

W. Rate Sheet Dated: 4/13/2021

Release Time: 2:00 pm 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	102.265	102.265	101.718	2.750	100.211	100.211	99.664	2.250	98.361	98.361	98.061	3.125	96.445	96.445	96.145
2.875	102.460	102.460	101.914	2.875	100.378	100.378	99.831	2.500	98.695	98.695	98.395	3.250	98.019	98.019	97.719
3.000	102.661	102.661	102.114	3.000	100.539	100.539	99.992	2.625	98.847	98.847	98.547	3.375	97.796	97.796	97.496
3.125	102.858	102.858	102.311	3.125	100.699	100.699	100.152	2.750	100.539	100.539	100.239	3.500	97.871	97.871	97.571
3.250	103.452	103.452	103.152	3.250	101.341	101.341	101.041	2.875	100.693	100.693	100.393	3.625	97.945	97.945	97.645
3.375	103.542	103.542	103.242	3.375	101.493	101.493	101.193	3.000	100.841	100.841	100.541	Margin = 2.250		Index = 0.060	
3.500	103.729	103.729	103.429	3.500	101.639	101.639	101.339	3.125	100.989	100.989	100.689	30 Year OTC			
3.625	103.908	103.908	103.608	3.625	101.775	101.775	101.475	3.250	102.776	102.776	102.476	Rate	30 Day	45 Day	60 Day
3.750	104.219	104.219	103.819	3.750	103.593	103.593	103.193	3.375	102.915	102.915	102.615	4.000	102.179	102.179	101.679
3.875	104.301	104.301	103.901	3.875	103.699	103.699	103.299	3.500	103.049	103.049	102.749	4.125	102.344	102.344	101.844
4.000	104.454	104.454	104.054	4.000	103.827	103.827	103.427	3.625	103.174	103.174	102.874	4.375	102.964	102.964	102.464
4.125	104.619	104.619	104.219	4.125	103.939	103.939	103.539	3.750	103.443	103.443	103.143	4.500	103.044	103.044	102.544
4.250	104.484	104.484	104.284	4.250	103.863	103.863	103.663	3.875	103.541	103.541	103.241	4.625	103.160	103.160	102.660
4.375	104.539	104.539	104.339	4.375	103.970	103.970	103.770	4.000	103.660	103.660	103.360	4.875	104.142	104.142	103.642
4.500	104.619	104.619	104.419	4.500	104.097	104.097	103.897	4.125	103.763	103.763	103.463	5.000	104.249	104.249	103.749
4.625	104.735	104.735	104.535	4.625	104.209	104.209	104.009	4.250	103.973	103.973	103.673	5.125	104.365	104.365	103.865
4.750	104.990	104.990	104.790	4.750	104.368	104.368	104.168	4.375	104.071	104.071	103.771	5.500	105.422	105.422	104.922
4.875	105.017	105.017	104.817	4.875	104.474	104.474	104.274	4.500	104.189	104.189	103.889	5.625	105.538	105.538	105.038
6.250	106.000	106.000	105.800	6.250	105.888	105.888	105.688	4.625	104.293	104.293	103.993	6.250	105.535	105.535	105.035

