

[AFR Loan Center](#)



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.:

5/31/2021

45 Day Lock Exp.:

6/14/2021

60 Day Lock Exp.:

6/28/2021

W. Rate Sheet Dated: 4/29/2021

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	96.286	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	101.964	101.964	101.664	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	102.125	102.125	101.825	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	102.281	102.281	101.981	Margin = 2.250		Index = .070	
3.500	N/A	N/A	N/A	3.500	102.579	102.579	102.279	3.125	102.400	102.400	102.100	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.629	102.629	102.329	3.250	103.683	103.683	103.383	Rate	30 Day	45 Day	60 Day
3.750	103.565	103.565	103.265	3.750	103.377	103.377	103.077	3.375	103.833	103.833	103.533	3.250	102.031	102.031	101.531
3.875	103.635	103.635	103.335	3.875	103.502	103.502	103.202	3.500	103.966	103.966	103.666	3.375	102.229	102.229	101.729
4.000	103.811	103.811	103.511	4.000	103.620	103.620	103.320	3.625	104.009	104.009	103.709	3.500	102.425	102.425	101.925
4.125	103.947	103.947	103.647	4.125	103.712	103.712	103.412	3.750	103.539	103.539	103.239	3.625	102.609	102.609	102.109
4.250	103.595	103.595	103.395	4.250	103.413	103.413	103.213	3.875	N/A	N/A	N/A	3.750	102.065	102.065	101.565
4.375	103.613	103.613	103.413	4.375	103.538	103.538	103.338	4.000	N/A	N/A	N/A	3.875	102.235	102.235	101.735
4.500	103.736	103.736	103.536	4.500	103.656	103.656	103.456	4.125	N/A	N/A	N/A	4.000	102.411	102.411	101.911
4.625	103.893	103.893	103.693	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	102.547	102.547	102.047
4.750	103.864	103.864	103.664	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	102.795	102.795	102.295
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	102.131	102.031	102.031	101.731	3.250	102.023	101.923	101.923	101.623	2.750	100.964	100.864	100.864	100.564
3.375	102.329	102.229	102.229	101.929	3.375	102.185	102.085	102.085	101.785	2.875	101.125	101.025	101.025	100.725
3.500	102.525	102.425	102.425	102.125	3.500	102.329	102.229	102.229	101.929	3.000	101.281	101.181	101.181	100.881
3.625	102.709	102.609	102.609	102.309	3.625	102.379	102.279	102.279	101.979	3.125	101.400	101.300	101.300	101.000
3.750	102.165	102.065	102.065	101.765	3.750	102.077	101.977	101.977	101.677	3.250	103.283	103.183	103.183	102.883
3.875	102.335	102.235	102.235	101.935	3.875	102.202	102.102	102.102	101.802	3.375	103.433	103.333	103.333	103.033
4.000	102.511	102.411	102.411	102.111	4.000	102.320	102.220	102.220	101.920	3.500	103.566	103.466	103.466	103.166
4.125	102.647	102.547	102.547	102.247	4.125	102.412	102.312	102.312	102.012	3.625	103.609	103.509	103.509	103.209
4.250	102.895	102.795	102.795	102.595	4.250	102.813	102.713	102.713	102.513	3.750	103.639	103.539	103.539	103.239

