



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.: 5/13/2021

45 Day Lock Exp.: 5/28/2021

60 Day Lock Exp.: 6/14/2021

W. Rate Sheet Dated: 4/13/2021

Release Time: 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	102.046	102.046	101.624	2.750	99.992	99.992	99.570	2.250	98.220	98.220	97.920	3.125	96.445	96.445	96.145
2.875	102.242	102.242	101.820	2.875	100.159	100.159	99.737	2.500	98.555	98.555	98.255	3.250	98.019	98.019	97.719
3.000	102.442	102.442	102.020	3.000	100.320	100.320	99.898	2.625	98.707	98.707	98.407	3.375	97.796	97.796	97.496
3.125	102.639	102.639	102.218	3.125	100.480	100.480	100.058	2.750	100.461	100.461	100.161	3.500	97.871	97.871	97.571
3.250	103.342	103.342	103.042	3.250	101.232	101.232	100.932	2.875	100.615	100.615	100.315	3.625	97.945	97.945	97.645
3.375	103.433	103.433	103.133	3.375	101.383	101.383	101.083	3.000	100.763	100.763	100.463	Margin = 2.250		Index = 0.060	
3.500	103.620	103.620	103.320	3.500	101.530	101.530	101.230	3.125	100.911	100.911	100.611	30 Year OTC			
3.625	103.798	103.798	103.498	3.625	101.666	101.666	101.366	3.250	102.823	102.823	102.523	Rate	30 Day	45 Day	60 Day
3.750	104.188	104.188	103.888	3.750	103.562	103.562	103.262	3.375	102.962	102.962	102.662	4.000	102.147	102.147	101.647
3.875	104.270	104.270	103.970	3.875	103.668	103.668	103.368	3.500	103.096	103.096	102.796	4.125	102.313	102.313	101.813
4.000	104.422	104.422	104.122	4.000	103.795	103.795	103.495	3.625	103.221	103.221	102.921	4.375	103.120	103.120	102.620
4.125	104.588	104.588	104.288	4.125	103.907	103.907	103.607	3.750	103.475	103.475	103.175	4.500	103.200	103.200	102.700
4.250	104.640	104.640	104.440	4.250	104.019	104.019	103.819	3.875	103.572	103.572	103.272	4.625	103.316	103.316	102.816
4.375	104.695	104.695	104.495	4.375	104.126	104.126	103.926	4.000	103.691	103.691	103.391	4.875	104.282	104.282	103.782
4.500	104.775	104.775	104.575	4.500	104.253	104.253	104.053	4.125	103.794	103.794	103.494	5.000	104.389	104.389	103.889
4.625	104.891	104.891	104.691	4.625	104.365	104.365	104.165	4.250	103.957	103.957	103.657	5.125	104.505	104.505	104.005
4.750	105.130	105.130	104.921	4.750	104.509	104.509	104.299	4.375	104.055	104.055	103.755	5.500	105.438	105.438	104.938
4.875	105.157	105.157	104.948	4.875	104.615	104.615	104.406	4.500	104.174	104.174	103.874	5.625	105.554	105.554	105.054
6.250	106.000	106.000	105.800	6.250	105.888	105.888	105.688	4.625	104.277	104.277	103.977	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	102.146	102.046	102.046	101.624	2.750	101.572	101.472	101.472	101.050	2.250	100.250	100.150	100.150	99.850	
2.875	102.342	102.242	102.242	101.820	2.875	101.739	101.639	101.639	101.217	2.375	100.420	100.320	100.320	100.020	
3.000	102.542	102.442	102.442	102.020	3.000	101.900	101.800	101.800	101.378	2.500	100.585	100.485	100.485	100.185	
3.125	102.739	102.639	102.639	102.218	3.125	102.060	101.960	101.960	101.538	2.625	100.737	100.637	100.637	100.337	
3.250	103.342	103.242	103.242	102.942	3.250	102.812	102.712	102.712	102.412	2.750	101.391	101.291	101.291	100.991	
3.375	103.533	103.433	103.433	103.133	3.375	102.963	102.863	102.863	102.563	2.875	101.545	101.445	101.445	101.145	
3.500	103.720	103.620	103.620	103.320	3.500	103.110	103.010	103.010	102.710	3.000	101.693	101.593	101.593	101.293	
3.625	103.898	103.798	103.798	103.498	3.625	103.246	103.146	103.146	102.846	3.125	101.841	101.741	101.741	101.441	
3.750	104.288	104.188	104.188	103.888	3.750	104.092	103.992	103.992	103.692	3.250	104.353	104.253	104.253	103.953	
3.875	104.470	104.370	104.370	104.070	3.875	104.198	104.098	104.098	103.798	3.375	104.492	104.392	104.392	104.092	
4.000	104.622	104.522	104.522	104.222	4.000	104.325	104.225	104.225	103.925	3.500	104.626	104.526	104.526	104.226	
4.125	104.788	104.688	104.688	104.388	4.125	104.437	104.337	104.337	104.037	3.625	104.751	104.651	104.651	104.351	
4.250	105.440	105.340	105.340	105.140	4.250	105.149	105.149	105.149	104.949	3.750	105.505	105.405	105.405	105.105	

