

W. Rate Sheet Dated: 12/30/2020

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	100.935	100.935	100.591	2.500	100.513	100.513	100.169	2.250	99.505	99.505	99.205	3.125	96.273	96.273	95.973
2.625	100.938	100.938	100.594	2.625	100.515	100.515	100.172	2.500	99.510	99.510	99.210	3.250	97.774	97.774	97.474
2.750	101.943	101.943	101.552	2.750	101.022	101.022	100.631	2.625	99.513	99.513	99.213	3.375	97.776	97.776	97.476
2.875	101.946	101.946	101.556	2.875	101.025	101.025	100.634	2.750	99.285	99.285	98.985	3.500	97.777	97.777	97.477
3.000	101.949	101.949	101.559	3.000	101.027	101.027	100.636	2.875	99.288	99.288	98.988	3.625	97.773	97.773	97.473
3.125	101.953	101.953	101.562	3.125	101.029	101.029	100.639	3.000	99.290	99.290	98.990	Margin = 2.250		Index = 0.090	
3.250	101.458	101.458	101.158	3.250	100.303	100.303	100.003	3.125	99.292	99.292	98.992	30 Year OTC			
3.375	101.461	101.461	101.161	3.375	100.306	100.306	100.006	3.250	101.582	101.582	101.282	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	101.584	101.584	101.284	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	101.644	101.644	101.344	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	101.645	101.645	101.345	4.375	102.642	102.642	102.142
3.875	102.759	102.759	102.459	3.875	102.359	102.359	102.059	3.750	102.564	102.564	102.264	4.500	102.643	102.643	102.143
4.000	102.798	102.798	102.498	4.000	102.360	102.360	102.060	3.875	102.566	102.566	102.266	4.625	102.646	102.646	102.146
4.125	102.800	102.800	102.500	4.125	102.362	102.362	102.062	4.000	102.567	102.567	102.267	4.875	103.128	103.128	102.628
4.250	103.614	103.614	103.414	4.250	103.677	103.677	102.877	4.125	102.569	102.569	102.269	5.000	103.129	103.129	102.629
4.375	103.517	103.517	103.317	4.375	103.079	103.079	102.879	4.250	102.940	102.940	102.640	5.125	103.132	103.132	102.632
4.500	103.518	103.518	103.318	4.500	103.081	103.081	102.881	4.375	102.942	102.942	102.642	5.500	104.200	104.200	103.700
4.625	103.521	103.521	103.321	4.625	103.082	103.082	102.882	4.500	102.944	102.944	102.644	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	102.945	102.945	102.645	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	102.631	102.531	102.531	102.188	2.250	102.531	102.431	102.431	102.088	2.250	101.780	101.680	101.680	101.380
2.375	102.635	102.535	102.535	102.191	2.375	102.534	102.434	102.434	102.091	2.375	101.782	101.682	101.682	101.382
2.500	102.635	102.535	102.535	102.191	2.500	102.534	102.434	102.434	102.090	2.500	101.782	101.682	101.682	101.382
2.625	102.635	102.535	102.535	102.191	2.625	102.534	102.434	102.434	102.090	2.625	101.782	101.682	101.682	101.382
2.750	103.897	103.797	103.797	103.406	2.750	103.797	103.697	103.697	103.306	2.750	101.552	101.452	101.452	101.152
2.875	103.900	103.800	103.800	103.410	2.875	103.800	103.700	103.700	103.309	2.875	101.564	101.464	101.464	101.164
3.000	103.900	103.800	103.800	103.410	3.000	103.799	103.699	103.699	103.309	3.000	101.563	101.463	101.463	101.163
3.125	103.900	103.800	103.800	103.409	3.125	103.799	103.699	103.699	103.309	3.125	101.563	101.463	101.463	101.163
3.250	103.152	103.052	103.052	102.752	3.250	103.071	102.971	102.971	102.671	3.250	103.850	103.750	103.750	103.450
3.375	103.166	103.066	103.066	102.766	3.375	103.065	102.965	102.965	102.665	3.375	103.821	103.721	103.721	103.421
3.500	103.165	103.065	103.065	102.765	3.500	103.100	103.000	103.000	102.700	3.500	103.878	103.778	103.778	103.478
3.625	103.165	103.065	103.065	102.765	3.625	103.064	102.964	102.964	102.664	3.625	103.820	103.720	103.720	103.420
3.750	104.452	104.352	104.352	104.052	3.750	104.324	104.224	104.224	103.924	3.750	104.737	104.637	104.637	104.337

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 LLPAs 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 <= 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	99.892	99.892	99.392	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	101.039	101.039	100.539					4.500	99.893	99.893	99.393	Rate	30 Day	45 Day	60 Day
4.125	101.037	101.037	100.537					4.625	99.896	99.896	99.396	6.250	102.750	102.750	102.250
4.250	101.792	101.792	101.292					4.875	100.378	100.378	99.878	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.790	101.790	101.290					5.000	100.379	100.379	99.879				
4.500	101.788	101.788	101.288					5.125	100.382	100.382	99.882				
4.625	101.786	101.786	101.286					5.500	101.450	101.450	100.950				
4.750	102.306	102.306	101.806					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.:

