

W. Rate Sheet Dated: 12/29/2020

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	100.841	100.841	100.497	2.500	100.419	100.419	100.075	2.250	99.442	99.442	99.142	3.125	96.273	96.273	95.973
2.625	100.844	100.844	100.501	2.625	100.422	100.422	100.078	2.500	99.448	99.448	99.148	3.250	97.774	97.774	97.474
2.750	101.786	101.786	101.411	2.750	100.865	100.865	100.490	2.625	99.450	99.450	99.150	3.375	97.776	97.776	97.476
2.875	101.790	101.790	101.415	2.875	100.868	100.868	100.493	2.750	99.238	99.238	98.938	3.500	97.777	97.777	97.477
3.000	101.793	101.793	101.418	3.000	100.871	100.871	100.496	2.875	99.241	99.241	98.941	3.625	97.773	97.773	97.473
3.125	101.796	101.796	101.421	3.125	100.873	100.873	100.498	3.000	99.243	99.243	98.943	Margin = 2.250		Index = 0.090	
3.250	101.458	101.458	101.158	3.250	100.303	100.303	100.003	3.125	99.245	99.245	98.945	30 Year OTC			
3.375	101.461	101.461	101.161	3.375	100.306	100.306	100.006	3.250	101.488	101.488	101.188	Rate	30 Day	45 Day	60 Day
3.500	101.464	101.464	101.164	3.500	100.343	100.343	100.043	3.375	101.490	101.490	101.190	4.000	101.923	101.923	101.423
3.625	101.467	101.467	101.167	3.625	100.345	100.345	100.045	3.500	101.550	101.550	101.250	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	101.551	101.551	101.251	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	102.751	102.751	102.451	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	102.753	102.753	102.453	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	102.755	102.755	102.455	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	102.756	102.756	102.456	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	102.956	102.956	102.656	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	102.958	102.958	102.658	5.500	104.200	104.200	103.700
4.625	103.458	103.458	103.258	4.625	103.020	103.020	102.820	4.500	102.959	102.959	102.659	5.625	104.202	104.202	103.702
6.250	106.000	106.000	105.800	6.250	105.855	105.855	105.655	4.625	102.961	102.961	102.661	6.250	105.418	105.418	104.918

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	102.538	102.438	102.438	102.094	2.250	102.438	102.338	102.338	101.994	2.250	101.717	101.617	101.617	101.317
2.375	102.541	102.441	102.441	102.097	2.375	102.441	102.341	102.341	101.997	2.375	101.720	101.620	101.620	101.320
2.500	102.541	102.441	102.441	102.097	2.500	102.440	102.340	102.340	101.997	2.500	101.720	101.620	101.620	101.320
2.625	102.541	102.441	102.441	102.097	2.625	102.440	102.340	102.340	101.997	2.625	101.720	101.620	101.620	101.320
2.750	103.741	103.641	103.641	103.266	2.750	103.641	103.541	103.541	103.166	2.750	101.506	101.406	101.406	101.106
2.875	103.744	103.644	103.644	103.269	2.875	103.643	103.543	103.543	103.168	2.875	101.517	101.417	101.417	101.117
3.000	103.744	103.644	103.644	103.269	3.000	103.643	103.543	103.543	103.168	3.000	101.516	101.416	101.416	101.116
3.125	103.744	103.644	103.644	103.269	3.125	103.643	103.543	103.543	103.168	3.125	101.516	101.416	101.416	101.116
3.250	103.152	103.052	103.052	102.752	3.250	103.071	102.971	102.971	102.671	3.250	103.757	103.657	103.657	103.357
3.375	103.166	103.066	103.066	102.766	3.375	103.065	102.965	102.965	102.665	3.375	103.727	103.627	103.627	103.327
3.500	103.165	103.065	103.065	102.765	3.500	103.100	103.000	103.000	102.700	3.500	103.785	103.685	103.685	103.385
3.625	103.165	103.065	103.065	102.765	3.625	103.064	102.964	102.964	102.664	3.625	103.727	103.627	103.627	103.327
3.750	104.452	104.352	104.352	104.052	3.750	104.324	104.224	104.224	103.924	3.750	104.925	104.825	104.825	104.525