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 >90.00%		Max Net 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

> 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"			
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	4.000	99.397	99.397	98.897	4.250	100.000	100.000	99.500
3.875	100.374	100.374	99.874	6.250	103.750	103.750	103.500	4.125	99.563	99.563	99.063	4.750	101.000	101.000	100.500
4.000	100.221	100.221	99.721					4.375	100.370	100.370	99.870	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	100.056	100.056	99.556					4.500	100.450	100.450	99.950	Rate	30 Day	45 Day	60 Day
4.250	101.747	101.747	101.247					4.625	100.566	100.566	100.066	6.250	102.750	102.750	102.250
4.375	101.593	101.593	101.093					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			
4.500	101.512	101.512	101.012					5.000	101.639	101.639	101.139				
4.625	101.396	101.396	100.896					5.125	101.755	101.755	101.255				
4.750	102.964	102.964	102.464					5.500	102.688	102.688	102.188				
								5.625	102.804	102.804	102.304				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.785	102.785	102.285				

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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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: 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	100.366	100.366	100.066	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	100.520	100.520	100.220	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	100.668	100.668	100.368	Margin = 2.250		Index = .060	
3.500	N/A	N/A	N/A	3.500	101.247	101.247	100.947	3.125	100.816	100.816	100.516	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	101.383	101.383	101.083	3.250	102.540	102.540	102.240	Rate	30 Day	45 Day	60 Day
3.750	102.163	102.163	101.863	3.750	101.967	101.967	101.667	3.375	102.679	102.679	102.379	3.250	98.855	98.855	98.355
3.875	102.245	102.245	101.945	3.875	102.073	102.073	101.773	3.500	102.813	102.813	102.513	3.375	99.046	99.046	98.546
4.000	102.397	102.397	102.097	4.000	102.200	102.200	101.900	3.625	102.939	102.939	102.639	3.500	99.232	99.232	98.732
4.125	102.563	102.563	102.263	4.125	102.312	102.312	102.012	3.750	101.880	101.880	101.580	3.625	99.411	99.411	98.911
4.250	102.428	102.428	102.228	4.250	102.237	102.237	102.037	3.875	N/A	N/A	N/A	3.750	99.788	99.788	99.288
4.375	102.482	102.482	102.282	4.375	102.343	102.343	102.143	4.000	N/A	N/A	N/A	3.875	99.970	99.970	99.470
4.500	102.563	102.563	102.363	4.500	102.471	102.471	102.271	4.125	N/A	N/A	N/A	4.000	100.122	100.122	99.622
4.625	102.679	102.679	102.479	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.288	100.288	99.788
4.750	102.293	102.293	102.083	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.753	100.753	100.253
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	102.280	102.180	102.180	101.880	3.250	101.749	101.649	101.649	101.349	2.750	98.609	98.509	98.509	98.209
3.375	102.471	102.371	102.371	102.071	3.375	101.901	101.801	101.801	101.501	2.875	98.763	98.663	98.663	98.363
3.500	102.657	102.557	102.557	102.257	3.500	102.047	101.947	101.947	101.647	3.000	98.912	98.812	98.812	98.512
3.625	102.836	102.736	102.736	102.436	3.625	102.183	102.083	102.083	101.783	3.125	99.060	98.960	98.960	98.660
3.750	101.913	101.813	101.813	101.513	3.750	101.717	101.617	101.617	101.317	3.250	101.228	101.128	101.128	100.828
3.875	102.095	101.995	101.995	101.695	3.875	101.823	101.723	101.723	101.423	3.375	101.367	101.267	101.267	100.967
4.000	102.247	102.147	102.147	101.847	4.000	101.950	101.850	101.850	101.550	3.500	101.501	101.401	101.401	101.101
4.125	102.413	102.313	102.313	102.013	4.125	102.062	101.962	101.962	101.662	3.625	101.626	101.526	101.526	101.226
4.250	102.878	102.778	102.778	102.578	4.250	102.687	102.587	102.587	102.387	3.750	102.380	102.280	102.280	101.980

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"			
								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)	



