	3.000	101.362	101.362	101.162
3.875	103.733	103.733	103.533	3.625	104.087	104.087	103.868	3.125	102.788	102.788	102.588	3.875	101.226	101.226	101.026	3.125	101.025	101.025	100.825
3.990	104.121	104.121	103.921	3.750	103.262	103.262	103.062	3.250	103.263	103.263	103.063	3.990	101.614	101.614	101.414	3.250	101.500	101.500	101.300
4.000	104.221	104.221	104.021	3.875	103.820	103.820	103.620	3.375	103.597	103.597	103.397	4.000	101.714	101.714	101.514	3.375	101.834	101.834	101.634
4.125	104.591	104.591	104.391	3.990	104.152	104.152	103.952	3.500	103.812	103.812	103.612	4.125	102.084	102.084	101.884	3.500	102.049	102.049	101.849
4.250	104.481	104.481	104.281	4.000	104.252	104.252	104.052	3.625	104.364	104.364	104.164	4.250	101.312	101.312	101.112	3.625	102.101	102.101	101.901
4.375	104.890	104.890	104.690	4.125	104.541	104.541	104.341	3.750	104.738	104.738	104.538	4.375	101.721	101.721	101.521	3.750	102.475	102.475	102.275
4.500	105.226	105.226	105.026	4.250	104.706	104.706	104.506	3.875	104.906	104.906	104.706	4.500	102.057	102.057	101.857	3.875	102.643	102.643	102.443
4.625	105.447	105.447	105.247	4.375	105.002	105.002	104.802	3.990	105.178	105.178	104.978	4.625	102.278	102.278	102.078	3.990	102.915	102.915	102.715
4.750	105.765	105.765	105.565	4.500	105.357	105.357	105.157	4.000	105.278	105.278	105.078	4.750	102.471	102.471	102.271	4.000	103.015	103.015	102.815

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%	97.01 - 99.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-1.000
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	-2.500
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	-3.000
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	-3.750
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	-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.:

5/7/2021

45 Day Lock Exp.:

5/24/2021

60 Day Lock Exp.:

6/7/2021

W. Rate Sheet Dated: 4/7/2021

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)