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	101.450	101.450	100.950				
4.750	102.228	102.228	101.728					5.625	101.452	101.452	100.952				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.668	102.668	102.168				

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
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/28/2021

45 Day Lock Exp.:

2/12/2021

60 Day Lock Exp.:

3/1/2021

W. Rate Sheet Dated: 12/29/2020

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
2.500	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	98.018	98.018	97.718	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	98.021	98.021	97.721	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	98.023	98.023	97.723	Margin = 2.250		Index = .090	
3.250	100.620	100.620	100.320	3.250	99.896	99.896	99.596	3.125	98.025	98.025	97.725	30 Year OTC			
3.375	100.624	100.624	100.324	3.375	99.898	99.898	99.598	3.250	101.080	101.080	100.780	Rate	30 Day	45 Day	60 Day
3.500	100.626	100.626	100.326	3.500	99.935	99.935	99.635	3.375	101.083	101.083	100.783	3.250	98.745	98.745	98.245
3.625	100.629	100.629	100.329	3.625	99.937	99.937	99.637	3.500	101.142	101.142	100.842	3.375	98.749	98.749	98.249
3.750	100.957	100.957	100.657	3.750	100.887	100.887	100.587	3.625	101.144	101.144	100.844	3.500	98.751	98.751	98.251
3.875	100.859	100.859	100.559	3.875	100.889	100.889	100.589	3.750	101.281	101.281	100.981	3.625	98.754	98.754	98.254
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	101.965	101.865	101.865	101.565	3.250	101.883	101.783	101.783	101.483	2.750	98.724	98.624	98.624	98.324
3.375	101.978	101.878	101.878	101.578	3.375	101.877	101.777	101.777	101.477	2.875	98.735	98.635	98.635	98.335
3.500	101.978	101.878	101.878	101.578	3.500	101.912	101.812	101.812	101.512	3.000	98.735	98.635	98.635	98.335
3.625	101.978	101.878	101.878	101.578	3.625	101.877	101.777	101.777	101.477	3.125	98.735	98.635	98.635	98.335
3.750	102.202	102.102	102.102	101.802	3.750	102.074	101.974	101.974	101.674	3.250	100.632	100.532	100.532	100.232
3.875	102.197	102.097	102.097	101.797	3.875	102.096	101.996	101.996	101.696	3.375	100.602	100.502	100.502	100.202
4.000	102.233	102.133	102.133	101.833	4.000	102.095	101.995	101.995	101.695	3.500	100.660	100.560	100.560	100.260
4.125	102.196	102.096	102.096	101.796	4.125	102.096	101.996	101.996	101.696	3.625	100.602	100.502	100.502	100.202
4.250	102.783	102.683	102.683	102.483	4.250	102.684	102.584	102.584	102.384	3.750	101.800	101.700	101.700	101.400

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 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)	



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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

1/28/2021

2/12/2021

3/1/2021

W. Rate Sheet Dated: 12/29/2020

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.: 1/28/2021
45 Day Lock Exp.: 2/12/2021
60 Day Lock Exp.: 3/1/2021

