



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.: 5/26/2021

45 Day Lock Exp.: 6/10/2021

60 Day Lock Exp.: 6/25/2021

W. Rate Sheet Dated: 4/26/2021

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	102.433	102.433	102.027	2.750	100.405	100.405	99.999	2.250	98.494	98.494	98.194	3.125	96.536	96.536	96.236
2.875	102.640	102.640	102.234	2.875	100.578	100.578	100.172	2.500	98.825	98.825	98.525	3.250	97.802	97.802	97.502
3.000	102.844	102.844	102.438	3.000	100.748	100.748	100.341	2.625	98.990	98.990	98.690	3.375	97.880	97.880	97.580
3.125	103.042	103.042	102.636	3.125	100.878	100.878	100.472	2.750	100.689	100.689	100.389	3.500	97.958	97.958	97.658
3.250	103.296	103.296	102.896	3.250	101.209	101.209	100.809	2.875	100.849	100.849	100.549	3.625	98.036	98.036	97.736
3.375	103.395	103.395	102.995	3.375	101.370	101.370	100.970	3.000	101.006	101.006	100.706	Margin = 2.250		Index = 0.060	
3.500	103.591	103.591	103.191	3.500	101.514	101.514	101.114	3.125	101.124	101.124	100.824	30 Year OTC			
3.625	103.775	103.775	103.375	3.625	101.564	101.564	101.164	3.250	102.916	102.916	102.616	Rate	30 Day	45 Day	60 Day
3.750	104.243	104.243	103.943	3.750	103.625	103.625	103.325	3.375	103.065	103.065	102.765	3.250	99.521	99.521	99.021
3.875	104.313	104.313	104.013	3.875	103.750	103.750	103.450	3.500	103.198	103.198	102.898	3.375	99.720	99.720	99.220
4.000	104.489	104.489	104.189	4.000	103.868	103.868	103.568	3.625	103.242	103.242	102.942	3.500	99.916	99.916	99.416
4.125	104.625	104.625	104.325	4.125	103.960	103.960	103.660	3.750	103.717	103.717	103.417	3.625	100.100	100.100	99.600
4.250	104.835	104.835	104.635	4.250	104.224	104.224	104.024	3.875	103.832	103.832	103.532	3.750	101.868	101.868	101.368
4.375	104.853	104.853	104.653	4.375	104.348	104.348	104.148	4.000	103.942	103.942	103.642	3.875	102.038	102.038	101.538
4.500	104.977	104.977	104.777	4.500	104.467	104.467	104.267	4.125	104.025	104.025	103.725	4.000	102.214	102.214	101.714
4.625	105.134	105.134	104.934	4.625	104.558	104.558	104.358	4.250	104.200	104.200	103.900	4.125	102.350	102.350	101.850
4.750	105.120	105.120	104.920	4.750	104.510	104.510	104.310	4.375	104.315	104.315	104.015	4.250	103.160	103.160	102.660
4.875	105.139	105.139	104.939	4.875	104.634	104.634	104.434	4.500	104.425	104.425	104.125	4.375	103.278	103.278	102.778
6.250	106.000	106.000	105.800	6.250	105.718	105.718	105.518	4.625	104.508	104.508	104.208	6.250	105.353	105.353	104.853