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

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



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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance							
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	Rate	30 Day	45 Day	60 Day
2.500	96.993	96.993	96.793	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.682	97.682	97.482	2.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.625	98.151	98.151	97.951	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.480	98.480	98.280	2.125	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.750	99.080	99.080	98.880	2.250	93.777	93.777	93.577	2.250	93.618	93.618	93.418	2.750	99.228	99.228	99.028	2.250	93.865	93.865	93.665	93.865	93.865	93.665	
2.875	99.767	99.767	99.567	2.375	94.927	94.927	94.727	2.375	94.702	94.702	94.502	2.875	99.852	99.852	99.652	2.375	95.064	95.064	94.864	94.864	94.864	94.664	
2.990	100.296	100.296	100.096	2.500	96.095	96.095	95.895	2.500	95.933	95.933	95.733	2.990	100.380	100.380	100.180	2.500	96.584	96.584	96.384	96.384	96.384	96.184	
3.000	100.396	100.396	100.196	2.625	97.222	97.222	97.022	2.625	97.121	97.121	96.921	3.000	100.480	100.480	100.280	2.625	97.351	97.351	97.151	97.151	97.151	96.951	
3.125	100.738	100.738	100.538	2.750	98.231	98.231	98.031	2.750	98.169	98.169	97.969	3.125	101.369	101.369	101.169	2.750	98.179	98.179	97.979	97.979	97.979	97.779	
3.250	101.576	101.576	101.376	2.875	98.986	98.986	98.786	2.875	98.924	98.924	98.724	3.250	102.089	102.089	101.889	2.875	98.871	98.871	98.671	98.671	98.671	98.471	
3.375	102.069	102.069	101.869	2.990	99.593	99.593	99.393	2.990	99.487	99.487	99.287	3.375	102.640	102.640	102.440	2.990	99.477	99.477	99.277	99.277	99.277	99.077	
3.500	102.426	102.426	102.226	3.000	99.693	99.693	99.493	3.000	99.587	99.587	99.387	3.500	103.046	103.046	102.846	3.000	99.577	99.577	99.377	99.377	99.377	99.177	
3.625	102.839	102.839	102.639	3.125	100.945	100.945	100.745	3.125	100.907	100.907	100.707	3.625	103.274	103.274	103.074	3.125	101.169	101.169	100.969	100.969	100.969	100.769	
3.750	103.067	103.067	102.867	3.250	101.908	101.908	101.708	3.250	101.908	101.908	101.708	3.750	103.456	103.456	103.256	3.250	101.889	101.889	101.689	101.689	101.689	101.489	
3.875	103.594	103.594	103.394	3.375	102.561	102.561	102.361	3.375	102.561	102.561	102.361	3.875	103.947	103.947	103.747	3.375	102.440	102.440	102.240	102.240	102.240	102.040	
3.990	103.962	103.962	103.762	3.500	103.117	103.117	102.917	3.500	103.117	103.117	102.917	3.990	103.210	103.210	103.010	3.500	102.846	102.846	102.646	102.646	102.646	102.446	
4.000	104.062	104.062	103.862	3.625	103.588	103.588	103.388	3.625	103.588	103.588	103.388	4.000	103.310	103.310	103.110	3.625	103.074	103.074	102.874	102.874	102.874	102.674	
4.125	104.197	104.197	103.997	3.750	104.475	104.475	104.275	3.750	104.475	104.475	104.275	4.125	103.513	103.513	103.313	3.750	102.256	102.256	102.056	102.056	102.056	101.856	
4.250	105.048	105.048	104.848	3.875	105.055	105.055	104.855	3.875	105.055	105.055	104.855	4.250	102.617	102.617	102.417	3.875	102.747	102.747	102.547	102.547	102.547	102.347	
4.375	105.451	105.451	105.251	3.990	105.413	105.413	105.213	3.990	105.413	105.413	105.213	4.375	103.051	103.051	102.851	3.990	103.010	103.010	102.810	102.810	102.810	102.610	
4.500	105.822	105.822	105.622	4.000	105.513	105.513	105.313	4.000	105.513	105.513	105.313	4.500	103.369	103.369	103.169	4.000	103.110	103.110	102.910	102.910	102.910	102.710	
30/25 Year >125 High Balance				20 Year				20 Year >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	Rate	30 Day	45 Day	60 Day
2.750	98.117	98.117	97.917	2.875	100.658	100.658	100.458	2.875	100.043	100.043	99.843	2.750	100.043	100.043	99.843	2.000	98.870	98.870	98.670	98.670	98.670	98.470	98.470
2.875	98.809	98.809	98.609	2.990	101.098	101.098	100.898	2.990	100.540	100.540	100.340	2.990	100.540	100.540	100.340	2.125	99.475	99.475	99.275	99.275	99.275	99.075	99.075