W. Rate Sheet Dated: 12/29/2020

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	100.905	100.905	100.694	3.375	102.152	102.152	101.952	3.375	102.152	102.152	101.952	2.500	100.344	100.344	100.121	3.375	101.648	101.648	101.448
2.875	101.583	101.583	101.383	3.500	102.544	102.544	102.344	3.500	102.544	102.544	102.344	2.625	100.829	100.829	100.609	3.500	102.040	102.040	101.840
2.990	102.101	102.101	101.901	3.625	102.797	102.797	102.597	3.625	102.797	102.797	102.597	2.750	100.633	100.633	100.422	3.625	102.293	102.293	102.093
3.000	102.201	102.201	102.001	3.750	101.690	101.690	101.490	3.750	101.690	101.690	101.490	2.875	101.311	101.311	101.111	3.750	100.558	100.558	100.358
3.125	102.536	102.536	102.336	3.875	102.040	102.040	101.840	3.875	102.040	102.040	101.840	2.990	101.829	101.829	101.629	3.875	100.908	100.908	100.708
3.250	102.354	102.354	102.154	3.990	102.335	102.335	102.135	3.990	102.335	102.335	102.135	3.000	101.929	101.929	101.729	3.990	101.203	101.203	101.003
3.375	102.902	102.902	102.702	4.000	102.435	102.435	102.235	4.000	102.435	102.435	102.235	3.125	102.264	102.264	102.064	4.000	101.303	101.303	101.103
3.500	103.294	103.294	103.094	4.125	102.598	102.598	102.398	4.125	102.598	102.598	102.398	3.250	101.850	101.850	101.650	4.125	101.466	101.466	101.266
3.625	103.547	103.547	103.347	4.250	102.669	102.669	102.469	4.250	102.669	102.669	102.469	3.375	102.398	102.398	102.198	4.250	101.161	101.161	100.961
3.750	102.440	102.440	102.240	4.375	102.911	102.911	102.711	4.375	102.911	102.911	102.711	3.500	102.790	102.790	102.590	4.375	101.403	101.403	101.203
3.875	102.790	102.790	102.590	4.500	103.126	103.126	102.926	4.500	103.126	103.126	102.926	3.625	103.043	103.043	102.843	4.500	101.618	101.618	101.418
3.990	102.960	102.960	102.760	4.625	103.226	103.226	103.026	4.625	103.226	103.226	103.026	3.750	101.308	101.308	101.108	4.625	101.718	101.718	101.518
4.000	103.060	103.060	102.860	4.750	103.539	103.539	103.339	4.750	103.539	103.539	103.339	3.875	101.658	101.658	101.458	4.750	100.689	100.689	100.489
4.125	103.223	103.223	103.023	4.875	103.763	103.763	103.563	4.875	103.763	103.763	103.563	3.990	101.828	101.828	101.628	4.875	100.913	100.913	100.713
4.250	103.294	103.294	103.094	4.990	104.001	104.001	103.801	4.990	104.001	104.001	103.801	4.000	101.928	101.928	101.728	4.990	101.151	101.151	100.951
4.375	103.536	103.536	103.336	5.000	104.101	104.101	103.901	5.000	104.101	104.101	103.901	4.125	102.091	102.091	101.891	5.000	101.251	101.251	101.051
4.500	103.751	103.751	103.551	5.125	104.339	104.339	104.139	5.125	104.339	104.339	104.139	4.250	101.786	101.786	101.586	5.125	101.339	101.339	101.139
4.625	103.851	103.851	103.651	5.250	104.820	104.820	104.620	5.250	104.820	104.820	104.620	4.375	102.028	102.028	101.828	5.250	101.670	101.670	101.470
4.750	104.164	104.164	103.964	5.375	105.419	105.419	105.219	5.375	105.419	105.419	105.219	4.500	102.243	102.243	102.043	5.375	102.119	102.119	101.919
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	101.648	101.648	101.448	2.750	101.067	101.067	100.843	3.375	103.538	103.538	103.338	3.375	103.538	103.538	103.338	2.750	102.192	102.192	101.992
3.500	102.040	102.040	101.840	2.875	101.691	101.691	101.468	3.500	103.912	103.912	103.712	3.500	103.912	103.912	103.712	2.875	102.522	102.522	102.322
3.625	102.293	102.293	102.093	2.990	102.075	102.075	101.857	3.625	104.176	104.176	103.976	3.625	104.176	104.176	103.976	2.990	102.644	102.644	102.444
3.750	100.558	100.558	100.358	3.000	102.175	102.175	101.957	3.750	103.714	103.714	103.514	3.750	103.714	103.714	103.514	3.000	102.744	102.744	102.544