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	102.533	102.433	102.433	102.027	2.750	101.985	101.885	101.885	101.479	2.250	100.524	100.424	100.424	100.124	
2.875	102.740	102.640	102.640	102.234	2.875	102.158	102.058	102.058	101.652	2.375	100.695	100.595	100.595	100.295	
3.000	102.944	102.844	102.844	102.438	3.000	102.328	102.228	102.228	101.821	2.500	100.855	100.755	100.755	100.455	
3.125	103.142	103.042	103.042	102.636	3.125	102.458	102.358	102.358	101.952	2.625	101.020	100.920	100.920	100.620	
3.250	103.296	103.196	103.196	102.796	3.250	102.789	102.689	102.689	102.289	2.750	101.619	101.519	101.519	101.219	
3.375	103.495	103.395	103.395	102.995	3.375	102.950	102.850	102.850	102.450	2.875	101.779	101.679	101.679	101.379	
3.500	103.691	103.591	103.591	103.191	3.500	103.094	102.994	102.994	102.594	3.000	101.936	101.836	101.836	101.536	
3.625	103.875	103.775	103.775	103.375	3.625	103.144	103.044	103.044	102.644	3.125	102.054	101.954	101.954	101.654	
3.750	104.343	104.243	104.243	103.943	3.750	104.155	104.055	104.055	103.755	3.250	104.446	104.346	104.346	104.046	
3.875	104.513	104.413	104.413	104.113	3.875	104.280	104.180	104.180	103.880	3.375	104.595	104.495	104.495	104.195	
4.000	104.689	104.589	104.589	104.289	4.000	104.398	104.298	104.298	103.998	3.500	104.728	104.628	104.628	104.328	
4.125	104.825	104.725	104.725	104.425	4.125	104.490	104.390	104.390	104.090	3.625	104.772	104.672	104.672	104.372	
4.250	105.635	105.535	105.535	105.335	4.250	105.454	105.354	105.354	105.154	3.750	105.747	105.647	105.647	105.347	

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	-0.500	\$125,001 - \$175,000	0.000
FICO 620 - 639	-0.500	\$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 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

> 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	1.375	1.125	0.875	0.750	0.625	0.625	0.625	0.500
3.75-4.125	1.625	1.375	1.125	1.000	0.875	0.625	0.500	0.500
4.25-4.625	1.875	1.625	1.375	1.250	1.000	0.875	0.875	0.625
4.75-5.125	0.750	0.625	0.500	0.500	0.375	0.250	0.250	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	3.250	96.771	96.771	96.271	4.250	100.000	100.000	99.500
3.875	100.424	100.424	99.924	6.250	103.750	103.750	103.500	3.375	96.970	96.970	96.470	4.750	101.000	101.000	100.500
4.000	100.248	100.248	99.748					3.625	97.350	97.350	96.850	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	100.113	100.113	99.613					3.750	99.118	99.118	98.618	Rate	30 Day	45 Day	60 Day
4.250	101.927	101.927	101.427					3.875	99.288	99.288	98.788	6.250	102.750	102.750	102.250
4.375	101.809	101.809	101.309					4.000	99.464	99.464	98.964	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	101.686	101.686	101.186					4.125	99.600	99.600	99.100				
4.625	101.529	101.529	101.029					4.250	100.410	100.410	99.910				
4.750	102.942	102.942	102.442					4.375	100.528	100.528	100.028				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.603	102.603	102.103				

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)	