2.990	99.371	99.371	99.171	3.000	101.198	101.198	100.998	3.000	100.640	100.640	100.440	3.000	100.640	100.640	100.440	2.250	100.011	100.011	99.811	99.811	99.811	99.611	99.611
3.000	99.471	99.471	99.271	3.125	101.667	101.667	101.467	3.125	101.281	101.281	101.081	3.125	101.258	101.258	101.058	2.375	100.502	100.502	100.302	100.302	100.302	100.102	100.102
3.125	101.169	101.169	100.969	3.250	102.305	102.305	102.105	3.250	102.133	102.133	101.933	3.250	102.133	102.133	101.933	2.500	101.060	101.060	100.860	100.860	100.860	100.660	100.660
3.250	101.889	101.889	101.689	3.375	102.894	102.894	102.694	3.375	102.780	102.780	102.580	3.375	102.780	102.780	102.580	2.625	101.650	101.650	101.450	101.450	101.450	101.250	101.250
3.375	102.440	102.440	102.240	3.500	103.367	103.367	103.167	3.500	103.299	103.299	103.099	3.500	103.299	103.299	103.099	2.750	102.198	102.198	101.998	101.998	101.998	101.798	101.798
3.500	102.846	102.846	102.646	3.625	103.778	103.778	103.578	3.625	103.756	103.756	103.556	3.625	103.756	103.756	103.556	2.875	102.632	102.632	102.432	102.432	102.432	102.232	102.232
3.625	103.074	103.074	102.874	3.750	103.591	103.591	103.391	3.750	103.679	103.679	103.479	3.750	103.667	103.667	103.467	2.990	103.019	103.019	102.819	102.819	102.819	102.619	102.619
3.750	103.256	103.256	103.056	3.875	104.114	104.114	103.914	3.875	104.256	104.256	104.056	3.875	104.443	104.443	104.243	3.000	103.119	103.119	102.919	102.919	102.919	102.719	102.719
3.875	103.747	103.747	103.547	3.990	104.400	104.400	104.200	3.990	104.579	104.579	104.379	3.990	104.766	104.766	104.566	3.125	103.559	103.559	103.359	103.359	103.359	103.159	103.159
3.990	103.010	103.010	102.810	4.000	104.500	104.500	104.300	4.000	104.679	104.679	104.479	4.000	104.866	104.866	104.666	3.250	103.799	103.799	103.599	103.599	103.599	103.399	103.399
4.000	103.110	103.110	102.910	4.125	104.832	104.832	104.632	4.125	105.046	105.046	104.846	4.125	105.234	105.234	105.034	3.375	104.231	104.231	104.031	104.031	104.031	103.831	103.831
4.125	103.313	103.313	103.113	4.250	105.031	105.031	104.831	4.250	105.315	105.315	105.115	4.250	105.503	105.503	105.303	3.500	104.606	104.606	104.406	104.406	104.406	104.206	104.206
4.250	N/A	N/A	N/A	4.375	105.429	105.429	105.229	4.375	105.752	105.752	105.552	4.375	105.940	105.940	105.740	3.625	105.043	105.043	104.843	104.843	104.843	104.643	104.643
4.375	N/A	N/A	N/A	4.500	105.779	105.779	105.579	4.500	106.139	106.139	105.939	4.500	106.310	106.310	106.110	3.750	105.441	105.441	105.241	105.241	105.241	105.041	105.041
4.500	N/A	N/A	N/A	4.625	106.022	106.022	105.822	4.625	106.309	106.309	106.109	4.625	106.309	106.309	106.109	3.875	105.306	105.306	105.106	105.106	105.106	104.906	104.906
4.625	N/A	N/A	N/A	4.750	106.197	106.197	105.997	4.750	106.309	106.309	106.109	4.750	106.309	106.309	106.109	3.990	105.651	105.651	105.451	105.451	105.451	105.251	105.251
4.750	N/A	N/A	N/A	4.875	106.309	106.309	106.109	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.751	105.751	105.551	105.551	105.551	105.351	105.351
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance							
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	Rate	30 Day	45 Day	60 Day
2.000	97.115	97.115	#N/A	2.000	96.857	96.857	96.657	2.000	98.857	98.857	98.657	2.000	96.902	96.902	96.702	2.000	96.644	96.644	96.444	96.644	96.644	96.444	96.444
2.125	97.821	97.821	#N/A	2.125	97.571	97.571	97.371	2.125	99.318	99.318	99.118	2.125	97.464	97.464	97.264	2.125	97.214	97.214	97.014	97.214	97.214	97.014	97.014
2.250	98.496	98.496	98.296	2.250	98.445	98.445	98.245	2.250	99.940	99.940	99.740	2.250	98.225	98.225	98.025	2.250	98.174	98.174	97.974	98.174	98.174	97.974	97.974
2.375	99.355	99.355	99.155	2.375	99.325	99.325	99.125	2.375	100.505	100.505	100.305	2.375	99.158	99.158	98.958	2.375	99.128	99.128	98.928	99.128	99.128	98.9.02	