3.875	100.908	100.908	100.708	3.125	102.526	102.526	102.326	3.875	104.135	104.135	103.935	3.875	104.135	104.135	103.935	3.125	101.901	101.901	101.701
3.990	101.203	101.203	101.003	3.250	102.534	102.534	102.334	3.990	104.380	104.380	104.180	3.990	104.380	104.380	104.180	3.250	102.112	102.112	101.912
4.000	101.303	101.303	101.103	3.375	103.038	103.038	102.838	4.000	104.480	104.480	104.280	4.000	104.480	104.480	104.280	3.375	102.378	102.378	102.178
4.125	101.466	101.466	101.266	3.500	103.412	103.412	103.212	4.125	104.636	104.636	104.436	4.125	104.636	104.636	104.436	3.500	102.567	102.567	102.367
4.250	101.161	101.161	100.961	3.625	103.676	103.676	103.476	4.250	104.581	104.581	104.381	4.250	104.581	104.581	104.381	3.625	102.536	102.536	102.336
4.375	101.403	101.403	101.203	3.750	103.214	103.214	103.014	4.375	104.772	104.772	104.572	4.375	104.772	104.772	104.572	3.750	102.810	102.810	102.610
4.500	101.618	101.618	101.418	3.875	103.635	103.635	103.435	4.500	105.312	105.312	105.112	4.500	105.312	105.312	105.112	3.875	102.939	102.939	102.739
4.625	101.718	101.718	101.518	3.990	103.880	103.880	103.680	4.625	105.440	105.440	105.240	4.625	105.440	105.440	105.240	3.990	103.111	103.111	102.911
4.750	100.689	100.689	100.489	4.000	103.980	103.980	103.780	4.750	106.106	106.106	105.906	4.750	106.106	106.106	105.906	4.000	103.211	103.211	103.011
4.875	100.913	100.913	100.713	4.125	104.136	104.136	103.936	4.875	106.361	106.361	106.161	4.875	106.361	106.361	106.161	4.125	103.529	103.529	103.329
4.990	101.151	101.151	100.951	4.250	104.081	104.081	103.881	4.990	106.558	106.558	106.358	4.990	106.558	106.558	106.358	4.250	103.705	103.705	103.505
5.000	101.251	101.251	101.051	4.375	104.272	104.272	104.072	5.000	106.658	106.658	106.458	5.000	106.658	106.658	106.458	4.375	103.901	103.901	103.701
5.125	101.339	101.339	101.139	4.500	104.437	104.437	104.237	5.125	106.942	106.942	106.742	5.125	106.942	106.942	106.742	4.500	104.053	104.053	103.853
5.250	101.670	101.670	101.470	4.625	104.565	104.565	104.365	5.250	106.776	106.776	106.576	5.250	106.776	106.776	106.576	4.625	103.303	103.303	103.103
5.375	102.119	102.119	101.919	4.750	105.231	105.231	105.031	5.375	106.025	106.025	105.825	5.375	106.025	106.025	105.825	4.750	103.397	103.397	103.197
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	104.192	104.192	103.992	2.750	104.442	104.442	104.242	2.750	102.479	102.479	102.279	2.750	104.479	104.479	104.279	2.750	104.729	104.729	104.529
2.875	102.647	102.647	102.447	2.875	102.647	102.647	102.447	2.875	102.809	102.809	102.609	2.875	102.934	102.934	102.734	2.875	102.934	102.934	102.734
2.990	102.769	102.769	102.569	2.990	102.769	102.769	102.569	2.990	102.931	102.931	102.731	2.990	103.056	103.056	102.856	2.990	103.056	103.056	102.856
3.000	102.869	102.869	102.669	3.000	102.869	102.869	102.669	3.000	103.031	103.031	102.831	3.000	103.156	103.156	102.956	3.000	103.156	103.156	102.956
3.125	102.026	102.026	101.826	3.125	102.026	102.026	101.826	3.125	101.938	101.938	101.738	3.125	102.063	102.063	101.863	3.125	102.063	102.063	101.863
3.250	102.237	102.237	102.037	3.250	102.237	102.237	102.037	3.250	102.149	102.149	101.949	3.250	102.274	102.274	102.074	3.250	102.274	102.274	102.074
3.375	102.503	102.503	102.303	3.375	102.503	102.503	102.303	3.375	102.415	102.415	102.215	3.375	102.540	102.540	102.340	3.375	102.540	102.540	102.340
3.500	102.692	102.692	102.492	3.500	102.692	102.692	102.492	3.500	102.604										