W. Rate Sheet Dated: 4/26/2021

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	96.286	96.286	95.986
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	97.552	97.552	97.252
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	97.630	97.630	97.330
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.144	102.144	101.844	3.500	97.708	97.708	97.408
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.304	102.304	102.004	3.625	97.786	97.786	97.486
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	102.461	102.461	102.161	Margin = 2.250		Index = .060	
3.500	N/A	N/A	N/A	3.500	102.782	102.782	102.382	3.125	102.579	102.579	102.279	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.832	102.832	102.432	3.250	104.183	104.183	103.883	Rate	30 Day	45 Day	60 Day
3.750	103.768	103.768	103.468	3.750	103.580	103.580	103.280	3.375	104.333	104.333	104.033	3.250	102.234	102.234	101.734
3.875	103.838	103.838	103.538	3.875	103.705	103.705	103.405	3.500	104.466	104.466	104.166	3.375	102.432	102.432	101.932
4.000	104.014	104.014	103.714	4.000	103.823	103.823	103.523	3.625	104.509	104.509	104.209	3.500	102.628	102.628	102.128
4.125	104.150	104.150	103.850	4.125	103.915	103.915	103.615	3.750	103.672	103.672	103.372	3.625	102.812	102.812	102.312
4.250	104.173	104.173	103.973	4.250	103.991	103.991	103.791	3.875	N/A	N/A	N/A	3.750	102.268	102.268	101.768
4.375	104.191	104.191	103.991	4.375	104.116	104.116	103.916	4.000	N/A	N/A	N/A	3.875	102.438	102.438	101.938
4.500	104.314	104.314	104.114	4.500	104.234	104.234	104.034	4.125	N/A	N/A	N/A	4.000	102.614	102.614	102.114
4.625	104.471	104.471	104.271	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	102.750	102.750	102.250
4.750	103.833	103.833	103.633	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	103.373	103.373	102.873
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	102.334	102.234	102.234	101.834	3.250	102.226	102.126	102.126	101.726	2.750	101.144	101.044	101.044	100.744
3.375	102.532	102.432	102.432	102.032	3.375	102.388	102.288	102.288	101.888	2.875	101.304	101.204	101.204	100.904
3.500	102.728	102.628	102.628	102.228	3.500	102.532	102.432	102.432	102.032	3.000	101.461	101.361	101.361	101.061
3.625	102.912	102.812	102.812	102.412	3.625	102.582	102.482	102.482	102.082	3.125	101.579	101.479	101.479	101.179
3.750	102.368	102.268	102.268	101.968	3.750	102.280	102.180	102.180	101.880	3.250	103.783	103.683	103.683	103.383
3.875	102.538	102.438	102.438	102.138	3.875	102.405	102.305	102.305	102.005	3.375	103.933	103.833	103.833	103.533
4.000	102.714	102.614	102.614	102.314	4.000	102.523	102.423	102.423	102.123	3.500	104.066	103.966	103.966	103.666
4.125	102.850	102.750	102.750	102.450	4.125	102.615	102.515	102.515	102.215	3.625	104.109	104.009	104.009	103.709
4.250	103.473	103.373	103.373	103.173	4.250	103.391	103.291	103.291	103.091	3.750	103.772	103.672	103.672	103.372

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-0.500
FICO 680- 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.500		
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

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

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



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30 Day Lock Exp.:

5/26/2021

45 Day Lock Exp.:

6/10/2021

60 Day Lock Exp.:

6/25/2021

W. Rate Sheet Dated: 4/26/2021

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.: 5/26/2021
45 Day Lock Exp.: 6/10/2021
60 Day Lock Exp.: 6/25/2021

