

W. Rate Sheet Dated: 4/14/2021

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	102.472	102.472	102.066	2.750	100.424	100.424	100.018	2.250	98.375	98.375	98.075	3.125	96.519	96.519	96.219
2.875	102.674	102.674	102.268	2.875	100.589	100.589	100.183	2.500	98.697	98.697	98.397	3.250	97.796	97.796	97.496
3.000	102.874	102.874	102.468	3.000	100.751	100.751	100.344	2.625	98.850	98.850	98.550	3.375	97.871	97.871	97.571
3.125	103.067	103.067	102.661	3.125	100.875	100.875	100.469	2.750	100.549	100.549	100.249	3.500	97.945	97.945	97.645
3.250	103.492	103.492	103.192	3.250	101.385	101.385	101.085	2.875	100.701	100.701	100.401	3.625	98.019	98.019	97.719
3.375	103.582	103.582	103.282	3.375	101.543	101.543	101.243	3.000	100.850	100.850	100.550	Margin = 2.250		Index = 0.060	
3.500	103.764	103.764	103.464	3.500	101.680	101.680	101.380	3.125	100.962	100.962	100.662	30 Year OTC			
3.625	103.940	103.940	103.640	3.625	101.732	101.732	101.432	3.250	102.738	102.738	102.438	Rate	30 Day	45 Day	60 Day
3.750	104.262	104.262	103.925	3.750	103.638	103.638	103.300	3.375	102.881	102.881	102.581	4.000	102.218	102.218	101.718
3.875	104.325	104.325	103.987	3.875	103.756	103.756	103.418	3.500	103.008	103.008	102.708	4.125	102.349	102.349	101.849
4.000	104.493	104.493	104.155	4.000	103.869	103.869	103.531	3.625	103.052	103.052	102.752	4.375	102.858	102.858	102.358
4.125	104.624	104.624	104.286	4.125	103.956	103.956	103.618	3.750	103.441	103.441	103.141	4.500	102.976	102.976	102.476
4.250	104.418	104.418	104.218	4.250	103.799	103.799	103.599	3.875	103.550	103.550	103.250	4.625	103.126	103.126	102.626
4.375	104.433	104.433	104.233	4.375	103.917	103.917	103.717	4.000	103.655	103.655	103.355	4.875	103.969	103.969	103.469
4.500	104.551	104.551	104.351	4.500	104.030	104.030	103.830	4.125	103.733	103.733	103.433	5.000	104.087	104.087	103.587
4.625	104.701	104.701	104.501	4.625	104.117	104.117	103.917	4.250	103.987	103.987	103.687	5.125	104.237	104.237	103.737
4.750	104.830	104.830	104.621	4.750	104.210	104.210	104.000	4.375	104.096	104.096	103.796	5.500	105.245	105.245	104.745
4.875	104.844	104.844	104.635	4.875	104.328	104.328	104.118	4.500	104.200	104.200	103.900	5.625	105.395	105.395	104.895
6.250	106.000	106.000	105.800	6.250	105.699	105.699	105.499	4.625	104.278	104.278	103.978	6.250	105.345	105.345	104.845

