



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.: 1/1/2021

45 Day Lock Exp.: 1/18/2021

60 Day Lock Exp.: 2/1/2021

W. Rate Sheet Dated: 12/2/2020

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
2.500	100.943	100.943	100.537	2.500	100.381	100.381	99.975	2.250	98.997	98.997	98.697	3.125	96.277	96.277	95.977
2.625	100.946	100.946	100.540	2.625	100.384	100.384	99.978	2.500	99.003	99.003	98.703	3.250	97.773	97.773	97.473
2.750	101.592	101.592	101.170	2.750	100.531	100.531	100.109	2.625	99.006	99.006	98.706	3.375	97.774	97.774	97.474
2.875	101.595	101.595	101.173	2.875	100.533	100.533	100.112	2.750	98.969	98.969	98.669	3.500	97.776	97.776	97.476
3.000	101.598	101.598	101.177	3.000	100.536	100.536	100.114	2.875	98.972	98.972	98.672	3.625	97.777	97.777	97.477
3.125	101.602	101.602	101.180	3.125	100.538	100.538	100.116	3.000	98.975	98.975	98.675	Margin = 2.250		Index = 0.110	
3.250	101.404	101.404	101.104	3.250	100.092	100.092	99.792	3.125	98.977	98.977	98.677	30 Year OTC			
3.375	101.407	101.407	101.107	3.375	100.105	100.105	99.805	3.250	101.047	101.047	100.747	Rate	30 Day	45 Day	60 Day
3.500	101.410	101.410	101.110	3.500	100.108	100.108	99.808	3.375	101.104	101.104	100.804	4.000	101.665	101.665	101.165
3.625	101.413	101.413	101.113	3.625	100.139	100.139	99.839	3.500	101.106	101.106	100.806	4.125	101.676	101.676	101.176
3.750	102.644	102.644	102.344	3.750	102.023	102.023	101.723	3.625	101.181	101.181	100.881	4.375	102.627	102.627	102.127
3.875	102.537	102.537	102.237	3.875	102.012	102.012	101.712	3.750	102.473	102.473	102.173	4.500	102.629	102.629	102.129
4.000	102.540	102.540	102.240	4.000	102.014	102.014	101.714	3.875	102.461	102.461	102.161	4.625	102.631	102.631	102.131
4.125	102.551	102.551	102.251	4.125	102.015	102.015	101.715	4.000	102.463	102.463	102.163	4.875	103.269	103.269	102.769
4.250	103.613	103.613	103.413	4.250	102.978	102.978	102.778	4.125	102.464	102.464	102.164	5.000	103.272	103.272	102.772
4.375	103.502	103.502	103.302	4.375	102.966	102.966	102.766	4.250	102.771	102.771	102.471	5.125	103.273	103.273	102.773
4.500	103.504	103.504	103.304	4.500	102.968	102.968	102.768	4.375	102.760	102.760	102.460	5.500	105.664	105.664	105.164
4.625	103.506	103.506	103.306	4.625	102.970	102.970	102.770	4.500	102.761	102.761	102.461	5.625	105.666	105.666	105.166
6.250	106.000	106.000	105.800	6.250	105.797	105.797	105.597	4.625	102.763	102.763	102.463	6.250	105.457	105.457	104.957