W. Rate Sheet Dated: 4/26/2021

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 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	99.645	99.645	99.445	2.750	99.645	99.645	99.445	2.750	99.645	99.645	99.445	2.750	98.395	98.395	98.195	2.750	98.395	98.395	98.195		
2.875	100.425	100.425	100.225	2.875	100.425	100.425	100.225	2.875	100.425	100.425	100.225	2.875	99.175	99.175	98.975	2.875	99.175	99.175	98.975		
2.990	100.982	100.982	100.782	2.990	100.982	100.982	100.782	2.990	100.982	100.982	100.782	2.990	99.732	99.732	99.532	2.990	99.732	99.732	99.532		
3.000	101.082	101.082	100.882	3.000	101.082	101.082	100.882	3.000	101.082	101.082	100.882	3.000	99.832	99.832	99.632	3.000	99.832	99.832	99.632		
3.125	101.401	101.401	101.183	3.125	101.401	101.401	101.183	3.125	101.401	101.401	101.183	3.125	100.653	100.653	100.435	3.125	100.653	100.653	100.435		
3.250	102.251	102.251	102.039	3.250	102.251	102.251	102.039	3.250	102.251	102.251	102.039	3.250	101.503	101.503	101.291	3.250	101.503	101.503	101.291		
3.375	102.849	102.849	102.644	3.375	102.849	102.849	102.644	3.375	102.849	102.849	102.644	3.375	102.101	102.101	101.896	3.375	102.101	102.101	101.896		
3.500	103.241	103.241	103.041	3.500	103.241	103.241	103.041	3.500	103.241	103.241	103.041	3.500	102.493	102.493	102.293	3.500	102.493	102.493	102.293		
3.625	103.601	103.601	103.401	3.625	103.601	103.601	103.401	3.625	103.601	103.601	103.401	3.625	102.853	102.853	102.653	3.625	102.853	102.853	102.653		
3.750	103.977	103.977	103.777	3.750	103.977	103.977	103.777	3.750	103.977	103.977	103.777	3.750	103.213	103.213	103.013	3.750	103.213	103.213	103.013		
3.875	104.360	104.360	104.160	3.875	104.360	104.360	104.160	3.875	104.360	104.360	104.160	3.875	103.596	103.596	103.396	3.875	103.596	103.596	103.396		
3.990	104.750	104.750	104.550	3.990	104.750	104.750	104.550	3.990	104.750	104.750	104.550	3.990	103.981	103.981	103.781	3.990	103.981	103.981	103.781		
4.000	104.295	104.295	104.095	4.000	104.295	104.295	104.095	4.000	104.295	104.295	104.095	4.000	103.376	103.376	103.176	4.000	103.376	103.376	103.176		
4.125	104.690	104.690	104.490	4.125	104.690	104.690	104.490	4.125	104.690	104.690	104.490	4.125	102.771	102.771	102.571	4.125	102.771	102.771	102.571		
4.250	105.085	105.085	104.885	4.250	105.085	105.085	104.885	4.250	105.085	105.085	104.885	4.250	102.162	102.162	101.962	4.250	102.162	102.162	101.962		
4.375	105.480	105.480	105.280	4.375	105.480	105.480	105.280	4.375	105.480	105.480	105.280	4.375	101.553	101.553	101.353	4.375	101.553	101.553	101.353		
4.500	105.875	105.875	105.675	4.500	105.875	105.875	105.675	4.500	105.875	105.875	105.675	4.500	100.944	100.944	100.744	4.500	100.944	100.944	100.744		
4.625	106.270	106.270	106.070	4.625	106.270	106.270	106.070	4.625	106.270	106.270	106.070	4.625	100.335	100.335	100.135	4.625	100.335	100.335	100.135		
4.750	106.665	106.665	106.465	4.750	106.665	106.665	106.465	4.750	106.665	106.665	106.465	4.750	100.726	100.726	100.526	4.750	100.726	100.726	100.526		
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	98.395	98.395	98.195	2.500	98.591	98.591	98.380	2.500	98.591	98.591	98.380	2.500	98.591	98.591	98.380	2.000	99.218	99.218	99.018		
2.875	99.175	99.175	98.975	2.625	99.378	99.378	99.166	2.625	99.378	99.378	99.166	2.625	99.378	99.378	99.166	2.125	99.856	99.856	99.656		
2.990	99.732	99.732	99.532	2.750	100.469	100.469	100.257	2.750	100.469	100.469	100.257	2.750	100.469	100.469	100.257	2.250	100.556	100.556	100.356		
3.000	99.832	99.832	99.632	2.875	101.169	101.169	100.959	2.875	101.169	101.169	100.959	2.875	101.169	101.169	100.959	2.375	101.086	101.086	100.886		
3.125	100.653	100.653	100.453	2.990	101.627	101.627	101.417	2.990	101.627	101.627	101.417	2.990	101.627	101.627	101.417	2.500	101.242	101.242	101.042		
3.250	101.503	101.503	101.303	3.000	101.727	101.727	101.517	3.000	101.727	101.727	101.517	3.000	101.727	101.727	101.517	2.625	102.006	102.006	101.806		