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	102.572	102.472	102.472	102.066	2.750	102.004	101.904	101.904	101.498	2.250	100.405	100.305	100.305	100.005
2.875	102.774	102.674	102.674	102.268	2.875	102.169	102.069	102.069	101.663	2.375	100.571	100.471	100.471	100.171
3.000	102.974	102.874	102.874	102.468	3.000	102.331	102.231	102.231	101.824	2.500	100.727	100.627	100.627	100.327
3.125	103.167	103.067	103.067	102.661	3.125	102.455	102.355	102.355	101.949	2.625	100.880	100.780	100.780	100.480
3.250	103.492	103.392	103.392	103.092	3.250	102.965	102.865	102.865	102.565	2.750	101.479	101.379	101.379	101.079
3.375	103.682	103.582	103.582	103.282	3.375	103.123	103.023	103.023	102.723	2.875	101.631	101.531	101.531	101.231
3.500	103.864	103.764	103.764	103.464	3.500	103.260	103.160	103.160	102.860	3.000	101.780	101.680	101.680	101.380
3.625	104.040	103.940	103.940	103.640	3.625	103.312	103.212	103.212	102.912	3.125	101.892	101.792	101.792	101.492
3.750	104.362	104.262	104.262	103.925	3.750	104.168	104.068	104.068	103.730	3.250	104.268	104.168	104.168	103.868
3.875	104.525	104.425	104.425	104.087	3.875	104.286	104.186	104.186	103.848	3.375	104.411	104.311	104.311	104.011
4.000	104.693	104.593	104.593	104.255	4.000	104.399	104.299	104.299	103.961	3.500	104.538	104.438	104.438	104.138
4.125	104.824	104.724	104.724	104.386	4.125	104.486	104.386	104.386	104.048	3.625	104.582	104.482	104.482	104.182
4.250	105.218	105.118	105.118	104.918	4.250	105.029	104.929	104.929	104.729	3.750	105.471	105.371	105.371	105.071

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001-High Balance
2.75-3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.25-3.625	1.500	1.125	1.000	0.875	0.750	0.750	0.750	0.500
3.75-4.125	2.125	1.875	1.375	1.125	1.000	0.875	0.875	0.500
4.25-4.625	2.250	2.000	1.500	1.250	1.000	1.000	1.000	0.500
4.75-5.125	1.000	0.875	0.625	0.500	0.500	0.375	0.375	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	99.468	99.468	98.968	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.599	99.599	99.099	4.750	101.000	101.000	100.500
3.875	100.475	100.475	99.975	6.250	103.750	103.750	103.500	4.375	100.108	100.108	99.608	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.307	100.307	99.807					4.500	100.226	100.226	99.726	Rate	30 Day	45 Day	60 Day
4.125	100.176	100.176	99.676					4.625	100.376	100.376	99.876	6.250	102.750	102.750	102.250
4.250	101.532	101.532	101.032					4.875	101.219	101.219	100.719	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.417	101.417	100.917					5.000	101.337	101.337	100.837				
4.500	101.299	101.299	100.799					5.125	101.487	101.487	100.987				
4.625	101.149	101.149	100.649					5.500	102.495	102.495	101.995				
4.750	102.670	102.670	102.170					5.625	102.645	102.645	102.145				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.595	102.595	102.095				

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)



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.:

5/14/2021

45 Day Lock Exp.:

5/31/2021

60 Day Lock Exp.:

6/14/2021

W. Rate Sheet Dated: 4/14/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.269	96.269	95.969
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	97.546	97.546	97.246
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	97.621	97.621	97.321
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	100.454	100.454	100.154	3.500	97.695	97.695	97.395
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	100.606	100.606	100.306	3.625	97.769	97.769	97.469
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.755	100.755	100.455	Margin = 2.250		Index = .060	
3.500	N/A	N/A	N/A	3.500	101.398	101.398	101.098	3.125	100.867	100.867	100.567	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	101.450	101.450	101.150	3.250	102.455	102.455	102.155	Rate	30 Day	45 Day	60 Day
3.750	102.237	102.237	101.900	3.750	102.043	102.043	101.705	3.375	102.599	102.599	102.299	3.250	99.005	99.005	98.505
3.875	102.300	102.300	101.962	3.875	102.161	102.161	101.823	3.500	102.726	102.726	102.426	3.375	99.195	99.195	98.695
4.000	102.468	102.468	102.130	4.000	102.274	102.274	101.936	3.625	102.769	102.769	102.469	3.500	99.376	99.376	98.876
4.125	102.599	102.599	102.261	4.125	102.361	102.361	102.023	3.750	101.846	101.846	101.546	3.625	99.552	99.552	99.052
4.250	102.206	102.206	102.006	4.250	102.016	102.016	101.816	3.875	N/A	N/A	N/A	3.750	99.862	99.862	99.362
4.375	102.221	102.221	102.021	4.375	102.134	102.134	101.934	4.000	N/A	N/A	N/A	3.875	100.025	100.025	99.525
4.500	102.339	102.339	102.139	4.500	102.247	102.247	102.047	4.125	N/A	N/A	N/A	4.000	100.193	100.193	99.693
4.625	102.489	102.489	102.289	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.324	100.324	99.824
4.750	101.993	101.993	101.784	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.531	100.531	100.031
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	102.430	102.330	102.330	102.030	3.250	101.903	101.803	101.803	101.503	2.750	98.697	98.597	98.597	98.297
3.375	102.620	102.520	102.520	102.220	3.375	102.060	101.960	101.960	101.660	2.875	98.850	98.750	98.750	98.450
3.500	102.801	102.701	102.701	102.401	3.500	102.198	102.098	102.098	101.798	3.000	98.999	98.899	98.899	98.599
3.625	102.977	102.877	102.877	102.577	3.625	102.250	102.150	102.150	101.850	3.125	99.111	99.011	99.011	98.711
3.750	101.987	101.887	101.887	101.550	3.750	101.793	101.693	101.693	101.355	3.250	101.143	101.043	101.043	100.743
3.875	102.150	102.050	102.050	101.712	3.875	101.911	101.811	101.811	101.473	3.375	101.286	101.186	101.186	100.886
4.000	102.318	102.218	102.218	101.880	4.000	102.024	101.924	101.924	101.586	3.500	101.413	101.313	101.313	101.013
4.125	102.449	102.349	102.349	102.011	4.125	102.111	102.011	102.011	101.673	3.625	101.457	101.357	101.357	101.057
4.250	102.656	102.556	102.556	102.356	4.250	102.466	102.366	102.366	102.166	3.750	102.346	102.246	102.246	101.946

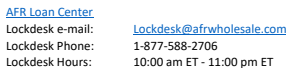
GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.750		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350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

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No 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				
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
												Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

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



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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.			FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.			



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.:

5/14/2021

45 Day Lock Exp.:

5/31/2021

60 Day Lock Exp.:

6/14/2021

W. Rate Sheet Dated: 4/14/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

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

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

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

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

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

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

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

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

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

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



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

30 Day Lock Exp.: 5/14/2021
45 Day Lock Exp.: 5/31/2021
60 Day Lock Exp.: 6/14/2021

W. Rate Sheet Dated: 4/14/2021

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			
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	99.371	99.371	99.171	2.750	99.371	99.371	99.171	2.750	99.371	99.371	99.171	2.750	97.871	97.871	97.671
2.875	100.160	100.160	99.960	2.875	100.160	100.160	99.960	2.875	100.160	100.160	99.960	2.875	98.660	98.660	98.460
2.990	100.734	100.734	100.534	2.990	100.734	100.734	100.534	2.990	100.734	100.734	100.534	2.990	99.234	99.234	99.034
3.000	100.834	100.834	100.634	3.000	100.834	100.834	100.634	3.000	100.834	100.834	100.634	3.000	99.334	99.334	99.134
3.125	101.103	101.103	100.870	3.125	101.103	101.103	100.870	3.125	101.103	101.103	100.870	3.125	100.211	100.211	99.978
3.250	102.010	102.010	101.777	3.250	101.885	101.885	101.652	3.250	102.010	102.010	101.777	3.250	101.118	101.118	100.885
3.375	102.629	102.629	102.396	3.375	102.504	102.504	102.271	3.375	102.629	102.629	102.396	3.375	101.737	101.737	101.504
3.500	103.078	103.078	102.844	3.500	102.953	102.953	102.719	3.500	103.078	103.078	102.844	3.500	102.186	102.186	101.952
3.625	103.523	103.523	103.289	3.625	103.398	103.398	103.164	3.625	103.523	103.523	103.289	3.625	102.631	102.631	102.397
3.750	103.546	103.546	103.346	3.750	102.796	102.796	102.596	3.750	102.796	102.796	102.596	3.750	100.426	100.426	100.226
3.875	104.056	104.056	103.856	3.875	103.306	103.306	103.106	3.875	103.306	103.306	103.106	3.875	100.936	100.936	100.736
3.990	104.420	104.420	104.220	3.990	103.670	103.670	103.470	3.990	103.670	103.670	103.470	3.990	101.300	101.300	101.100
4.000	104.520	104.520	104.320	4.000	103.770	103.770	103.570	4.000	103.770	103.770	103.570	4.000	101.400	101.400	101.200
4.125	104.391	104.391	104.191	4.125	103.641	103.641	103.441	4.125	103.641	103.641	103.441	4.125	101.271	101.271	101.071
4.250	104.999	104.999	104.799	4.250	104.624	104.624	104.424	4.250	104.624	104.624	104.424	4.250	100.073	100.073	99.873
4.375	105.406	105.406	105.206	4.375	105.031	105.031	104.831	4.375	105.031	105.031	104.831	4.375	100.480	100.480	100.280
4.500	105.740	105.740	105.540	4.500	105.365	105.365	105.165	4.500	105.365	105.365	105.165	4.500	100.814	100.814	100.614
4.625	105.536	105.536	105.336	4.625	105.161	105.161	104.961	4.625	105.161	105.161	104.961	4.625	100.610	100.610	100.410
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
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >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
2.750	97.871	97.871	97.671	2.500	98.237	98.237	98.019	2.500	98.237	98.237	98.019	2.500	98.237	98.237	98.019
2.875	98.660	98.660	98.460	2.625	99.021	99.021	98.803	2.625	99.021	99.021	98.803	2.625	99.021	99.021	98.803
2.990	99.234	99.234	99.034	2.750	100.233	100.233	100.015	2.750	100.233	100.233	100.015	2.750	100.233	100.233	100.015
3.000	99.334	99.334	99.134	2.875	100.943	100.943	100.725	2.875	100.943	100.943	100.725	2.875	100.943	100.943	100.725
3.125	100.211	100.211	99.978	2.990	101.408	101.408	101.190	2.990	101.408	101.408	101.190	2.990	101.408	101.408	101.190
3.250	101.118	101.118	100.885	3.000	101.508	101.508	101.290	3.000	101.508	101.508	101.290	3.000	101.508	101.508	101.290