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30 Day Lock Exp.:

5/13/2021

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60 Day Lock Exp.:

6/14/2021

W. Rate Sheet Dated: 4/13/2021

Release Time: 10:00 am ET

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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: 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	99.027	99.027	98.827	2.750	99.027	99.027	98.827	2.750	99.027	99.027	98.827	2.750	97.527	97.527	97.327	2.750	97.527	97.527	97.327
2.875	99.826	99.826	99.626	2.875	99.826	99.826	99.626	2.875	99.826	99.826	99.626	2.875	98.326	98.326	98.126	2.875	98.326	98.326	98.126
2.990	100.432	100.432	100.232	2.990	100.432	100.432	100.232	2.990	100.432	100.432	100.232	2.990	98.932	98.932	98.732	2.990	98.932	98.932	98.732
3.000	100.532	100.532	100.332	3.000	100.532	100.532	100.332	3.000	100.532	100.532	100.332	3.000	99.032	99.032	98.832	3.000	99.032	99.032	98.832
3.125	100.685	100.685	100.448	3.125	100.685	100.685	100.448	3.125	100.685	100.685	100.448	3.125	99.793	99.793	99.556	3.125	99.793	99.793	99.556
3.250	101.586	101.586	101.356	3.250	101.461	101.461	101.231	3.250	101.586	101.586	101.356	3.250	100.694	100.694	100.464	3.250	100.569	100.569	100.339
3.375	102.211	102.211	101.987	3.375	102.086	102.086	101.862	3.375	102.211	102.211	101.987	3.375	101.319	101.319	101.095	3.375	101.194	101.194	100.970
3.500	102.708	102.708	102.487	3.500	102.583	102.583	102.362	3.500	102.708	102.708	102.487	3.500	101.816	101.816	101.595	3.500	101.691	101.691	101.470
3.625	103.165	103.165	102.946	3.625	103.040	103.040	102.821	3.625	103.165	103.165	102.946	3.625	102.273	102.273	102.054	3.625	102.148	102.148	101.929
3.750	103.382	103.382	103.182	3.750	103.262	103.262	103.062	3.750	103.382	103.382	103.182	3.750	102.662	102.662	102.462	3.750	102.541	102.541	102.341
3.875	103.898	103.898	103.698	3.875	103.148	103.148	102.948	3.875	103.148	103.148	102.948	3.875	100.778	100.778	100.578	3.875	100.628	100.628	100.428
3.990	104.271	104.271	104.071	3.990	103.521	103.521	103.321	3.990	103.521	103.521	103.321	3.990	101.151	101.151	100.951	3.990	101.001	101.001	100.801
4.000	104.371	104.371	104.171	4.000	103.621	103.621	103.421	4.000	104.371	104.371	104.171	4.000	101.251	101.251	101.051	4.000	101.001	101.001	100.801
4.125	104.765	104.765	104.565	4.125	104.015	104.015	103.815	4.125	104.765	104.765	104.565	4.125	101.645	101.645	101.445	4.125	101.395	101.395	101.195
4.250	104.907	104.907	104.707	4.250	104.532	104.532	104.332	4.250	104.907	104.907	104.707	4.250	99.981	99.981	99.781	4.250	99.606	99.606	99.406
4.375	105.318	105.318	105.118	4.375	104.943	104.943	104.743	4.375	105.318	105.318	105.118	4.375	100.392	100.392	100.192	4.375	100.017	100.017	99.817
4.500	105.655	105.655	105.455	4.500	105.280	105.280	105.080	4.500	105.655	105.655	105.455	4.500	100.729	100.729	100.529	4.500	100.354	100.354	100.154
4.625	105.878	105.878	105.678	4.625	105.503	105.503	105.303	4.625	105.878	105.878	105.678	4.625	100.952	100.952	100.752	4.625	100.577	100.577	100.377
4.750	106.108	106.108	105.908	4.750	106.108	106.108	105.908	4.750	106.108	106.108	105.908	4.750	100.932	100.932	100.732	4.750	100.932	100.932	100.732
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	97.527	97.527	97.327	2.500	97.939	97.939	97.703	2.500	97.939	97.939	97.703	2.500	97.939	97.939	97.703	2.000	98.871	98.871	98.671
2.875	98.326	98.326	98.126	2.625	98.728	98.728	98.490	2.625	98.728	98.728	98.490	2.625	98.728	98.728	98.490	2.125	99.516	99.516	99.316
2.990	98.932	98.932	98.732	2.750	99.950	99.950	99.712	2.750	99.950	99.950	99.712	2.750	99.950	99.950	99.712	2.250	100.249	100.249	100.049
3.000	99.032	99.032	98.832	2.875	100.667	100.667	100.429	2.875	100.667	100.667	100.429	2.875	100.667	100.667	100.429	2.375	100.788	100.788	100.588