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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

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5/31/2021

6/14/2021

6/28/2021

W. Rate Sheet Dated: 4/29/2021

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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/31/2021

45 Day Lock Exp.:

6/14/2021

60 Day Lock Exp.:

6/28/2021

W. Rate Sheet Dated: 4/29/2021

Release Time: 10:00 am ET

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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	Rate	30 Day	45 Day	60 Day
2.750	99.099	99.099	98.899	2.750	99.099	99.099	98.899	2.750	99.099	99.099	98.899	2.750	97.919	97.919	97.719	2.750	97.919	97.919	97.719	2.750	97.919	97.919	97.719
2.875	99.965	99.965	99.765	2.875	99.965	99.965	99.765	2.875	99.965	99.965	99.765	2.875	98.785	98.785	98.585	2.875	98.785	98.785	98.585	2.875	98.785	98.785	98.585
2.990	100.427	100.427	100.227	2.990	100.427	100.427	100.227	2.990	100.427	100.427	100.227	2.990	99.247	99.247	99.047	2.990	99.247	99.247	99.047	2.990	99.247	99.247	99.047
3.000	100.527	100.527	100.327	3.000	100.527	100.527	100.327	3.000	100.527	100.527	100.327	3.000	99.347	99.347	99.147	3.000	99.347	99.347	99.147	3.000	99.347	99.347	99.147
3.125	100.954	100.954	100.724	3.125	100.954	100.954	100.724	3.125	100.954	100.954	100.724	3.125	100.274	100.274	100.044	3.125	100.274	100.274	100.044	3.125	100.274	100.274	100.044
3.250	101.864	101.864	101.640	3.250	101.739	101.739	101.515	3.250	101.864	101.864	101.640	3.250	101.184	101.184	100.960	3.250	101.059	101.059	100.835	3.250	101.059	101.059	100.835
3.375	102.416	102.416	102.198	3.375	102.291	102.291	102.073	3.375	102.416	102.416	102.198	3.375	101.736	101.736	101.518	3.375	101.611	101.611	101.393	3.375	101.611	101.611	101.393
3.500	102.795	102.795	102.582	3.500	102.670	102.670	102.457	3.500	102.795	102.795	102.582	3.500	102.115	102.115	101.902	3.500	101.990	101.990	101.777	3.500	101.990	101.990	101.777
3.625	103.167	103.167	102.956	3.625	103.042	103.042	102.831	3.625	103.167	103.167	102.956	3.625	102.487	102.487	102.276	3.625	102.362	102.362	102.151	3.625	102.362	102.362	102.151
3.750	102.939	102.939	102.739	3.750	102.814	102.814	102.614	3.750	102.939	102.939	102.739	3.750	99.885	99.885	99.685	3.750	99.260	99.260	99.060	3.750	99.260	99.260	99.060
3.875	103.441	103.441	103.241	3.875	103.316	103.316	103.116	3.875	103.441	103.441	103.241	3.875	100.387	100.387	100.187	3.875	99.762	99.762	99.562	3.875	99.762	99.762	99.562
3.990	103.789	103.789	103.589	3.990	103.664	103.664	103.464	3.990	103.789	103.789	103.589	3.990	100.735	100.735	100.535	3.990	100.110	100.110	99.910	3.990	100.110	100.110	99.910