3.375	101.737	101.737	101.504	3.125	101.749	101.749	101.486	3.125	101.749	101.749	101.486	3.125	101.749	101.749	101.486
3.500	102.186	102.186	101.952	3.250	102.709	102.709	102.447	3.250	103.709	103.709	103.447	3.250	102.709	102.709	102.447
3.625	102.631	102.631	102.397	3.375	103.318	103.318	103.056	3.375	104.318	104.318	104.056	3.375	103.318	103.318	103.056
3.750	99.676	99.676	99.476	3.500	103.858	103.858	103.596	3.500	104.858	104.858	104.596	3.500	103.858	103.858	103.596
3.875	100.186	100.186	99.986	3.625	104.203	104.203	103.940	3.625	105.203	105.203	104.940	3.625	104.203	104.203	103.940
3.990	100.550	100.550	100.350	3.750	103.650	103.650	103.449	3.750	104.650	104.650	104.449	3.750	104.650	104.650	104.449
4.000	100.650	100.650	100.450	3.875	104.181	104.181	103.980	3.875	105.181	105.181	104.980	3.875	105.181	105.181	104.980
4.125	100.521	100.521	100.321	3.990	104.503	104.503	104.302	3.990	105.503	105.503	105.302	3.990	105.503	105.503	105.302
4.250	99.698	99.698	99.498	4.000	104.603	104.603	104.402	4.000	105.853	105.853	105.652	4.000	105.853	105.853	105.652
4.375	100.105	100.105	99.905	4.125	104.732	104.732	104.531	4.125	105.982	105.982	105.781	4.125	105.982	105.982	105.781
4.500	100.439	100.439	100.239	4.250	105.346	105.346	105.145	4.250	106.596	106.596	106.395	4.250	106.596	106.596	106.395
4.625	100.235	100.235	100.035	4.375	105.858	105.858	105.657	4.375	106.835	106.835	106.634	4.375	106.835	106.835	106.634
4.750	100.932	100.932	100.732	4.500	105.794	105.794	105.593	4.500	107.044	107.044	106.843	4.500	107.044	107.044	106.843
15 Year 105-125				15 Year >125				15 Year SC				15 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
2.000	99.214	99.214	99.014	2.000	99.214	99.214	99.014	2.000	98.489	98.489	98.289	2.000	98.614	98.614	98.414
2.125	99.855	99.855	99.655	2.125	99.855	99.855	99.655	2.125	99.130	99.130	98.930	2.125	99.255	99.255	99.055
2.250	100.580	100.580	100.380	2.250	100.580	100.580	100.380	2.250	99.855	99.855	99.655	2.250	99.980	99.980	99.780
2.375	101.113	101.113	100.913	2.375	101.113	101.113	100.913	2.375	100.388	100.388	100.188	2.375	100.513	100.513	100.313
2.500	101.195	101.195	100.995	2.500	101.195	101.195	100.995	2.500	100.470	100.470	100.270	2.500	100.595	100.595	100.395
2.625	101.969	101.969	101.769	2.625	101.969	101.969	101.769	2.625	100.118	100.118	99.918	2.625	100.243	100.243	100.043
2.750	102.488	102.488	102.288	2.750	102.488	102.488	102.288	2.750	100.637	100.637	100.437	2.750	100.762	100.762	100.562
2.875	102.875	102.875	102.675	2.875	102.875	102.875	102.675	2.875	101.024	101.024	100.824	2.875	101.149	101.149	100.949
2.990	103.190	103.190	102.990	2.990	103.190	103.190	102.990	2.990	101.339	101.339	101.139	2.990	101.464	101.464	101.264
3.000	103.290	103.290	103.090	3.000	103.290	103.290	103.090	3.000	101.439	101.439	101.239	3.000	101.564	101.564	101.364
3.125	103.250	103.250	103.050	3.125	103.250	103.250	103.050	3.125	100.899	100.899	100.699	3.125	101.024	101.024	100.824
3.250	103.715	103.715	103.515	3.250	103.715	103.715	103.515	3.250	101.364	101.364	101.164	3.250	101.489	101.489	101.289
3.375	104.035	104.035	103.835	3.375	104.035	104.035	103.835	3.375	101.684	101.684	101.484	3.375	101.809	101.809	101.609
3.500	104.264	104.264	104.064	3.500	104.264	104.264	104.064	3.500	101.913	101.913	101.713	3.500	102.038	102.038	101.838
3.625	104.470	104.470	104.270	3.625	104.470	104.470	104.270	3.625	101.095	101.095	100.895	3.625	101.220	101.220	101.020
3.750	104.839	104.839	104.639	3.750	104.839	104.839	104.639	3.750	101.464	101.464	101.264	3.750	101.589	101.589	101.389
3.875	105.005	105.005	104.805	3.875	105.005	105.005	104.805	3.875	101.630	101.630	101.430	3.875	101.755	101.755	101.555
3.990	105.269	105.269	105.069	3.990	105.269	105.269	105.069	3.990	101.894	101.894	101.694	3.990	102.019	102.019	101.819
4.000	105.369	105.369	105.169	4.000	105.369	105.369	105.169	4.000	101.994	101.994	101.794	4.000	102.119	102.119	101.919