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	102.365	102.265	102.265	101.718	2.750	101.791	101.691	101.691	101.144	2.250	100.391	100.291	100.291	99.991
2.875	102.560	102.460	102.460	101.914	2.875	101.958	101.858	101.858	101.311	2.375	100.561	100.461	100.461	100.161
3.000	102.761	102.661	102.661	102.114	3.000	102.119	102.019	102.019	101.472	2.500	100.725	100.625	100.625	100.325
3.125	102.958	102.858	102.858	102.311	3.125	102.279	102.179	102.179	101.632	2.625	100.877	100.777	100.777	100.477
3.250	103.452	103.352	103.352	103.052	3.250	102.921	102.821	102.821	102.521	2.750	101.469	101.369	101.369	101.069
3.375	103.642	103.542	103.542	103.242	3.375	103.073	102.973	102.973	102.673	2.875	101.623	101.523	101.523	101.223
3.500	103.829	103.729	103.729	103.429	3.500	103.219	103.119	103.119	102.819	3.000	101.771	101.671	101.671	101.371
3.625	104.008	103.908	103.908	103.608	3.625	103.355	103.255	103.255	102.955	3.125	101.919	101.819	101.819	101.519
3.750	104.319	104.219	104.219	103.819	3.750	104.123	104.023	104.023	103.623	3.250	104.306	104.206	104.206	103.906
3.875	104.501	104.401	104.401	104.001	3.875	104.229	104.129	104.129	103.729	3.375	104.445	104.345	104.345	104.045
4.000	104.654	104.554	104.554	104.154	4.000	104.357	104.257	104.257	103.857	3.500	104.579	104.479	104.479	104.179
4.125	104.819	104.719	104.719	104.319	4.125	104.469	104.369	104.369	103.969	3.625	104.704	104.604	104.604	104.304
4.250	105.284	105.184	105.184	104.984	4.250	105.093	104.993	104.993	104.793	3.750	105.473	105.373	105.373	105.073

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	99.429	99.429	98.929	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.594	99.594	99.094	4.750	101.000	101.000	100.500
3.875	100.405	100.405	99.905	6.250	103.750	103.750	103.500	4.375	100.214	100.214	99.714	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.253	100.253	99.753					4.500	100.294	100.294	99.794	Rate	30 Day	45 Day	60 Day
4.125	100.087	100.087	99.587					4.625	100.410	100.410	99.910	6.250	102.750	102.750	102.250
4.250	101.591	101.591	101.091					4.875	101.392	101.392	100.892	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.436	101.436	100.936					5.000	101.499	101.499	100.999				
4.500	101.356	101.356	100.856					5.125	101.615	101.615	101.115				
4.625	101.240	101.240	100.740					5.500	102.672	102.672	102.172				
4.750	102.823	102.823	102.323					5.625	102.788	102.788	102.288				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.785	102.785	102.285				

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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/13/2021

45 Day Lock Exp.:

5/28/2021

60 Day Lock Exp.:

6/14/2021

W. Rate Sheet Dated: 4/13/2021

Release Time: 2:00 pm 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	100.444	100.444	100.144	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	100.598	100.598	100.298	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	100.746	100.746	100.446	Margin = 2.250		Index = .060	
3.500	N/A	N/A	N/A	3.500	101.356	101.356	101.056	3.125	100.894	100.894	100.594	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	101.493	101.493	101.193	3.250	102.493	102.493	102.193	Rate	30 Day	45 Day	60 Day
3.750	102.194	102.194	101.794	3.750	101.998	101.998	101.598	3.375	102.633	102.633	102.333	3.250	98.964	98.964	98.464
3.875	102.276	102.276	101.876	3.875	102.104	102.104	101.704	3.500	102.766	102.766	102.466	3.375	99.155	99.155	98.655
4.000	102.429	102.429	102.029	4.000	102.232	102.232	101.832	3.625	102.892	102.892	102.592	3.500	99.342	99.342	98.842
4.125	102.594	102.594	102.194	4.125	102.344	102.344	101.944	3.750	101.848	101.848	101.548	3.625	99.520	99.520	99.020
4.250	102.272	102.272	102.072	4.250	102.081	102.081	101.881	3.875	N/A	N/A	N/A	3.750	99.819	99.819	99.319
4.375	102.326	102.326	102.126	4.375	102.187	102.187	101.987	4.000	N/A	N/A	N/A	3.875	100.001	100.001	99.501
4.500	102.406	102.406	102.206	4.500	102.314	102.314	102.114	4.125	N/A	N/A	N/A	4.000	100.154	100.154	99.654
4.625	102.522	102.522	102.322	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.319	100.319	99.819
4.750	102.152	102.152	101.952	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.597	100.597	100.097
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