4.000	103.889	103.889	103.689	4.000	103.764	103.764	103.564	4.000	103.889	103.889	103.689	4.000	100.835	100.835	100.635	4.000	100.210	100.210	100.010	4.000	100.210	100.210	100.010
4.125	104.412	104.412	104.190	4.125	103.787	103.787	103.565	4.125	103.787	103.787	103.565	4.125	99.298	99.298	99.076	4.125	98.673	98.673	98.451	4.125	98.673	98.673	98.451
4.250	105.024	105.024	104.815	4.250	104.649	104.649	104.440	4.250	104.649	104.649	104.440	4.250	99.910	99.910	99.701	4.250	99.535	99.535	99.326	4.250	99.535	99.535	99.326
4.375	105.429	105.429	105.227	4.375	105.054	105.054	104.852	4.375	105.054	105.054	104.852	4.375	100.315	100.315	100.113	4.375	99.940	99.940	99.738	4.375	99.940	99.940	99.738
4.500	105.746	105.746	105.546	4.500	105.371	105.371	105.171	4.500	105.371	105.371	105.171	4.500	100.632	100.632	100.432	4.500	100.257	100.257	100.057	4.500	100.257	100.257	100.057
4.625	105.394	105.394	105.194	4.625	105.019	105.019	104.819	4.625	105.019	105.019	104.819	4.625	100.030	100.030	99.830	4.625	99.655	99.655	99.455	4.625	99.655	99.655	99.455
4.750	105.817	105.817	105.617	4.750	105.417	105.417	105.217	4.750	105.817	105.817	105.617	4.750	100.453	100.453	100.253	4.750	100.078	100.078	99.878	4.750	100.078	100.078	99.878
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	Rate	30 Day	45 Day	60 Day
2.750	97.919	97.919	97.719	2.500	98.076	98.076	97.876	2.500	98.076	98.076	97.876	2.500	98.076	98.076	97.876	2.000	98.769	98.769	98.569	2.000	98.769	98.769	98.569
2.875	98.785	98.785	98.585	2.625	98.870	98.870	98.668	2.625	98.870	98.870	98.668	2.625	98.870	98.870	98.668	2.125	99.414	99.414	99.214	2.125	99.414	99.414	99.214
2.990	99.247	99.247	99.047	2.750	99.975	99.975	99.773	2.750	99.975	99.975	99.773	2.750	99.975	99.975	99.773	2.250	100.126	100.126	100.026	2.250	100.126	100.126	100.026
3.000	99.347	99.347	99.147	2.875	100.690	100.690	100.490	2.875	100.690	100.690	100.490	2.875	100.690	100.690	100.490	2.375	100.664	100.664	100.464	2.375	100.664	100.664	100.464
3.125	100.274	100.274	100.044	2.990	101.163	101.163	100.963	2.990	101.163	101.163	100.963	2.990	101.163	101.163	100.963	2.500	100.907	100.907	100.707	2.500	100.907	100.907	100.707
3.250	101.184	101.184	100.960	3.000	101.263	101.263	101.063	3.000	101.263	101.263	101.063	3.000	101.263	101.263	101.063	2.625	101.685	101.685	101.485	2.625	101.685	101.685	101.485
3.375	101.736	101.736	101.518	3.125	101.439	101.439	101.193	3.125	101.439	101.439	101.193	3.125	101.439	101.439	101.193	2.750	102.215	102.215	102.015	2.750	102.215	102.215	102.015
