

W. Rate Sheet Dated: 12/28/2020

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	100.700	100.700	100.357	2.500	100.278	100.278	99.934	2.250	99.426	99.426	99.126	3.125	96.273	96.273	95.973
2.625	100.704	100.704	100.360	2.625	100.281	100.281	99.937	2.500	99.432	99.432	99.132	3.250	97.774	97.774	97.474
2.750	101.677	101.677	101.286	2.750	100.756	100.756	100.365	2.625	99.434	99.434	99.134	3.375	97.776	97.776	97.476
2.875	101.681	101.681	101.290	2.875	100.759	100.759	100.368	2.750	99.246	99.246	98.946	3.500	97.777	97.777	97.477
3.000	101.684	101.684	101.293	3.000	100.761	100.761	100.371	2.875	99.249	99.249	98.949	3.625	97.773	97.773	97.473
3.125	101.687	101.687	101.296	3.125	100.764	100.764	100.373	3.000	99.251	99.251	98.951	Margin = 2.250		Index = 0.090	
3.250	101.333	101.333	101.033	3.250	100.178	100.178	99.878	3.125	99.253	99.253	98.953	30 Year OTC			
3.375	101.336	101.336	101.036	3.375	100.181	100.181	99.881	3.250	101.394	101.394	101.094	Rate	30 Day	45 Day	60 Day
3.500	101.339	101.339	101.039	3.500	100.218	100.218	99.918	3.375	101.396	101.396	101.096	4.000	101.923	101.923	101.423
3.625	101.342	101.342	101.042	3.625	100.220	100.220	99.920	3.500	101.456	101.456	101.156	4.125	101.925	101.925	101.425
3.750	102.857	102.857	102.557	3.750	102.357	102.357	102.057	3.625	101.458	101.458	101.158	4.375	102.579	102.579	102.079
3.875	102.759	102.759	102.459	3.875	102.359	102.359	102.059	3.750	102.689	102.689	102.389	4.500	102.581	102.581	102.081
4.000	102.798	102.798	102.498	4.000	102.360	102.360	102.060	3.875	102.691	102.691	102.391	4.625	102.583	102.583	102.083
4.125	102.800	102.800	102.500	4.125	102.362	102.362	102.062	4.000	102.692	102.692	102.392	4.875	103.050	103.050	102.550
4.250	103.552	103.552	103.352	4.250	103.014	103.014	102.814	4.125	102.694	102.694	102.394	5.000	103.051	103.051	102.551
4.375	103.454	103.454	103.254	4.375	103.016	103.016	102.816	4.250	102.940	102.940	102.640	5.125	103.053	103.053	102.553
4.500	103.456	103.456	103.256	4.500	103.018	103.018	102.818	4.375	102.942	102.942	102.642	5.500	104.350	104.350	103.850
4.625	103.458	103.458	103.258	4.625	103.020	103.020	102.820	4.500	102.944	102.944	102.644	5.625	104.352	104.352	103.852
6.250	106.000	106.000	105.800	6.250	106.005	106.005	105.805	4.625	102.945	102.945	102.645	6.250	105.568	105.568	105.068