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	
2.500	102.259	102.159	102.159	101.753	2.500	102.159	102.059	102.059	101.653	2.250	101.177	101.077	101.077	100.777	
2.625	102.259	102.159	102.159	101.753	2.625	102.159	102.059	102.059	101.653	2.375	101.180	101.080	101.080	100.780	
2.750	103.166	103.066	103.066	102.644	2.750	103.066	102.966	102.966	102.544	2.500	101.180	101.080	101.080	100.780	
2.875	103.169	103.069	103.069	102.647	2.875	103.069	102.969	102.969	102.547	2.625	101.180	101.080	101.080	100.780	
3.000	103.169	103.069	103.069	102.647	3.000	103.068	102.968	102.968	102.547	2.750	101.141	101.041	101.041	100.741	
3.125	103.169	103.069	103.069	102.647	3.125	103.068	102.968	102.968	102.546	2.875	101.153	101.053	101.053	100.753	
3.250	102.717	102.617	102.617	102.317	3.250	102.620	102.520	102.520	102.220	3.000	101.153	101.053	101.053	100.753	
3.375	102.731	102.631	102.631	102.331	3.375	102.641	102.541	102.541	102.241	3.125	101.152	101.052	101.052	100.752	
3.500	102.731	102.631	102.631	102.331	3.500	102.631	102.531	102.531	102.231	3.250	103.220	103.120	103.120	102.820	
3.625	102.731	102.631	102.631	102.331	3.625	102.659	102.559	102.559	102.259	3.375	103.285	103.185	103.185	102.885	
3.750	103.859	103.759	103.759	103.459	3.750	103.763	103.663	103.663	103.363	3.500	103.230	103.130	103.130	102.830	
3.875	103.863	103.763	103.763	103.463	3.875	103.757	103.657	103.657	103.357	3.625	103.303	103.203	103.203	102.903	
4.000	103.871	103.771	103.771	103.471	4.000	103.771	103.671	103.671	103.371	3.750	104.520	104.420	104.420	104.120	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%			Max 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
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.100	0.100	0.100	0.100	0.100	0.100	0.000	0.000
3.25-3.625	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
3.75-4.125	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
4.25-4.625	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
4.75-5.125	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
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
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	98.915	98.915	98.415	4.250	100.000	100.000	99.500
3.875	100.550	100.550	100.050	6.250	103.750	103.750	103.500	4.125	98.926	98.926	98.426	4.750	101.000	101.000	100.500
4.000	100.547	100.547	100.047					4.375	99.877	99.877	99.377	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	100.536	100.536	100.036					4.500	99.879	99.879	99.379	Rate	30 Day	45 Day	60 Day
4.250	101.512	101.512	101.012					4.625	99.881	99.881	99.381	6.250	102.750	102.750	102.250
4.375	101.523	101.523	101.023					4.875	100.519	100.519	100.019	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	101.521	101.521	101.021					5.000	100.523	100.523	100.023				
4.625	101.519	101.519	101.019					5.125	102.914	102.914	102.414				
4.750	102.182	102.182	101.682					5.250	102.916	102.916	102.416				
Borrower Paid Comp Only				Lender Paid Only				5.625	102.707	102.707	102.207				

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.:

1/1/2021

45 Day Lock Exp.:

1/18/2021

60 Day Lock Exp.:

2/1/2021

W. Rate Sheet Dated: 12/2/2020

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
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.325	95.325	95.025
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.523	97.523	97.223
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.524	97.524	97.224
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	97.437	97.437	97.137	3.500	97.526	97.526	97.226
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.440	97.440	97.140	3.625	97.527	97.527	97.227
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.442	97.442	97.142	Margin = 2.250		Index = .110	
3.250	100.691	100.691	100.391	3.250	99.810	99.810	99.510	3.125	97.444	97.444	97.144	30 Year OTC			
3.375	100.694	100.694	100.394	3.375	99.823	99.823	99.523	3.250	100.765	100.765	100.465	Rate	30 Day	45 Day	60 Day
3.500	100.698	100.698	100.398	3.500	99.825	99.825	99.525	3.375	100.822	100.822	100.522	3.250	98.816	98.816	98.316
3.625	100.700	100.700	100.400	3.625	99.856	99.856	99.556	3.500	100.824	100.824	100.524	3.375	98.819	98.819	98.319
3.750	100.681	100.681	100.381	3.750	100.491	100.491	100.191	3.625	100.899	100.899	100.599	3.500	98.823	98.823	98.323
3.875	100.575	100.575	100.275	3.875	100.479	100.479	100.179	3.750	100.940	100.940	100.640	3.625	98.825	98.825	98.325
4.000	100.578	100.578	100.278	4.000	100.481	100.481	100.181	3.875	N/A	N/A	N/A	3.750	99.706	99.706	99.206
4.125	100.589	100.589	100.289	4.125	100.483	100.483	100.183	4.000	N/A	N/A	N/A	3.875	99.700	99.700	99.200
4.250	101.776	101.776	101.576	4.250	101.570	101.570	101.370	4.125	N/A	N/A	N/A	4.000	99.703	99.703	99.203
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.714	99.714	99.214
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.801	100.801	100.301
4.625	N/A	N/A	N/A	4.625	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	101.655	101.555	101.555	101.255	3.250	101.557	101.457	101.457	101.157	2.750	98.360	98.260	98.260	97.960
3.375	101.669	101.569	101.569	101.269	3.375	101.579	101.479	101.479	101.179	2.875	98.371	98.271	98.271	97.971
3.500	101.669	101.569	101.569	101.269	3.500	101.568	101.468	101.468	101.168	3.000	98.371	98.271	98.271	97.971
3.625	101.668	101.568	101.568	101.268	3.625	101.596	101.496	101.496	101.196	3.125	98.371	98.271	98.271	97.971
3.750	101.547	101.447	101.447	101.147	3.750	101.450	101.350	101.350	101.050	3.250	100.095	99.995	99.995	99.695
3.875	101.550	101.450	101.450	101.150	3.875	101.445	101.345	101.345	101.045	3.375	100.160	100.060	100.060	99.760
4.000	101.559	101.459	101.459	101.159	4.000	101.458	101.358	101.358	101.058	3.500	100.105	100.005	100.005	99.705
4.125	101.567	101.467	101.467	101.167	4.125	101.458	101.358	101.358	101.058	3.625	100.178	100.078	100.078	99.778
4.250	102.643	102.543	102.543	102.343	4.250	102.544	102.444	102.444	102.244	3.750	101.395	101.295	101.295	100.995

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	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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

1/1/2021

1/18/2021

2/1/2021

W. Rate Sheet Dated: 12/2/2020

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	
2.250	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	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.625	N/A	N/A	N/A	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
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	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.375	N/A	N/A	N/A	
1.500	N/A	N/A	N/A	
1.625	N/A	N/A	N/A	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
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	

30 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	

20 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	

15 Yr. High Balance 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	

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^	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
Escrow Waiver**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	

^Does not apply to MH Advantage products

** Escrow Waiver allowed between 80.01% - 89.99% LTV for CA properties only. Standard price adjustment of (0.125) will apply.

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	-0.500
\$125,001 - \$175,000	-0.375
\$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 *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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 1/1/2021
45 Day Lock Exp.: 1/18/2021
60 Day Lock Exp.: 2/1/2021