3.500	102.115	102.115	101.902	3.250	102.358	102.358	102.115	3.250	102.358	102.358	102.115	3.250	102.358	102.358	102.115	2.875	102.610	102.610	102.410	2.875	102.610	102.610	102.410
3.625	102.487	102.487	102.276	3.375	102.963	102.963	102.724	3.375	102.963	102.963	102.724	3.375	102.963	102.963	102.724	2.990	103.932	103.932	103.732	2.990	103.932	103.932	103.732
3.750	99.260	99.260	99.060	3.500	103.499	103.499	103.268	3.500	103.499	103.499	103.268	3.500	103.499	103.499	103.268	3.000	103.032	103.032	102.832	3.000	103.032	103.032	102.832
3.875	99.762	99.762	99.562	3.625	103.802	103.802	103.578	3.625	103.802	103.802	103.578	3.625	103.802	103.802	103.578	3.125	103.038	103.038	102.838	3.125	103.038	103.038	102.838
3.990	100.110	100.110	99.910	3.750	103.371	103.371	103.171	3.750	103.371	103.371	103.171	3.750	103.371	103.371	103.171	3.250	103.510	103.510	103.310	3.250	103.510	103.510	103.310
4.000	100.210	100.210	100.010	3.875	103.758	103.758	103.558	3.875	103.758	103.758	103.558	3.875	103.758	103.758	103.558	3.375	103.836	103.836	103.636	3.375	103.836	103.836	103.636
4.125	98.673	98.673	98.451	3.990	104.175	104.175	103.963	3.990	104.175	104.175	103.963	3.990	104.175	104.175	103.963	3.500	104.072	104.072	103.872	3.500	104.072	104.072	103.872
4.250	99.535	99.535	99.326	4.000	104.275	104.275	104.063	4.000	104.275	104.275	104.063	4.000	104.275	104.275	104.063	3.625	103.901	103.901	103.701	3.625	103.901	103.901	103.701
4.375	99.940	99.940	99.738	4.125	104.831	104.831	104.625	4.125	104.831	104.831	104.625	4.125	104.831	104.831	104.625	3.750	104.277	104.277	104.077	3.750	104.277	104.277	104.077
4.500	100.257	100.257	100.057	4.250	105.243	105.243	105.042	4.250	105.243	105.243	105.042	4.250	105.243	105.243	105.042	3.875	104.470	104.470	104.270	3.875	104.470	104.470	104.270
4.625	99.655	99.655	99.455	4.375	105.484	105.484	105.284	4.375	105.484	105.484	105.284	4.375	105.484	105.484	105.284	3.990	104.840	104.840	104.640	3.990	104.840	104.840	104.640
4.750	100.453	100.453	100.253	4.500	105.692	105.692	105.492	4.500	105.692	105.692	105.492	4.500	105.692	105.692	105.492	4.000	104.940	104.940	104.740	4.000	104.940	104.940	104.740
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	Rate	30 Day	45 Day	60 Day
2.000	98.894	98.894	98.694	2.000	98.894	98.894	98.694	2.000	98.169	98.169	97.969	2.000	98.294	98.294	98.094	2.000	98.294	98.294	98.094	2.000	98.294	98.294	98.094
2.125	99.539	99.539	99.339	2.125	99.539	99.539	99.339	2.125	98.814	98.814	98.614	2.125	98.939	98.939	98.739	2.125	98.939	98.939	98.739	2.125	98.939	98.939	98.739
2.250	100.251	100.251	100.051	2.250	100.251	100.251	100.051	2.250	99.526	99.526	99.326	2.250	99.651	99.651	99.451	2.250	99.651	99.651	99.451	2.250	99.651	99.651	99.451