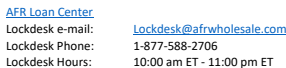
FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	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	102.389	102.289	102.289	101.989	3.250	101.858	101.758	101.758	101.458	2.750	98.688	98.588	98.588	98.288
3.375	102.580	102.480	102.480	102.180	3.375	102.010	101.910	101.910	101.610	2.875	98.841	98.741	98.741	98.441
3.500	102.767	102.667	102.667	102.367	3.500	102.156	102.056	102.056	101.756	3.000	98.990	98.890	98.890	98.590
3.625	102.945	102.845	102.845	102.545	3.625	102.293	102.193	102.193	101.893	3.125	99.138	99.038	99.038	98.738
3.750	101.944	101.844	101.844	101.444	3.750	101.748	101.648	101.648	101.248	3.250	101.181	101.081	101.081	100.781
3.875	102.126	102.026	102.026	101.626	3.875	101.854	101.754	101.754	101.354	3.375	101.320	101.220	101.220	100.920
4.000	102.279	102.179	102.179	101.779	4.000	101.982	101.882	101.882	101.482	3.500	101.454	101.354	101.354	101.054
4.125	102.444	102.344	102.344	101.944	4.125	102.094	101.994	101.994	101.594	3.625	101.579	101.479	101.479	101.179
4.250	102.722	102.622	102.622	102.422	4.250	102.531	102.431	102.431	102.231	3.750	102.348	102.248	102.248	101.948

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

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

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



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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)
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.			
FHA ID# - 1358600006			



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.:

5/13/2021

45 Day Lock Exp.:

5/28/2021

60 Day Lock Exp.:

6/14/2021

W. Rate Sheet Dated: 4/13/2021

Release Time: 2:00 pm 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.: 5/13/2021
45 Day Lock Exp.: 5/28/2021
60 Day Lock Exp.: 6/14/2021