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.:

1/28/2021

45 Day Lock Exp.:

2/12/2021

60 Day Lock Exp.:

3/1/2021

W. Rate Sheet Dated: 12/29/2020

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	100.905	100.905	100.694	2.750	101.067	101.067	100.843	2.750	102.192	102.192	101.992	2.500	98.994	98.994	98.771	2.750	101.179	101.179	100.979
2.875	101.583	101.583	101.383	2.875	101.691	101.691	101.468	2.875	102.522	102.522	102.322	2.625	99.479	99.479	99.259	2.875	101.509	101.509	101.309
2.990	102.101	102.101	101.901	2.990	102.075	102.075	101.857	2.990	102.644	102.644	102.444	2.750	99.283	99.283	99.072	2.990	101.631	101.631	101.431
3.000	102.201	102.201	102.001	3.000	102.175	102.175	101.957	3.000	102.744	102.744	102.544	2.875	99.961	99.961	99.761	3.000	101.731	101.731	101.531
3.125	102.536	102.536	102.336	3.125	102.526	102.526	102.314	3.125	101.901	101.901	101.701	2.990	100.479	100.479	100.279	3.125	100.638	100.638	100.438
3.250	102.354	102.354	102.154	3.250	102.534	102.534	102.334	3.250	102.112	102.112	101.912	3.000	100.579	100.579	100.379	3.250	100.849	100.849	100.649
3.375	102.902	102.902	102.702	3.375	103.038	103.038	102.838	3.375	102.378	102.378	102.178	3.125	100.914	100.914	100.714	3.375	101.115	101.115	100.915
3.500	103.294	103.294	103.094	3.500	103.412	103.412	103.212	3.500	102.567	102.567	102.367	3.250	100.500	100.500	100.300	3.500	101.304	101.304	101.104
3.625	103.547	103.547	103.347	3.625	103.676	103.676	103.476	3.625	102.536	102.536	102.336	3.375	101.048	101.048	100.848	3.625	100.773	100.773	100.573
3.750	102.440	102.440	102.240	3.750	103.214	103.214	103.014	3.750	102.810	102.810	102.610	3.500	101.440	101.440	101.240	3.750	101.047	101.047	100.847
3.875	102.790	102.790	102.590	3.875	103.635	103.635	103.435	3.875	102.939	102.939	102.739	3.625	101.693	101.693	101.493	3.875	101.176	101.176	100.976
3.990	102.960	102.960	102.760	3.990	103.880	103.880	103.680	3.990	103.111	103.111	102.911	3.750	99.958	99.958	99.758	3.990	101.348	101.348	101.148
4.000	103.060	103.060	102.860	4.000	103.980	103.980	103.780	4.000	103.211	103.211	103.011	3.875	100.308	100.308	100.108	4.000	101.448	101.448	101.248
4.125	103.223	103.223	103.023	4.125	104.136	104.136	103.936	4.125	103.529	103.529	103.329	3.990	100.478	100.478	100.278	4.125	101.313	101.313	101.113
4.250	103.294	103.294	103.094	4.250	104.081	104.081	103.881	4.250	103.705	103.705	103.505	4.000	100.578	100.578	100.378	4.250	101.489	101.489	101.289
4.375	103.536	103.536	103.336	4.375	104.272	104.272	104.072	4.375	103.901	103.901	103.701	4.125	100.741	100.741	100.541	4.375	101.685	101.685	101.485
4.500	103.751	103.751	103.551	4.500	104.437	104.437	104.237	4.500	104.053	104.053	103.853	4.250	100.436	100.436	100.236	4.500	101.837	101.837	101.637
4.625	103.851	103.851	103.651	4.625	104.565	104.565	104.365	4.625	103.303	103.303	103.103	4.375	100.678	100.678	100.478	4.625	99.071	99.071	98.871
4.750	104.164	104.164	103.964	4.750	105.231	105.231	105.031	4.750	103.397	103.397	103.197	4.500	100.893	100.893	100.693	4.750	100.326	100.326	100.126

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.:

1/28/2021

45 Day Lock Exp.:

2/12/2021

60 Day Lock Exp.:

3/1/2021

W. Rate Sheet Dated: 12/29/2020

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)