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.:

5/31/2021

45 Day Lock Exp.:

6/14/2021

60 Day Lock Exp.:

6/28/2021

W. Rate Sheet Dated: 4/29/2021

Release Time: 10:00 am ET

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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	99.099	99.099	98.899	2.500	98.076	98.076	97.876	2.000	98.769	98.769	98.569	2.750	97.834	97.834	97.634	2.000	97.819	97.819	97.619
2.875	99.965	99.965	99.765	2.625	98.870	98.870	98.668	2.125	99.414	99.414	99.214	2.875	98.700	98.700	98.500	2.125	98.464	98.464	98.264
2.990	100.427	100.427	100.227	2.750	99.975	99.975	99.773	2.250	100.126	100.126	99.926	2.990	99.162	99.162	98.962	2.250	99.176	99.176	98.976
3.000	100.527	100.527	100.327	2.875	100.690	100.690	100.490	2.375	100.664	100.664	100.464	3.000	99.262	99.262	99.062	2.375	99.714	99.714	99.514
3.125	100.954	100.954	100.724	2.990	101.163	101.163	100.963	2.500	100.907	100.907	100.707	3.125	99.939	99.939	99.709	2.500	99.957	99.957	99.757
3.250	101.864	101.864	101.640	3.000	101.263	101.263	101.063	2.625	101.685	101.685	101.485	3.250	100.849	100.849	100.625	2.625	100.172	100.172	99.972
3.375	102.416	102.416	102.198	3.125	101.439	101.439	101.193	2.750	102.215	102.215	102.015	3.375	101.401	101.401	101.183	2.750	100.702	100.702	100.502
3.500	102.795	102.795	102.582	3.250	102.358	102.358	102.115	2.875	102.610	102.610	102.410	3.500	101.780	101.780	101.567	2.875	101.097	101.097	100.897
3.625	103.167	103.167	102.956	3.375	102.963	102.963	102.724	2.990	102.932	102.932	102.732	3.625	102.152	102.152	101.941	2.990	101.419	101.419	101.219
3.750	102.939	102.939	102.739	3.500	103.499	103.499	103.268	3.000	103.032	103.032	102.832	3.750	100.737	100.737	100.537	3.000	101.519	101.519	101.319
3.875	103.441	103.441	103.241	3.625	103.802	103.802	103.578	3.125	103.038	103.038	102.838	3.875	101.239	101.239	101.039	3.125	101.275	101.275	101.075
3.990	103.789	103.789	103.589	3.750	103.371	103.371	103.171	3.250	103.510	103.510	103.310	3.990	101.587	101.587	101.387	3.250	101.747	101.747	101.547
4.000	103.889	103.889	103.689	3.875	103.758	103.758	103.558	3.375	103.836	103.836	103.636	4.000	101.687	101.687	101.487	3.375	102.073	102.073	101.873
4.125	104.412	104.412	104.190	3.990	104.175	104.175	103.963	3.500	104.072	104.072	103.872	4.125	101.180	101.180	100.958	3.500	102.309	102.309	102.109
4.250	105.024	105.024	104.815	4.000	104.275	104.275	104.063	3.625	103.901	103.901	103.701	4.250	101.792	101.792	101.583	3.625	101.638	101.638	101.438
4.375	105.429	105.429	105.227	4.125	104.831	104.831	104.625	3.750	104.277	104.277	104.077	4.375	102.197	102.197	101.995	3.750	102.014	102.014	101.814
4.500	105.746	105.746	105.546	4.250	105.243	105.243	105.042	3.875	104.470	104.470	104.270	4.500	102.514	102.514	102.314	3.875	102.207	102.207	102.007
4.625	105.394	105.394	105.194	4.375	105.484	105.484	105.284	3.990	104.840	104.840	104.640	4.625	102.037	102.037	101.837	3.990	102.577	102.577	102.377
4.750	105.817	105.817	105.617	4.500	105.692	105.692	105.492	4.000	104.940	104.940	104.740	4.750	102.460	102.460	102.260	4.000	102.677	102.677	102.477

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.:

5/31/2021

45 Day Lock Exp.:

6/14/2021

60 Day Lock Exp.:

6/28/2021

W. Rate Sheet Dated: 4/29/2021

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)