W. Rate Sheet Dated: 4/13/2021

Release Time: 2:00 pm 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	99.321	99.321	99.121	2.750	99.321	99.321	99.121	2.750	99.321	99.321	99.121	2.750	97.821	97.821	97.621	2.750	97.821	97.821	97.621
2.875	100.114	100.114	99.914	2.875	100.114	100.114	99.914	2.875	100.114	100.114	99.914	2.875	98.614	98.614	98.414	2.875	98.614	98.614	98.414
2.990	100.714	100.714	100.514	2.990	100.714	100.714	100.514	2.990	100.714	100.714	100.514	2.990	99.214	99.214	99.014	2.990	99.214	99.214	99.014
3.000	100.814	100.814	100.614	3.000	100.814	100.814	100.614	3.000	100.814	100.814	100.614	3.000	99.314	99.314	99.114	3.000	99.314	99.314	99.114
3.125	100.987	100.987	100.766	3.125	100.987	100.987	100.766	3.125	100.987	100.987	100.766	3.125	100.095	100.095	99.874	3.125	100.095	100.095	99.874
3.250	101.878	101.878	101.663	3.250	101.753	101.753	101.538	3.250	101.878	101.878	101.663	3.250	100.986	100.986	100.771	3.250	100.861	100.861	100.646
3.375	102.494	102.494	102.288	3.375	102.369	102.369	102.163	3.375	102.494	102.494	102.288	3.375	101.602	101.602	101.396	3.375	101.477	101.477	101.271
3.500	102.988	102.988	102.782	3.500	102.863	102.863	102.657	3.500	102.988	102.988	102.782	3.500	102.096	102.096	101.890	3.500	101.971	101.971	101.765
3.625	103.439	103.439	103.235	3.625	103.314	103.314	103.110	3.625	103.439	103.439	103.235	3.625	102.547	102.547	102.343	3.625	102.422	102.422	102.218
3.750	103.490	103.490	103.290	3.750	102.740	102.740	102.540	3.750	102.740	102.740	102.540	3.750	100.370	100.370	100.170	3.750	99.620	99.620	99.420
3.875	104.000	104.000	103.800	3.875	103.250	103.250	103.050	3.875	103.250	103.250	103.050	3.875	100.880	100.880	100.680	3.875	100.130	100.130	99.930
3.990	104.364	104.364	104.164	3.990	103.614	103.614	103.414	3.990	103.614	103.614	103.414	3.990	101.244	101.244	101.044	3.990	100.494	100.494	100.294
4.000	104.464	104.464	104.264	4.000	103.714	103.714	103.514	4.000	103.714	103.714	103.514	4.000	101.344	101.344	101.144	4.000	100.594	100.594	100.394
4.125	104.851	104.851	104.651	4.125	104.101	104.101	103.901	4.125	104.101	104.101	103.901	4.125	101.731	101.731	101.531	4.125	100.981	100.981	100.781
4.250	104.938	104.938	104.738	4.250	104.563	104.563	104.363	4.250	104.563	104.563	104.363	4.250	100.012	100.012	99.812	4.250	99.637	99.637	99.437
4.375	105.344	105.344	105.144	4.375	104.969	104.969	104.769	4.375	104.969	104.969	104.769	4.375	100.418	100.418	100.218	4.375	100.043	100.043	99.843
4.500	105.675	105.675	105.475	4.500	105.300	105.300	105.100	4.500	105.300	105.300	105.100	4.500	100.749	100.749	100.549	4.500	100.374	100.374	100.174
4.625	105.897	105.897	105.697	4.625	105.522	105.522	105.322	4.625	105.522	105.522	105.322	4.625	100.971	100.971	100.771	4.625	100.596	100.596	100.396
4.750	106.140	106.140	105.932	4.750	106.140	106.140	105.932	4.750	106.140	106.140	105.932	4.750	100.964	100.964	100.756	4.750	100.964	100.964	100.756
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	97.821	97.821	97.621	2.500	98.210	98.210	97.994	2.500	98.210	98.210	97.994	2.500	98.210	98.210	97.994	2.000	99.012	99.012	98.812
2.875	98.614	98.614	98.414	2.625	98.999	98.999	98.781	2.625	98.999	98.999	98.781	2.625	98.999	98.999	98.781	2.125	99.656	99.656	99.456
2.990	99.214	99.214	99.014	2.750	100.217	100.217	99.999	2.750	100.217	100.217	99.999	2.750	100.217	100.217	99.999	2.250	100.386	100.386	100.186
3.000	99.314	99.314	99.114	2.875	100.930	100.930	100.714	2.875	100.930	100.930	100.714	2.875	100.930	100.930	100.714	2.375	100.922	100.922	100.722
3.125	100.095	100.095	99.874	2.990	101.398	101.398	101.183	2.990	101.398	101.398	101.183	2.990	101.398	101.398	101.183	2.500	101.009	101.009	100.809