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
2.250	102.397	102.297	102.297	101.953	2.250	102.297	102.197	102.197	101.853	2.250	101.702	101.602	101.602	101.302
2.375	102.401	102.301	102.301	101.957	2.375	102.300	102.200	102.200	101.856	2.375	101.704	101.604	101.604	101.304
2.500	102.400	102.300	102.300	101.957	2.500	102.300	102.200	102.200	101.856	2.500	101.704	101.604	101.604	101.304
2.625	102.400	102.300	102.300	101.957	2.625	102.300	102.200	102.200	101.856	2.625	101.704	101.604	101.604	101.304
2.750	103.631	103.531	103.531	103.141	2.750	103.531	103.431	103.431	103.041	2.750	101.513	101.413	101.413	101.113
2.875	103.635	103.535	103.535	103.144	2.875	103.534	103.434	103.434	103.043	2.875	101.524	101.424	101.424	101.124
3.000	103.635	103.535	103.535	103.144	3.000	103.534	103.434	103.434	103.043	3.000	101.524	101.424	101.424	101.124
3.125	103.634	103.534	103.534	103.144	3.125	103.534	103.434	103.434	103.043	3.125	101.524	101.424	101.424	101.124
3.250	103.027	102.927	102.927	102.627	3.250	102.946	102.846	102.846	102.546	3.250	103.663	103.563	103.563	103.263
3.375	103.041	102.941	102.941	102.641	3.375	102.940	102.840	102.840	102.540	3.375	103.633	103.533	103.533	103.233
3.500	103.040	102.940	102.940	102.640	3.500	102.975	102.875	102.875	102.575	3.500	103.691	103.591	103.591	103.291
3.625	103.040	102.940	102.940	102.640	3.625	102.939	102.839	102.839	102.539	3.625	103.633	103.533	103.533	103.233
3.750	104.452	104.352	104.352	104.052	3.750	104.324	104.224	104.224	103.924	3.750	104.862	104.762	104.762	104.462

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

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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	99.173	99.173	98.673	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.175	99.175	98.675	4.750	101.000	101.000	100.500
3.875	101.078	101.078	100.578	6.250	103.750	103.750	103.500	4.375	99.829	99.829	99.329	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	101.039	101.039	100.539					4.500	99.831	99.831	99.331	Rate	30 Day	45 Day	60 Day
4.125	101.037	101.037	100.537					4.625	99.833	99.833	99.333	6.250	102.750	102.750	102.250
4.250	101.729	101.729	101.229					4.875	100.300	100.300	99.800	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.727	101.727	101.227					5.000	100.301	100.301	99.801				
4.500	101.725	101.725	101.225					5.125	100.303	100.303	99.803				
4.625	101.723	101.723	101.223					5.500	101.600	101.600	101.100				
4.750	102.228	102.228	101.728					5.625	101.602	101.602	101.102				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.818	102.818	102.318				

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/V-Received & U/V-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 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" (JA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/27/2021