3.375	102.101	102.101	101.896	3.125	102.035	102.035	101.795	3.125	102.035	102.035	101.795	3.125	102.035	102.035	101.795	2.750	102.526	102.526	102.326		
3.500	102.493	102.493	102.293	3.250	102.932	102.932	102.695	3.250	102.932	102.932	102.695	3.250	102.932	102.932	102.695	2.875	102.917	102.917	102.717		
3.625	102.853	102.853	102.653	3.375	103.518	103.518	103.288	3.375	103.518	103.518	103.288	3.375	103.518	103.518	103.288	2.990	103.231	103.231	103.031		
3.750	103.241	103.241	103.041	3.500	104.036	104.036	103.806	3.500	104.036	104.036	103.806	3.500	104.036	104.036	103.806	3.000	103.331	103.331	103.131		
3.875	103.601	103.601	103.401	3.625	104.336	104.336	104.106	3.625	104.336	104.336	104.106	3.625	104.336	104.336	104.106	3.125	103.294	103.294	103.094		
3.990	104.045	104.045	103.845	3.750	104.636	104.636	104.406	3.750	104.636	104.636	104.406	3.750	104.636	104.636	104.406	3.250	103.757	103.757	103.557		
4.000	104.544	104.544	104.344	3.875	104.936	104.936	104.706	3.875	104.936	104.936	104.706	3.875	104.936	104.936	104.706	3.375	104.077	104.077	103.877		
4.125	104.939	104.939	104.739	4.000	105.236	105.236	105.006	4.000	105.236	105.236	105.006	4.000	105.236	105.236	105.006	3.500	104.305	104.305	104.105		
4.250	105.334	105.334	105.134	4.125	105.536	105.536	105.306	4.125	105.536	105.536	105.306	4.125	105.536	105.536	105.306	3.625	104.291	104.291	104.091		
4.375	105.729	105.729	105.529	4.250	105.836	105.836	105.606	4.250	105.836	105.836	105.606	4.250	105.836	105.836	105.606	3.750	104.659	104.659	104.459		
4.500	106.124	106.124	105.924	4.375	106.136	106.136	105.906	4.375	106.136	106.136	105.906	4.375	106.136	106.136	105.906	3.875	104.824	104.824	104.624		
4.625	106.519	106.519	106.319	4.500	106.436	106.436	106.206	4.375	106.519	106.519	106.286	4.375	106.519	106.519	106.286	3.990	105.087	105.087	104.887		
4.750	106.914	106.914	106.714	4.625	106.736	106.736	106.506	4.500	106.914	106.914	106.684	4.500	106.914	106.914	106.684	4.000	105.187	105.187	104.987		
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	99.343	99.343	99.143	2.000	99.343	99.343	99.143	2.000	98.618	98.618	98.418	2.000	98.743	98.743	98.543	2.000	98.743	98.743	98.543		
2.125	99.981	99.981	99.781	2.125	99.981	99.981	99.781	2.125	99.256	99.256	99.056	2.125	99.381	99.381	99.181	2.125	99.381	99.381	99.181		
2.250	100.681	100.681	100.481	2.250	100.681	100.681	100.481	2.250	99.956	99.956	99.756	2.250	100.081	100.081	99.881	2.250	100.081	100.081	99.881		
2.375	101.211	101.211	101.011	2.375	101.211	101.211	101.011	2.375	100.486	100.486	100.286	2.375	100.611	100.611	100.411	2.375	100.611	100.611	100.411		
2.500	101.367	101.367	101.167	2.500	101.367	101.367	101.167	2.500	100.642	100.642	100.442	2.500	100.767	100.767	100.567	2.500	100.767	100.767	100.567		
2.625	102.131	102.131	101.931	2.625	102.131	102.131	101.931	2.625	100.280	100.280	100.080	2.625	100.405	100.405	100.205	2.625	100.405	100.405	100.205		
2.750	102.651	102.651	102.451	2.750	102.651	102.651	102.451	2.750	100.800	100.800	100.600	2.750	100.925	100.925	100.725	2.750	100.925	100.925	100.725		
2.875	103.042	103.042	102.842	2.875	103.042	103.042	102.842	2.875	101.191	101.191	100.991	2.875	101.316	101.316	101.116	2.875	101.316	101.316	101.116		
2.990	103.356	103.356	103.156	2.990	103.356	103.356	103.156	2.990	101.505	101.505	101.305	2.990	101.630	101.630	101.430	2.990	101.630	101.630	101.430		
3.000	103.456	103.456	103.256	3.000	103.456	103.456	103.256	3.000	101.605	101.605	101.405	3.000	101.730	101.730	101.530	3.000	101.730	101.730	101.530		
3.125	103.419	103.419	103.214	3.125	103.419	103.419	103.214	3.125	101.068	101.068	100.863	3.125	101.193	101.193	100.988	3.125	101.193	101.193	100.988		
3.250	103.882	103.882	103.680	3.250	103.882	103.882	103.680	3.250	101.531	101.531	101.329	3.250	101.656	101.656	101.454	3.250	101.656	101.656	101.454		
3.375	104.202	104.202	104.002																		