3.125	99.793	99.793	99.593	2.990	101.141	101.141	100.907	2.990	101.141	101.141	100.907	2.990	101.141	101.141	100.907	2.500	100.851	100.851	100.651
3.250	100.694	100.694	100.494	3.000	101.241	101.241	101.007	3.000	101.241	101.241	101.007	3.000	101.241	101.241	101.007	2.625	101.635	101.635	101.435
3.375	101.319	101.319	101.095	3.125	101.347	101.347	101.106	3.125	101.347	101.347	101.106	3.125	101.347	101.347	101.106	2.750	102.161	102.161	101.961
3.500	101.816	101.816	101.595	3.250	102.320	102.320	102.039	3.250	102.320	102.320	102.039	3.250	102.320	102.320	102.039	2.875	102.557	102.557	102.357
3.625	102.273	102.273	102.054	3.375	102.938	102.938	102.664	3.375	102.938	102.938	102.664	3.375	102.938	102.938	102.664	2.990	102.875	102.875	102.675
3.750	99.512	99.512	99.312	3.500	103.488	103.488	103.219	3.500	103.488	103.488	103.219	3.500	103.488	103.488	103.219	3.000	102.975	102.975	102.775
3.875	100.028	100.028	99.828	3.625	103.835	103.835	103.574	3.625	103.835	103.835	103.574	3.625	103.835	103.835	103.574	3.125	102.948	102.948	102.748
3.990	100.401	100.401	100.201	3.750	103.530	103.530	103.325	3.750	104.780	104.780	104.575	3.750	104.780	104.780	104.575	3.250	103.421	103.421	103.221
4.000	100.501	100.501	100.301	3.875	104.069	104.069	103.868	3.875	105.319	105.319	105.118	3.875	105.319	105.319	105.118	3.375	103.748	103.748	103.548
4.125	100.895	100.895	100.695	3.990	104.397	104.397	104.197	3.990	105.647	105.647	105.447	3.990	105.647	105.647	105.447	3.500	103.984	103.984	103.784
4.250	99.606	99.606	99.406	4.000	104.497	104.497	104.297	4.000	105.747	105.747	105.547	4.000	105.747	105.747	105.547	3.625	104.343	104.343	104.143
4.375	100.017	100.017	99.817	4.125	104.810	104.810	104.610	4.125	106.060	106.060	105.860	4.125	106.060	106.060	105.860	3.750	104.720	104.720	104.520
4.500	100.354	100.354	100.154	4.250	105.205	105.205	104.960	4.250	106.455	106.455	106.210	4.250	106.455	106.455	106.210	3.875	104.889	104.889	104.689
4.625	100.577	100.577	100.377	4.375	105.448	105.448	105.206	4.375	106.698	106.698	106.456	4.375	106.698	106.698	106.456	3.990	105.165	105.165	104.965
4.750	100.932	100.932	100.732	4.500	105.704	105.704	105.448	4.500	106.954	106.954	106.698	4.500	106.954	106.954	106.698	4.000	105.265	105.265	105.065
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	98.996	98.996	98.796	2.000	98.996	98.996	98.796	2.000	98.271	98.271	98.071	2.000	98.396	98.396	98.196	2.000	98.396	98.396	98.196
2.125	99.641	99.641	99.441	2.125	99.641	99.641	99.441	2.125	98.916	98.916	98.716	2.125	99.041	99.041	98.841	2.125	99.041	99.041	98.841
2.250	100.374	100.374	100.174	2.250	100.374	100.374	100.174	2.250	99.649	99.649	99.449	2.250	99.774	99.774	99.574	2.250	99.774	99.774	99.574
2.375	100.913	100.913	100.713	2.375	100.913	100.913	100.713	2.375	100.188	100.188	99.988	2.375	100.313	100.313	100.113	2.375	100.313	100.313	100.113
2.500	100.976	100.976	100.776	2.500	100.976	100.976	100.776	2.500	100.251	100.251	100.051	2.500	100.376	100.376	100.176	2.500	100.376	100.376	100.176
2.625	101.760	101.760	101.560	2.625	101.760	101.760	101.560	2.625	99.909	99.909	99.709	2.625	100.034	100.034	99.834	2.625	100.034	100.034	99.834
2.750	102.286	102.286	102.086	2.750	102.286	102.286	102.086	2.750	100.435	100.435	100.235	2.750	100.560	100.560	100.360	2.750	100.560	100.560	100.360
2.875	102.682	102.682	102.482	2.875	102.682	102.682	102.482	2.875	100.831	100.831	100.631	2.875	100.956	100.956	100.756	2.875	100.956	100.956	100.756
2.990	103.000	103.000	102.800	2.990	103.000	103.000	102.800	2.990	101.149	101.149	100.949	2.990	101.274	101.274	101.074	2.990	101.274	101.274	101.074
3.000	103.100	103.100	102.900	3.000	103.100	103.100	102.900	3.000	101.249	101.249	101.049	3.000	101.374	101.374	101.174	3.000	101.374	101.374	101.10