45 Day Lock Exp.:

2/11/2021

60 Day Lock Exp.:

2/26/2021

W. Rate Sheet Dated: 12/28/2020

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	95.633	95.633	95.333
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	97.524	97.524	97.224
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	97.526	97.526	97.226
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	98.026	98.026	97.726	3.500	97.527	97.527	97.227
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.029	98.029	97.729	3.625	97.523	97.523	97.223
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	98.031	98.031	97.731	Margin = 2.250		Index = .090	
3.250	100.495	100.495	100.195	3.250	99.771	99.771	99.471	3.125	98.033	98.033	97.733	30 Year OTC			
3.375	100.499	100.499	100.199	3.375	99.773	99.773	99.473	3.250	100.987	100.987	100.687	Rate	30 Day	45 Day	60 Day
3.500	100.501	100.501	100.201	3.500	99.810	99.810	99.510	3.375	100.989	100.989	100.689	3.250	98.620	98.620	98.120
3.625	100.504	100.504	100.204	3.625	99.812	99.812	99.512	3.500	101.049	101.049	100.749	3.375	98.624	98.624	98.124
3.750	100.957	100.957	100.657	3.750	100.887	100.887	100.587	3.625	101.050	101.050	100.750	3.500	98.626	98.626	98.126
3.875	100.859	100.859	100.559	3.875	100.889	100.889	100.589	3.750	101.219	101.219	100.919	3.625	98.629	98.629	98.129
4.000	100.898	100.898	100.598	4.000	100.890	100.890	100.590	3.875	N/A	N/A	N/A	3.750	99.982	99.982	99.482
4.125	100.900	100.900	100.600	4.125	100.892	100.892	100.592	4.000	N/A	N/A	N/A	3.875	99.984	99.984	99.484
4.250	101.589	101.589	101.389	4.250	101.482	101.482	101.282	4.125	N/A	N/A	N/A	4.000	100.023	100.023	99.523
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	100.025	100.025	99.525
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	100.614	100.614	100.114
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	101.840	101.740	101.740	101.440	3.250	101.758	101.658	101.658	101.358	2.750	98.732	98.632	98.632	98.332
3.375	101.853	101.753	101.753	101.453	3.375	101.752	101.652	101.652	101.352	2.875	98.743	98.643	98.643	98.343
3.500	101.853	101.753	101.753	101.453	3.500	101.787	101.687	101.687	101.387	3.000	98.743	98.643	98.643	98.343
3.625	101.853	101.753	101.753	101.453	3.625	101.752	101.652	101.652	101.352	3.125	98.743	98.643	98.643	98.343
3.750	102.202	102.102	102.102	101.802	3.750	102.074	101.974	101.974	101.674	3.250	100.538	100.438	100.438	100.138
3.875	102.197	102.097	102.097	101.797	3.875	102.096	101.996	101.996	101.696	3.375	100.508	100.408	100.408	100.108
4.000	102.233	102.133	102.133	101.833	4.000	102.095	101.995	101.995	101.695	3.500	100.566	100.466	100.466	100.166
4.125	102.196	102.096	102.096	101.796	4.125	102.096	101.996	101.996	101.696	3.625	100.508	100.408	100.408	100.108
4.250	102.783	102.683	102.683	102.483	4.250	102.684	102.584	102.584	102.384	3.750	101.737	101.637	101.637	101.337