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%	-1.50%
660 – 679	-0.25%	-1.25%	-2.50%	-3.00%	-3.00%	-2.50%	-2.50%	-2.50%	-2.50%	-2.50%
640 – 659	-0.75%	-1.50%	-3.00%	-3.25%	-3.50%	-3.00%	-3.00%	-3.00%	-3.00%	-3.00%
620 – 639	-0.75%	-1.75%	-3.25%	-3.25%	-3.50%	-3.50%	-3.50%	-3.75%	-3.75%	-3.75%



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.:

5/14/2021

45 Day Lock Exp.:

5/31/2021

60 Day Lock Exp.:

6/14/2021

W. Rate Sheet Dated: 4/14/2021

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	99.371	99.371	99.171	2.500	98.237	98.237	98.019	2.000	99.089	99.089	98.889	2.750	97.946	97.946	97.746	2.000	98.139	98.139	97.939
2.875	100.160	100.160	99.960	2.625	99.021	99.021	98.803	2.125	99.730	99.730	99.530	2.875	98.735	98.735	98.535	2.125	98.780	98.780	98.580
2.990	100.734	100.734	100.534	2.750	100.233	100.233	100.015	2.250	100.455	100.455	100.255	2.990	99.309	99.309	99.109	2.250	99.505	99.505	99.305
3.000	100.834	100.834	100.634	2.875	100.943	100.943	100.725	2.375	100.988	100.988	100.788	3.000	99.409	99.409	99.209	2.375	100.038	100.038	99.838
3.125	101.103	101.103	100.870	2.990	101.408	101.408	101.190	2.500	101.070	101.070	100.870	3.125	99.982	99.982	99.749	2.500	100.120	100.120	99.920
3.250	102.010	102.010	101.777	3.000	101.508	101.508	101.290	2.625	101.844	101.844	101.644	3.250	100.889	100.889	100.656	2.625	100.331	100.331	100.131
3.375	102.629	102.629	102.396	3.125	101.749	101.749	101.486	2.750	102.363	102.363	102.163	3.375	101.508	101.508	101.275	2.750	100.850	100.850	100.650
3.500	103.078	103.078	102.844	3.250	102.709	102.709	102.447	2.875	102.750	102.750	102.550	3.500	101.957	101.957	101.723	2.875	101.237	101.237	101.037
3.625	103.523	103.523	103.289	3.375	103.318	103.318	103.056	2.990	103.065	103.065	102.865	3.625	102.402	102.402	102.168	2.990	101.552	101.552	101.352
3.750	103.546	103.546	103.346	3.500	103.858	103.858	103.596	3.000	103.165	103.165	102.965	3.750	101.311	101.311	101.111	3.000	101.652	101.652	101.452
3.875	104.056	104.056	103.856	3.625	104.203	104.203	103.940	3.125	103.125	103.125	102.925	3.875	101.821	101.821	101.621	3.125	101.362	101.362	101.162
3.990	104.420	104.420	104.220	3.750	103.650	103.650	103.449	3.250	103.590	103.590	103.390	3.990	102.185	102.185	101.985	3.250	101.827	101.827	101.627
4.000	104.520	104.520	104.320	3.875	104.181	104.181	103.980	3.375	103.910	103.910	103.710	4.000	102.285	102.285	102.085	3.375	102.147	102.147	101.947
4.125	104.391	104.391	104.191	3.990	104.503	104.503	104.302	3.500	104.139	104.139	103.939	4.125	102.156	102.156	101.956	3.500	102.376	102.376	102.176
4.250	104.999	104.999	104.799	4.000	104.603	104.603	104.402	3.625	104.345	104.345	104.145	4.250	101.861	101.861	101.661	3.625	102.070	102.070	101.870
4.375	105.406	105.406	105.206	4.125	104.732	104.732	104.467	3.750	104.714	104.714	104.514	4.375	102.268	102.268	102.068	3.750	102.439	102.439	102.239
4.500	105.740	105.740	105.540	4.250	105.346	105.346	105.081	3.875	104.880	104.880	104.680	4.500	102.602	102.602	102.402	3.875	102.605	102.605	102.405
4.625	105.536	105.536	105.336	4.375	105.585	105.585	105.320	3.990	105.144	105.144	104.944	4.625	102.398	102.398	102.198	3.990	102.869	102.869	102.669
4.750	106.108	106.108	105.908	4.500	105.794	105.794	105.589	4.000	105.244	105.244	105.044	4.750	102.845	102.845	102.645	4.000	102.969	102.969	102.769

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%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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.:

5/14/2021

45 Day Lock Exp.:

5/31/2021

60 Day Lock Exp.:

6/14/2021

W. Rate Sheet Dated: 4/14/2021

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)