W. Rate Sheet Dated: 12/2/2020

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	100.836	100.836	100.832	3.375	101.707	101.707	101.507	3.375	101.707	101.707	101.507	2.500	99.600	99.600	99.375
2.875	101.520	101.520	101.320	3.500	102.107	102.107	101.907	3.500	102.107	102.107	101.907	2.625	100.097	100.097	99.884
2.990	102.022	102.022	101.822	3.625	102.361	102.361	102.161	3.625	102.361	102.361	102.161	2.750	100.040	100.040	99.836
3.000	102.122	102.122	101.922	3.750	101.338	101.338	101.138	3.750	101.338	101.338	101.138	2.875	100.724	100.724	100.524
3.125	102.456	102.456	102.256	3.875	101.695	101.695	101.495	3.875	101.695	101.695	101.495	2.990	101.226	101.226	101.026
3.250	101.892	101.892	101.692	3.990	101.994	101.994	101.794	3.990	101.994	101.994	101.794	3.000	101.326	101.326	101.126
3.375	102.457	102.457	102.257	4.000	102.094	102.094	101.894	4.000	102.094	102.094	101.894	3.125	101.660	101.660	101.460
3.500	102.857	102.857	102.657	4.125	102.259	102.259	102.059	4.125	102.259	102.259	102.059	3.250	101.170	101.170	100.970
3.625	103.111	103.111	102.911	4.250	102.449	102.449	102.249	4.250	102.449	102.449	102.249	3.375	101.735	101.735	101.535
3.750	102.088	102.088	101.888	4.375	102.695	102.695	102.495	4.375	102.695	102.695	102.495	3.500	102.135	102.135	101.935
3.875	102.445	102.445	102.245	4.500	102.912	102.912	102.712	4.500	102.912	102.912	102.712	3.625	102.389	102.389	102.189
3.990	102.619	102.619	102.419	4.625	103.014	103.014	102.814	4.625	103.014	103.014	102.814	3.750	101.017	101.017	100.817
4.000	102.719	102.719	102.519	4.750	103.402	103.402	103.202	4.750	103.402	103.402	103.202	3.875	101.374	101.374	101.174
4.125	102.884	102.884	102.684	4.875	103.626	103.626	103.426	4.875	103.626	103.626	103.426	3.990	101.548	101.548	101.348
4.250	103.074	103.074	102.874	4.990	103.861	103.861	103.661	4.990	103.861	103.861	103.661	4.000	101.648	101.648	101.448
4.375	103.320	103.320	103.120	5.000	103.961	103.961	103.761	5.000	103.961	103.961	103.761	4.125	101.813	101.813	101.613
4.500	103.537	103.537	103.337	5.125	104.198	104.198	103.998	5.125	104.198	104.198	103.998	4.250	101.631	101.631	101.431
4.625	103.639	103.639	103.439	5.250	104.501	104.501	104.287	5.250	104.501	104.501	104.287	4.375	101.877	101.877	101.677
4.750	104.027	104.027	103.827	5.375	105.531	105.531	105.284	5.375	105.531	105.531	105.284	4.500	102.094	102.094	101.894
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
3.375	100.985	100.985	100.785	2.750	100.992	100.992	100.785	3.375	103.042	103.042	102.842	3.375	103.042	103.042	102.842
3.500	101.385	101.385	101.185	2.875	101.591	101.591	101.391	3.500	103.419	103.419	103.219	3.500	103.419	103.419	103.219
3.625	101.639	101.639	101.439	2.990	102.020	102.020	101.820	3.625	103.688	103.688	103.488	3.625	103.688	103.688	103.488
3.750	100.267	100.267	100.067	3.000	102.120	102.120	101.920	3.750	103.346	103.346	103.146	3.750	103.346	103.346	103.146
3.875	100.624	100.624	100.424	3.125	102.492	102.492	102.292	3.875	103.773	103.773	103.573	3.875	103.773	103.773	103.573
3.990	100.923	100.923	100.723	3.250	102.029	102.029	101.829	3.990	104.026	104.026	103.826	3.990	104.026	104.026	103.826
4.000	101.023	101.023	100.823	3.375	102.542	102.542	102.342	4.000	104.126	104.126	103.926	4.000	104.126	104.126	103.926
4.125	101.188	101.188	100.988	3.500	102.919	102.919	102.719	4.125	104.288	104.288	104.088	4.125	104.288	104.288	104.088
4.250	101.006	101.006	100.806	3.625	103.188	103.188	102.988	4.250	104.263	104.263	104.063	4.250	104.263	104.263	104.063