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)	



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.:

1/27/2021

45 Day Lock Exp.:

2/11/2021

60 Day Lock Exp.:

2/26/2021

W. Rate Sheet Dated: 12/28/2020

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.: 1/27/2021
45 Day Lock Exp.: 2/11/2021
60 Day Lock Exp.: 2/26/2021

W. Rate Sheet Dated: 12/28/2020

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				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	100.799	100.799	100.599	3.375	102.126	102.126	101.926	3.375	102.126	102.126	101.926	2.500	100.275	100.275	100.048	3.375	101.622	101.622	101.422
2.875	101.475	101.475	101.275	3.500	102.515	102.515	102.315	3.500	102.515	102.515	102.315	2.625	100.756	100.756	100.539	3.500	102.011	102.011	101.811
2.990	101.992	101.992	101.792	3.625	102.771	102.771	102.571	3.625	102.771	102.771	102.571	2.750	100.527	100.527	100.327	3.625	102.267	102.267	102.067
3.000	102.092	102.092	101.892	3.750	101.660	101.660	101.460	3.750	101.660	101.660	101.460	2.875	101.203	101.203	101.003	3.750	100.528	100.528	100.328
3.125	102.427	102.427	102.227	3.875	102.009	102.009	101.809	3.875	102.009	102.009	101.809	2.990	101.720	101.720	101.520	3.875	100.877	100.877	100.677
3.250	102.327	102.327	102.127	3.990	102.306	102.306	102.106	3.990	102.306	102.306	102.106	3.000	101.820	101.820	101.620	3.990	101.174	101.174	100.974
3.375	102.876	102.876	102.676	4.000	102.406	102.406	102.206	4.000	102.406	102.406	102.206	3.125	102.155	102.155	101.955	4.000	101.274	101.274	101.074
3.500	103.265	103.265	103.065	4.125	102.566	102.566	102.366	4.125	102.566	102.566	102.366	3.250	101.823	101.823	101.623	4.125	101.434	101.434	101.234
3.625	103.521	103.521	103.321	4.250	102.654	102.654	102.454	4.250	102.654	102.654	102.454	3.375	102.372	102.372	102.172	4.250	101.146	101.146	100.946
3.750	104.100	104.100	102.210	4.375	102.896	102.896	102.696	4.375	102.896	102.896	102.696	3.500	102.761	102.761	102.561	4.375	101.388	101.388	101.188
3.875	102.759	102.759	102.559	4.500	103.109	103.109	102.909	4.500	103.109	103.109	102.909	3.625	103.017	103.017	102.817	4.500	101.601	101.601	101.401
3.990	102.931	102.931	102.731	4.625	103.211	103.211	103.011	4.625	103.211	103.211	103.011	3.750	101.278	101.278	101.078	4.625	101.703	101.703	101.503
4.000	103.031	103.031	102.831	4.750	103.552	103.552	103.352	4.750	103.552	103.552	103.352	3.875	101.627	101.627	101.427	4.750	100.702	100.702	100.502
4.125	103.191	103.191	102.991	4.875	103.775	103.775	103.575	4.875	103.775	103.775	103.575	3.990	101.799	101.799	101.599	4.875	100.925	100.925	100.725
4.250	103.279	103.279	103.079	4.990	104.011	104.011	103.811	4.990	104.011	104.011	103.811	4.000	101.899	101.899	101.699	4.990	101.161	101.161	100.961
4.375	103.521	103.521	103.321	5.000	104.111	104.111	103.911	5.000	104.111	104.111	103.911	4.125	102.059	102.059	101.859	5.000	101.261	101.261	101.061
4.500	103.734	103.734	103.534	5.125	104.351	104.351	104.151	5.125	104.351	104.351	104.151	4.250	101.771	101.771	101.571	5.125	101.351	101.351	101.151
4.625	103.836	103.836	103.636	5.250	104.915	104.915	104.515	5.250	104.915	104.915	104.515	4.375	102.013	102.013	101.813	5.250	101.765	101.765	101.401
4.750	104.177	104.177	103.977	5.375	105.509	105.509	105.145	5.375	105.509	105.509	105.145	4.500	102.226	102.226	102.026	5.375	102.209	102.209	101.845
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
3.375	101.622	101.622	101.422	2.750	100.961	100.961	100.760	3.375	103.510	103.510	103.310	3.375	103.510	103.510	103.310	2.750	102.162	102.162	101.962
3.500	102.011	102.011	101.811	2.875	101.583	101.583	101.383	3.500	103.883	103.883	103.683	3.500	103.883	103.883	103.683	2.875	102.491	102.491	102.291
3.625	102.267	102.267	102.067	2.990	101.966	101.966	101.766	3.625	104.150	104.150	103.950	3.625	104.150	104.150	103.950	2.990	102.616	102.616	102.416