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.:

5/26/2021

45 Day Lock Exp.:

6/10/2021

60 Day Lock Exp.:

6/25/2021

W. Rate Sheet Dated: 4/26/2021

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	99.645	99.645	99.445	2.500	98.591	98.591	98.380	2.000	99.218	99.218	99.018	2.750	98.345	98.345	98.145	2.000	98.268	98.268	98.068
2.875	100.425	100.425	100.225	2.625	99.378	99.378	99.166	2.125	99.856	99.856	99.656	2.875	99.125	99.125	98.925	2.125	98.906	98.906	98.706
2.990	100.982	100.982	100.782	2.750	100.469	100.469	100.257	2.250	100.556	100.556	100.356	2.990	99.682	99.682	99.482	2.250	99.606	99.606	99.406
3.000	101.082	101.082	100.882	2.875	101.169	101.169	100.959	2.375	101.086	101.086	100.886	3.000	99.782	99.782	99.582	2.375	100.136	100.136	99.936
3.125	101.401	101.401	101.183	2.990	101.627	101.627	101.417	2.500	101.242	101.242	101.042	3.125	100.352	100.352	100.134	2.500	100.292	100.292	100.092
3.250	102.251	102.251	102.039	3.000	101.727	101.727	101.517	2.625	102.006	102.006	101.806	3.250	101.202	101.202	100.990	2.625	100.493	100.493	100.293
3.375	102.849	102.849	102.644	3.125	102.035	102.035	101.795	2.750	102.526	102.526	102.326	3.375	101.800	101.800	101.595	2.750	101.013	101.013	100.813
3.500	103.241	103.241	103.041	3.250	102.932	102.932	102.695	2.875	102.917	102.917	102.717	3.500	102.192	102.192	101.992	2.875	101.404	101.404	101.204
3.625	103.601	103.601	103.401	3.375	103.518	103.518	103.288	2.990	103.231	103.231	103.031	3.625	102.552	102.552	102.352	2.990	101.718	101.718	101.518
3.750	103.377	103.377	103.177	3.500	104.036	104.036	103.814	3.000	103.331	103.331	103.131	3.750	101.144	101.144	100.944	3.000	101.818	101.818	101.618
3.875	103.860	103.860	103.660	3.625	104.336	104.336	104.113	3.125	103.294	103.294	103.089	3.875	101.627	101.627	101.427	3.125	101.531	101.531	101.326
3.990	104.195	104.195	103.995	3.750	103.735	103.735	103.535	3.250	103.757	103.757	103.555	3.990	101.962	101.962	101.762	3.250	101.994	101.994	101.792
4.000	104.295	104.295	104.095	3.875	104.078	104.078	103.878	3.375	104.077	104.077	103.877	4.000	102.062	102.062	101.862	3.375	102.314	102.314	102.114
4.125	104.521	104.521	104.242	3.990	104.392	104.392	104.192	3.500	104.305	104.305	104.105	4.125	101.258	101.258	100.979	3.500	102.542	102.542	102.342
4.250	105.119	105.119	104.852	4.000	104.492	104.492	104.292	3.625	104.291	104.291	104.091	4.250	101.856	101.856	101.589	3.625	102.028	102.028	101.828
4.375	105.513	105.513	105.254	4.125	104.966	104.966	104.663	3.750	104.659	104.659	104.459	4.375	102.250	102.250	101.991	3.750	102.396	102.396	102.196
4.500	105.821	105.821	105.566	4.250	105.367	105.367	105.068	3.875	104.824	104.824	104.624	4.500	102.558	102.558	102.303	3.875	102.561	102.561	102.361
4.625	105.676	105.676	105.476	4.375	105.601	105.601	105.306	3.990	105.087	105.087	104.887	4.625	102.288	102.288	102.088	3.990	102.824	102.824	102.624
4.750	106.091	106.091	105.891	4.500	105.804	105.804	105.603	4.000	105.187	105.187	104.987	4.750	102.703	102.703	102.503	4.000	102.924	102.924	102.724

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	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	-6.125
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.:

5/26/2021

45 Day Lock Exp.:

6/10/2021

60 Day Lock Exp.:

6/25/2021

W. Rate Sheet Dated: 4/26/2021

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)