4.375	101.252	101.252	101.052	3.750	102.846	102.846	102.646	4.375	104.458	104.458	104.258	4.375	104.458	104.458	104.258
4.500	101.469	101.469	101.269	3.875	103.273	103.273	103.073	4.500	104.998	104.998	104.798	4.500	104.998	104.998	104.798
4.625	101.571	101.571	101.371	3.990	103.526	103.526	103.326	4.625	105.127	105.127	104.927	4.625	105.127	105.127	104.927
4.750	100.553	100.553	100.353	4.000	103.626	103.626	103.426	4.750	105.623	105.623	105.423	4.750	105.623	105.623	105.423
4.875	100.777	100.777	100.577	4.125	103.788	103.788	103.588	4.875	105.875	105.875	105.675	4.875	105.875	105.875	105.675
4.990	101.012	101.012	100.812	4.250	103.763	103.763	103.563	4.990	106.072	106.072	105.872	4.990	106.072	106.072	105.872
5.000	101.112	101.112	100.912	4.375	103.958	103.958	103.758	5.000	106.172	106.172	105.972	5.000	106.172	106.172	105.972
5.125	101.199	101.199	100.999	4.500	104.123	104.123	103.923	5.125	106.456	106.456	106.256	5.125	106.456	106.456	106.256
5.250	101.352	101.352	101.152	4.625	104.252	104.252	104.052	5.250	106.269	106.269	106.024	5.250	106.269	106.269	106.024
5.375	102.232	102.232	102.032	4.750	104.748	104.748	104.548	5.375	105.801	105.801	105.554	5.375	105.801	105.801	105.554
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
2.750	103.794	103.794	103.594	2.750	104.044	104.044	103.844	2.750	102.050	102.050	101.850	2.750	104.050	104.050	103.850
2.875	102.259	102.259	102.059	2.875	102.259	102.259	102.059	2.875	102.390	102.390	102.190	2.875	102.515	102.515	102.315
2.990	102.386	102.386	102.186	2.990	102.386	102.386	102.186	2.990	102.517	102.517	102.317	2.990	102.642	102.642	102.442
3.000	102.486	102.486	102.286	3.000	102.486	102.486	102.286	3.000	102.617	102.617	102.417	3.000	102.742	102.742	102.542
3.125	101.735	101.735	101.535	3.125	101.735	101.735	101.535	3.125	101.647	101.647	101.447	3.125	101.772	101.772	101.572
3.250	101.968	101.968	101.768	3.250	101.968	101.968	101.768	3.250	101.880	101.880	101.680	3.250	102.005	102.005	101.805
3.375	102.254	102.254	102.054	3.375	102.254	102.254	102.054	3.375	102.166	102.166	101.966	3.375	102.291	102.291	102.091
3.500	102.451	102.451	102.251	3.500	102.451	102.451	102.251	3.500	102.363	102.363	102.163	3.500	102.488	102.488	102.288
3.625	102.365	102.365	102.165	3.625	102.365	102.365	102.165	3.625	101.777	101.777	101.577	3.625	101.902	101.902	101.702
3.750	102.664	102.664	102.464	3.750	102.664	102.664	102.464	3.750	102.076	102.076	101.876	3.750	102.201	102.201	102.001
3.875	102.809	102.809	102.609	3.875	102.809	102.809	102.609	3.875	102.221	102.221	102.021	3.875	102.346	102.346	102.146
3.990	103.016	103.016	102.816	3.990	103.016	103.016	102.816	3.990	102.428	102.428	102.228	3.990	102.553	102.553	102.353
4.000	103.116	103.116	102.916	4.000	103.116	103.116	102.916	4.000	102.528	102.528	102.328	4.000	102.653	102.653	102.453
4.125	103.368	103.368	103.168	4.125	103.368	103.368	103.168	4.125	102.343	102.343	102.143	4.125	102.468	102.468	102.268
4.250	103.562	103.562	103.362	4.250	103.562	103.562	103.362	4.250	102.537	102.537	102.337	4.250	102.662	102.662	102.462
4.375	103.770	103.770	103.570	4.375	103.770	103.770	103.570	4.375	102.745	102.745	102.545	4.375	102.870	102.870	102.670
4.500	103.915	103.915	103.715	4.500	103.915	103.915	103.715	4.500	102.890	102.890	102.690	4.500	103.015	103.015	102.815
4.625	103.262	103.262	103.062	4.625	103.262	103.262	103.062	4.625	100.205	100.205	100.005	4.625	100.330	100.330	100.130
4.750	103.359	103.359	103.159	4.750	103.359	103.359	103.159	4.750	101.448	101.448	101.248	4.750	101.573	101.573	101.373