3.250	100.986	100.986	100.771	3.000	101.498	101.498	101.283	3.000	101.498	101.498	101.283	3.000	101.498	101.498	101.283	2.625	101.789	101.789	101.589
3.375	101.602	101.602	101.396	3.125	101.623	101.623	101.354	3.125	101.623	101.623	101.354	3.125	101.623	101.623	101.354	2.750	102.313	102.313	102.113
3.500	102.096	102.096	101.890	3.250	102.589	102.589	102.323	3.250	102.589	102.589	102.323	3.250	102.589	102.589	102.323	2.875	102.704	102.704	102.504
3.625	102.547	102.547	102.343	3.375	103.201	103.201	102.940	3.375	103.201	103.201	102.940	3.375	103.201	103.201	102.940	2.990	103.023	103.023	102.823
3.750	99.620	99.620	99.420	3.500	103.741	103.741	103.491	3.500	103.741	103.741	103.491	3.500	103.741	103.741	103.491	3.000	103.123	103.123	102.923
3.875	100.130	100.130	99.930	3.625	104.087	104.087	103.841	3.625	105.087	105.087	104.841	3.625	104.087	104.087	103.841	3.125	103.054	103.054	102.854
3.990	100.494	100.494	100.294	3.750	103.630	103.630	103.424	3.750	104.880	104.880	104.674	3.750	104.880	104.880	104.674	3.250	103.523	103.523	103.323
4.000	100.594	100.594	100.394	3.875	104.162	104.162	103.961	3.875	105.412	105.412	105.211	3.875	105.412	105.412	105.211	3.375	103.847	103.847	103.647
4.125	100.981	100.981	100.781	3.990	104.485	104.485	104.285	3.990	105.735	105.735	105.535	3.990	105.735	105.735	105.535	3.500	104.081	104.081	103.881
4.250	99.637	99.637	99.437	4.000	104.585	104.585	104.385	4.000	105.835	105.835	105.635	4.000	105.835	105.835	105.635	3.625	104.336	104.336	104.136
4.375	100.043	100.043	99.843	4.125	104.893	104.893	104.693	4.125	106.143	106.143	105.943	4.125	106.143	106.143	105.943	3.750	104.710	104.710	104.510
4.500	100.374	100.374	100.174	4.250	105.248	105.248	105.048	4.250	106.498	106.498	106.298	4.250	106.498	106.498	106.298	3.875	104.878	104.878	104.678
4.625	100.596	100.596	100.396	4.375	105.488	105.488	105.244	4.375	106.738	106.738	106.494	4.375	106.738	106.738	106.494	3.990	105.151	105.151	104.951
4.750	100.964	100.964	100.756	4.500	105.751	105.751	105.510	4.500	107.001	107.001	106.760	4.500	107.001	107.001	106.760	4.000	105.251	105.251	105.051
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	99.137	99.137	98.937	2.000	99.137	99.137	98.937	2.000	98.412	98.412	98.212	2.000	98.537	98.537	98.337	2.000	98.537	98.537	98.337
2.125	99.781	99.781	99.581	2.125	99.781	99.781	99.581	2.125	99.056	99.056	98.856	2.125	99.181	99.181	98.981	2.125	99.181	99.181	98.981
2.250	100.511	100.511	100.311	2.250	100.511	100.511	100.311	2.250	99.786	99.786	99.586	2.250	99.911	99.911	99.711	2.250	99.911	99.911	99.711
2.375	101.047	101.047	100.847	2.375	101.047	101.047	100.847	2.375	100.322	100.322	100.122	2.375	100.447	100.447	100.247	2.375	100.447	100.447	100.247
2.500	101.134	101.134	100.934	2.500	101.134	101.134	100.934	2.500	100.409	100.409	100.209	2.500	100.534	100.534	100.334	2.500	100.534	100.534	100.334
2.625	101.914	101.914	101.714	2.625	101.914	101.914	101.714	2.625	100.063	100.063	99.863	2.625	100.188	100.188	99.988	2.625	100.188	100.188	99.988
2.750	102.438	102.438	102.238	2.750	102.438	102.438	102.238	2.750	100.587	100.587	100.387	2.750	100.712	100.712	100.512	2.750	100.712	100.712	100.512
2.875	102.829	102.829	102.629	2.875	102.829	102.829	102.629	2.875	100.978	100.978	100.778	2.875	101.103	101.103	100.903	2.875	101.103	101.103	100.903
2.990	103.148	103.148	102.948	2.990	103.148	103.148	102.948	2.990	101.297	101.297	101.097	2.990	101.422	101.422	101.222	2.990	101.422	101.422	101.222
3.000	103.248	103.248	103.048	3.000	103.248	103.248	103.048	3.000	101.397	101.397	101.197	3.000	101.522	101.522	101.322	3.000	101.522		