3.750	100.528	100.528	100.328	3.000	102.066	102.066	101.866	3.750	103.686	103.686	103.486	3.750	103.686	103.686	103.486	3.000	102.716	102.716	102.516
3.875	100.877	100.877	100.677	3.125	102.416	102.416	102.216	3.875	104.106	104.106	103.906	3.875	104.106	104.106	103.906	3.125	101.890	101.890	101.690
3.990	101.174	101.174	100.974	3.250	102.507	102.507	102.307	3.990	104.349	104.349	104.149	3.990	104.349	104.349	104.149	3.250	102.100	102.100	101.900
4.000	101.274	101.274	101.074	3.375	103.010	103.010	102.810	4.000	104.449	104.449	104.249	4.000	104.449	104.449	104.249	3.375	102.364	102.364	102.164
4.125	101.434	101.434	101.234	3.500	103.383	103.383	103.183	4.125	104.608	104.608	104.408	4.125	104.608	104.608	104.408	3.500	102.556	102.556	102.356
4.250	101.146	101.146	100.946	3.625	103.650	103.650	103.450	4.250	104.567	104.567	104.367	4.250	104.567	104.567	104.367	3.625	102.469	102.469	102.269
4.375	101.388	101.388	101.188	3.750	103.186	103.186	102.986	4.375	104.758	104.758	104.558	4.375	104.758	104.758	104.558	3.750	102.742	102.742	102.542
4.500	101.601	101.601	101.401	3.875	103.606	103.606	103.406	4.500	105.297	105.297	105.097	4.500	105.297	105.297	105.097	3.875	102.870	102.870	102.670
4.625	101.703	101.703	101.503	3.990	103.849	103.849	103.649	4.625	105.426	105.426	105.226	4.625	105.426	105.426	105.226	3.990	103.041	103.041	102.841
4.750	100.702	100.702	100.502	4.000	103.949	103.949	103.749	4.750	106.124	106.124	105.924	4.750	106.124	106.124	105.924	4.000	103.141	103.141	102.941
4.875	100.925	100.925	100.725	4.125	104.108	104.108	103.908	4.875	106.378	106.378	106.178	4.875	106.378	106.378	106.178	4.125	103.495	103.495	103.295
4.990	101.161	101.161	100.961	4.250	104.067	104.067	103.867	4.990	106.575	106.575	106.375	4.990	106.575	106.575	106.375	4.250	103.672	103.672	103.472
5.000	101.261	101.261	101.061	4.375	104.258	104.258	104.058	5.000	106.675	106.675	106.475	5.000	106.675	106.675	106.475	4.375	103.867	103.867	103.667
5.125	101.351	101.351	101.151	4.500	104.422	104.422	104.222	5.125	106.959	106.959	106.759	5.125	106.959	106.959	106.759	4.500	104.020	104.020	103.820
5.250	101.765	101.765	101.401	4.625	104.551	104.551	104.351	5.250	106.798	106.798	106.597	5.250	106.798	106.798	106.597	4.625	103.294	103.294	103.094
5.375	102.209	102.209	101.845	4.750	105.249	105.249	105.049	5.375	106.048	106.048	105.847	5.375	106.048	106.048	105.847	4.750	103.389	103.389	103.189
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
2.750	104.162	104.162	103.962	2.750	104.412	104.412	104.212	2.750	102.449	102.449	102.249	2.750	104.449	104.449	104.249	2.750	104.699	104.699	104.499
2.875	102.616	102.616	102.416	2.875	102.616	102.616	102.416	2.875	102.778	102.778	102.578	2.875	102.903	102.903	102.703	2.875	102.903	102.903	102.703
2.990	102.741	102.741	102.541	2.990	102.741	102.741	102.541	2.990	102.903	102.903	102.703	2.990	103.028	103.028	102.828	2.990	103.028	103.028	102.828
3.000	102.841	102.841	102.641	3.000	102.841	102.841	102.641	3.000	103.003	103.003	102.803	3.000	103.128	103.128	102.928	3.000	103.128	103.128	102.928
3.125	102.015	102.015	101.815	3.125	102.015	102.015	101.815	3.125	101.927	101.927	101.727	3.125	102.052	102.052	101.852	3.125	102.052	102.052	101.852
3.250	102.225	102.225	102.025	3.250	102.225	102.225	102.025	3.250	102.137	102.137	101.937	3.250	102.262	102.262	102.062	3.250	102.262	102.262	102.062
3.375	102.489	102.489	102.289	3.375	102.489	102.489	102.289	3.375	102.401	102.401	102.201	3.375	102.526	102.526	102.326	3.375	102.526	102.526	102.326
3.500	102.681	102.681	102.481	3.500	102.681	102.681	102.481	3.500	102.593	102.593	102.393	3.500	102.718	102.718	102.518	3.500	102.718	102.718	102.518
3.625	102.594	102.594	102.394	3.625	102.594	102.594	102.394	3.625	102.006	102.006	101.806	3.625	102.131	102.131	101.931	3.625	102.131	102.131	101.931
3.750	102.867	102.867	102.667	3.750	102.867	1													