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% – 95.00%	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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/1/2021

45 Day Lock Exp.:

1/18/2021

60 Day Lock Exp.:

2/1/2021

W. Rate Sheet Dated: 12/2/2020

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	100.836	100.836	100.632	2.750	100.992	100.992	100.785	2.750	101.794	101.794	101.594	2.500	98.250	98.250	98.025	2.750	100.750	100.750	100.550
2.875	101.520	101.520	101.320	2.875	101.591	101.591	101.391	2.875	102.134	102.134	101.934	2.625	98.747	98.747	98.534	2.875	101.090	101.090	100.890
2.990	102.022	102.022	101.822	2.990	102.020	102.020	101.820	2.990	102.261	102.261	102.061	2.750	98.690	98.690	98.486	2.990	101.217	101.217	101.017
3.000	102.122	102.122	101.922	3.000	102.120	102.120	101.920	3.000	102.361	102.361	102.161	2.875	99.374	99.374	99.174	3.000	101.317	101.317	101.117
3.125	102.456	102.456	102.256	3.125	102.492	102.492	102.292	3.125	101.610	101.610	101.410	2.990	99.876	99.876	99.676	3.125	100.347	100.347	100.147
3.250	101.892	101.892	101.692	3.250	102.029	102.029	101.829	3.250	101.843	101.843	101.643	3.000	99.976	99.976	99.776	3.250	100.580	100.580	100.380
3.375	102.457	102.457	102.257	3.375	102.542	102.542	102.342	3.375	102.129	102.129	101.929	3.125	100.310	100.310	100.110	3.375	100.866	100.866	100.666
3.500	102.857	102.857	102.657	3.500	102.919	102.919	102.719	3.500	102.326	102.326	102.126	3.250	99.820	99.820	99.620	3.500	101.063	101.063	100.863
3.625	103.111	103.111	102.911	3.625	103.188	103.188	102.988	3.625	102.240	102.240	102.040	3.375	100.385	100.385	100.185	3.625	100.477	100.477	100.277
3.750	102.088	102.088	101.888	3.750	102.846	102.846	102.646	3.750	102.539	102.539	102.339	3.500	100.785	100.785	100.585	3.750	100.776	100.776	100.576
3.875	102.445	102.445	102.245	3.875	103.273	103.273	103.073	3.875	102.684	102.684	102.484	3.625	101.039	101.039	100.839	3.875	100.921	100.921	100.721
3.990	102.619	102.619	102.419	3.990	103.526	103.526	103.326	3.990	102.891	102.891	102.691	3.750	99.667	99.667	99.467	3.990	101.128	101.128	100.928
4.000	102.719	102.719	102.519	4.000	103.626	103.626	103.426	4.000	102.991	102.991	102.791	3.875	100.024	100.024	99.824	4.000	101.228	101.228	101.028
4.125	102.884	102.884	102.684	4.125	103.788	103.788	103.588	4.125	103.243	103.243	103.043	3.990	100.198	100.198	99.998	4.125	101.043	101.043	100.843
4.250	103.074	103.074	102.874	4.250	103.763	103.763	103.563	4.250	103.437	103.437	103.237	4.000	100.298	100.298	100.098	4.250	101.237	101.237	101.037
4.375	103.320	103.320	103.120	4.375	103.958	103.958	103.758	4.375	103.645	103.645	103.445	4.125	100.463	100.463	100.263	4.375	101.445	101.445	101.245
4.500	103.537	103.537	103.337	4.500	104.123	104.123	103.923	4.500	103.790	103.790	103.590	4.250	100.281	100.281	100.081	4.500	101.590	101.590	101.390
4.625	103.639	103.639	103.439	4.625	104.252	104.252	104.052	4.625	103.137	103.137	102.937	4.375	100.527	100.527	100.327	4.625	98.905	98.905	98.705
4.750	104.027	104.027	103.827	4.750	104.748	104.748	104.548	4.750	103.234	103.234	103.034	4.500	100.744	100.744	100.544	4.750	100.148	100.148	99.948

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤ 80%	> 80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, LPMI, UW Fee Buyout			

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
All Refinances "R/T"	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$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.:

1/1/2021

45 Day Lock Exp.:

1/18/2021

60 Day Lock Exp.:

2/1/2021

W. Rate Sheet Dated: 12/2/2020

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)