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.:

5/13/2021

45 Day Lock Exp.:

5/28/2021

60 Day Lock Exp.:

6/14/2021

W. Rate Sheet Dated: 4/13/2021

Release Time: 2:00 pm 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	99.321	99.321	99.121	2.500	98.210	98.210	97.994	2.000	99.012	99.012	98.812	2.750	97.896	97.896	97.696	2.000	98.062	98.062	97.862
2.875	100.114	100.114	99.914	2.625	98.999	98.999	98.781	2.125	99.656	99.656	99.456	2.875	98.689	98.689	98.489	2.125	98.706	98.706	98.506
2.990	100.714	100.714	100.514	2.750	100.217	100.217	99.999	2.250	100.386	100.386	100.186	2.990	99.289	99.289	99.089	2.250	99.436	99.436	99.236
3.000	100.814	100.814	100.614	2.875	100.930	100.930	100.714	2.375	100.922	100.922	100.722	3.000	99.389	99.389	99.189	2.375	99.972	99.972	99.772
3.125	100.987	100.987	100.766	2.990	101.398	101.398	101.183	2.500	101.009	101.009	100.809	3.125	99.866	99.866	99.645	2.500	100.059	100.059	99.859
3.250	101.878	101.878	101.663	3.000	101.498	101.498	101.283	2.625	101.789	101.789	101.589	3.250	100.757	100.757	100.542	2.625	100.276	100.276	100.076
3.375	102.494	102.494	102.288	3.125	101.623	101.623	101.354	2.750	102.313	102.313	102.113	3.375	101.373	101.373	101.167	2.750	100.800	100.800	100.600
3.500	102.988	102.988	102.782	3.250	102.589	102.589	102.323	2.875	102.704	102.704	102.504	3.500	101.867	101.867	101.661	2.875	101.191	101.191	100.991
3.625	103.439	103.439	103.235	3.375	103.201	103.201	102.940	2.990	103.023	103.023	102.823	3.625	102.318	102.318	102.114	2.990	101.510	101.510	101.310
3.750	103.490	103.490	103.290	3.500	103.741	103.741	103.491	3.000	103.123	103.123	102.923	3.750	101.255	101.255	101.055	3.000	101.610	101.610	101.410
3.875	104.000	104.000	103.800	3.625	104.087	104.087	103.841	3.125	103.054	103.054	102.854	3.875	101.765	101.765	101.565	3.125	101.291	101.291	101.091
3.990	104.364	104.364	104.164	3.750	103.630	103.630	103.424	3.250	103.523	103.523	103.323	3.990	102.129	102.129	101.929	3.250	101.760	101.760	101.560
4.000	104.464	104.464	104.264	3.875	104.162	104.162	103.961	3.375	103.847	103.847	103.647	4.000	102.229	102.229	102.029	3.375	102.084	102.084	101.884
4.125	104.851	104.851	104.651	3.990	104.485	104.485	104.285	3.500	104.081	104.081	103.881	4.125	102.616	102.616	102.416	3.500	102.318	102.318	102.118
4.250	104.938	104.938	104.738	4.000	104.585	104.585	104.385	3.625	104.336	104.336	104.136	4.250	101.800	101.800	101.600	3.625	102.061	102.061	101.861
4.375	105.344	105.344	105.144	4.125	104.893	104.893	104.693	3.750	104.710	104.710	104.510	4.375	102.206	102.206	102.006	3.750	102.435	102.435	102.235
4.500	105.675	105.675	105.475	4.250	105.248	105.248	105.001	3.875	104.878	104.878	104.678	4.500	102.537	102.537	102.337	3.875	102.603	102.603	102.403
4.625	105.897	105.897	105.697	4.375	105.488	105.488	105.244	3.990	105.151	105.151	104.951	4.625	102.759	102.759	102.559	3.990	102.876	102.876	102.676
4.750	106.140	106.140	105.932	4.500	105.751	105.751	105.510	4.000	105.251	105.251	105.051	4.750	102.877	102.877	102.669	4.000	102.976	102.976	102.776

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.:

5/13/2021

45 Day Lock Exp.:

5/28/2021

60 Day Lock Exp.:

6/14/2021

W. Rate Sheet Dated: 4/13/2021

Release Time: 2:00 pm 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)