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.:

5/13/2021

45 Day Lock Exp.:

5/28/2021

60 Day Lock Exp.:

6/14/2021

W. Rate Sheet Dated: 4/13/2021

Release Time: 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	99.027	99.027	98.827	2.500	97.939	97.939	97.703	2.000	98.871	98.871	98.671	2.750	97.602	97.602	97.402	2.000	97.921	97.921	97.721
2.875	99.826	99.826	99.626	2.625	98.728	98.728	98.490	2.125	99.516	99.516	99.316	2.875	98.401	98.401	98.201	2.125	98.566	98.566	98.366
2.990	100.432	100.432	100.232	2.750	99.950	99.950	99.712	2.250	100.249	100.249	100.049	2.990	99.007	99.007	98.807	2.250	99.299	99.299	99.099
3.000	100.532	100.532	100.332	2.875	100.667	100.667	100.429	2.375	100.788	100.788	100.588	3.000	99.107	99.107	98.907	2.375	99.838	99.838	99.638
3.125	100.685	100.685	100.448	2.990	101.141	101.141	100.907	2.500	100.851	100.851	100.651	3.125	99.564	99.564	99.327	2.500	99.901	99.901	99.701
3.250	101.586	101.586	101.356	3.000	101.241	101.241	101.007	2.625	101.635	101.635	101.435	3.250	100.465	100.465	100.235	2.625	100.122	100.122	99.922
3.375	102.211	102.211	101.987	3.125	101.347	101.347	101.062	2.750	102.161	102.161	101.961	3.375	101.090	101.090	100.866	2.750	100.648	100.648	100.448
3.500	102.708	102.708	102.487	3.250	102.320	102.320	102.039	2.875	102.557	102.557	102.357	3.500	101.587	101.587	101.366	2.875	101.044	101.044	100.844
3.625	103.165	103.165	102.946	3.375	102.938	102.938	102.664	2.990	102.875	102.875	102.675	3.625	102.044	102.044	101.825	2.990	101.362	101.362	101.162
3.750	103.382	103.382	103.182	3.500	103.488	103.488	103.219	3.000	102.975	102.975	102.775	3.750	101.147	101.147	100.947	3.000	101.462	101.462	101.262
3.875	103.898	103.898	103.698	3.625	103.835	103.835	103.574	3.125	102.948	102.948	102.748	3.875	101.663	101.663	101.463	3.125	101.185	101.185	100.985
3.990	104.271	104.271	104.071	3.750	103.530	103.530	103.325	3.250	103.421	103.421	103.221	3.990	102.036	102.036	101.836	3.250	101.658	101.658	101.458
4.000	104.371	104.371	104.171	3.875	104.069	104.069	103.868	3.375	103.748	103.748	103.548	4.000	102.136	102.136	101.936	3.375	101.985	101.985	101.785
4.125	104.765	104.765	104.565	3.990	104.397	104.397	104.197	3.500	103.984	103.984	103.784	4.125	102.530	102.530	102.330	3.500	102.221	102.221	102.021
4.250	104.907	104.907	104.707	4.000	104.497	104.497	104.297	3.625	104.343	104.343	104.143	4.250	101.769	101.769	101.569	3.625	102.068	102.068	101.868
4.375	105.318	105.318	105.118	4.125	104.810	104.810	104.610	3.750	104.720	104.720	104.520	4.375	102.180	102.180	101.980	3.750	102.445	102.445	102.245
4.500	105.655	105.655	105.455	4.250	105.205	105.205	104.960	3.875	104.889	104.889	104.689	4.500	102.517	102.517	102.317	3.875	102.614	102.614	102.414
4.625	105.878	105.878	105.678	4.375	105.448	105.448	105.206	3.990	105.165	105.165	104.965	4.625	102.740	102.740	102.540	3.990	102.890	102.890	102.690
4.750	106.108	106.108	105.885	4.500	105.704	105.704	105.448	4.000	105.265	105.265	105.065	4.750	102.845	102.845	102.622	4.000	102.990	102.990	102.790

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: 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 [†]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)