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.:

1/27/2021

45 Day Lock Exp.:

2/11/2021

60 Day Lock Exp.:

2/26/2021

W. Rate Sheet Dated: 12/28/2020

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	100.799	100.799	100.599	2.750	100.961	100.961	100.760	2.750	102.162	102.162	101.962	2.500	98.925	98.925	98.698	2.750	101.149	101.149	100.949
2.875	101.475	101.475	101.275	2.875	101.583	101.583	101.383	2.875	102.491	102.491	102.291	2.625	99.406	99.406	99.189	2.875	101.478	101.478	101.278
2.990	101.992	101.992	101.792	2.990	101.966	101.966	101.766	2.990	102.616	102.616	102.416	2.750	99.177	99.177	98.977	2.990	101.603	101.603	101.403
3.000	102.092	102.092	101.892	3.000	102.066	102.066	101.866	3.000	102.716	102.716	102.516	2.875	99.853	99.853	99.653	3.000	101.703	101.703	101.503
3.125	102.427	102.427	102.227	3.125	102.416	102.416	102.216	3.125	101.890	101.890	101.690	2.990	100.370	100.370	100.170	3.125	100.627	100.627	100.427
3.250	102.327	102.327	102.127	3.250	102.507	102.507	102.307	3.250	102.100	102.100	101.900	3.000	100.470	100.470	100.270	3.250	100.837	100.837	100.637
3.375	102.876	102.876	102.676	3.375	103.010	103.010	102.810	3.375	102.364	102.364	102.164	3.125	100.805	100.805	100.605	3.375	101.101	101.101	100.901
3.500	103.265	103.265	103.065	3.500	103.383	103.383	103.183	3.500	102.556	102.556	102.356	3.250	100.473	100.473	100.273	3.500	101.293	101.293	101.093
3.625	103.521	103.521	103.321	3.625	103.650	103.650	103.450	3.625	102.469	102.469	102.269	3.375	101.022	101.022	100.822	3.625	100.706	100.706	100.506
3.750	102.410	102.410	102.210	3.750	103.186	103.186	102.986	3.750	102.742	102.742	102.542	3.500	101.411	101.411	101.211	3.750	100.979	100.979	100.779
3.875	102.759	102.759	102.559	3.875	103.606	103.606	103.406	3.875	102.870	102.870	102.670	3.625	101.667	101.667	101.467	3.875	101.107	101.107	100.907
3.990	102.931	102.931	102.731	3.990	103.849	103.849	103.649	3.990	103.041	103.041	102.841	3.750	99.928	99.928	99.728	3.990	101.278	101.278	101.078
4.000	103.031	103.031	102.831	4.000	103.949	103.949	103.749	4.000	103.141	103.141	102.941	3.875	100.277	100.277	100.077	4.000	101.378	101.378	101.178
4.125	103.191	103.191	102.991	4.125	104.108	104.108	103.908	4.125	103.495	103.495	103.295	3.990	100.449	100.449	100.249	4.125	101.279	101.279	101.079
4.250	103.279	103.279	103.079	4.250	104.067	104.067	103.867	4.250	103.672	103.672	103.472	4.000	100.549	100.549	100.349	4.250	101.456	101.456	101.256
4.375	103.521	103.521	103.321	4.375	104.258	104.258	104.058	4.375	103.867	103.867	103.667	4.125	100.709	100.709	100.509	4.375	101.651	101.651	101.451
4.500	103.734	103.734	103.534	4.500	104.422	104.422	104.222	4.500	104.020	104.020	103.820	4.250	100.421	100.421	100.221	4.500	101.804	101.804	101.604
4.625	103.836	103.836	103.636	4.625	104.551	104.551	104.351	4.625	103.294	103.294	103.094	4.375	100.663	100.663	100.463	4.625	99.062	99.062	98.862
4.750	104.177	104.177	103.977	4.750	105.249	105.249	105.049	4.750	103.389	103.389	103.189	4.500	100.876	100.876	100.676	4.750	100.318	100.318	100.118

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.:

1/27/2021

45 Day Lock Exp.:

2/11/2021

60 Day Lock Exp.:

2/26/2021

W. Rate Sheet Dated: 12/28/2020

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)