1/29/2021

45 Day Lock Exp.:

2/15/2021

60 Day Lock Exp.:

3/1/2021

W. Rate Sheet Dated: 12/30/2020

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	98.065	98.065	97.765	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	98.068	98.068	97.768	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	98.070	98.070	97.770	Margin = 2.250		Index = .090	
3.250	100.620	100.620	100.320	3.250	99.896	99.896	99.596	3.125	98.072	98.072	97.772	30 Year OTC			
3.375	100.624	100.624	100.324	3.375	99.898	99.898	99.598	3.250	101.174	101.174	100.874	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	101.176	101.176	100.876	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	101.236	101.236	100.936	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	101.238	101.238	100.938	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	101.094	101.094	100.794	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	101.652	101.652	101.452	4.250	101.544	101.544	101.344	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	100.677	100.677	100.177
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	98.771	98.671	98.671	98.371
3.375	101.978	101.878	101.878	101.578	3.375	101.877	101.777	101.777	101.477	2.875	98.782	98.682	98.682	98.382
3.500	101.978	101.878	101.878	101.578	3.500	101.912	101.812	101.812	101.512	3.000	98.782	98.682	98.682	98.382
3.625	101.978	101.878	101.878	101.578	3.625	101.877	101.777	101.777	101.477	3.125	98.782	98.682	98.682	98.382
3.750	102.202	102.102	102.102	101.802	3.750	102.074	101.974	101.974	101.674	3.250	100.725	100.625	100.625	100.325
3.875	102.197	102.097	102.097	101.797	3.875	102.096	101.996	101.996	101.696	3.375	100.696	100.596	100.596	100.296
4.000	102.233	102.133	102.133	101.833	4.000	102.095	101.995	101.995	101.695	3.500	100.753	100.653	100.653	100.353
4.125	102.196	102.096	102.096	101.796	4.125	102.096	101.996	101.996	101.696	3.625	100.695	100.595	100.595	100.295
4.250	102.845	102.745	102.745	102.545	4.250	102.746	102.646	102.646	102.446	3.750	101.612	101.512	101.512	101.212

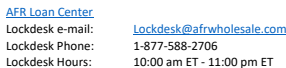
GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.750		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
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)	



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Mortgages with Subordinate Financing *			
LTV Range	LTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LTPAs do not apply and the lender must use SFC 118.

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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)
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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/29/2021

45 Day Lock Exp.:

2/15/2021

60 Day Lock Exp.:

3/1/2021

W. Rate Sheet Dated: 12/30/2020

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.: 1/29/2021
45 Day Lock Exp.: 2/15/2021
60 Day Lock Exp.: 3/1/2021

W. Rate Sheet Dated: 12/30/2020

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					
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
2.750	100.933	100.933	100.733	3.375	102.243	102.243	102.043	3.375	102.243	102.243	102.043	2.500	100.360	100.360	100.140	3.375	101.739
2.875	101.612	101.612	101.412	3.500	102.632	102.632	102.432	3.500	102.632	102.632	102.432	2.625	100.846	100.846	100.629	3.500	102.128
2.990	102.132	102.132	101.932	3.625	102.889	102.889	102.689	3.625	102.889	102.889	102.689	2.750	100.661	100.661	100.461	3.625	102.385
3.000	102.232	102.232	102.032	3.750	101.666	101.666	101.466	3.750	101.666	101.666	101.466	2.875	101.340	101.340	101.140	3.750	100.534
3.125	102.568	102.568	102.368	3.875	102.017	102.017	101.817	3.875	102.017	102.017	101.817	2.990	101.860	101.860	101.660	3.875	100.885
3.250	102.443	102.443	102.243	3.990	102.313	102.313	102.113	3.990	102.313	102.313	102.113	3.000	101.960	101.960	101.760	3.990	101.181
3.375	102.993	102.993	102.793	4.000	102.413	102.413	102.213	4.000	102.413	102.413	102.213	3.125	102.296	102.296	102.096	4.000	101.281
3.500	103.382	103.382	103.182	4.125	102.574	102.574	102.374	4.125	102.574	102.574	102.374	3.250	101.939	101.939	101.739	4.125	101.442
3.625	103.639	103.639	103.439	4.250	102.646	102.646	102.446	4.250	102.646	102.646	102.446	3.375	102.489	102.489	102.289	4.250	101.138
3.750	102.416	102.416	102.216	4.375	102.889	102.889	102.689	4.375	102.889	102.889	102.689	3.500	102.878	102.878	102.678	4.375	101.381
3.875	102.767	102.767	102.567	4.500	103.103	103.103	102.903	4.500	103.103	103.103	102.903	3.625	103.135	103.135	102.935	4.500	101.595
3.990	102.938	102.938	102.738	4.625	103.205	103.205	103.005	4.625	103.205	103.205	103.005	3.750	101.284	101.284	101.084	4.625	101.697
4.000	103.038	103.038	102.838	4.750	103.537	103.537	103.337	4.750	103.537	103.537	103.337	3.875	101.635	101.635	101.435	4.750	100.687
4.125	103.199	103.199	102.999	4.875	103.761	103.761	103.561	4.875	103.761	103.761	103.561	3.990	101.806	101.806	101.606	4.875	100.911
4.250	103.271	103.271	103.071	4.990	103.998	103.998	103.798	4.990	103.998	103.998	103.798	4.000	101.906	101.906	101.706	4.990	101.148
4.375	103.514	103.514	103.314	5.000	104.098	104.098	103.898	5.000	104.098	104.098	103.898	4.125	102.067	102.067	101.867	5.000	101.248
4.500	103.728	103.728	103.528	5.125	104.340	104.340	104.140	5.125	104.340	104.340	104.140	4.250	101.763	101.763	101.563	5.125	101.340
4.625	103.830	103.830	103.630	5.250	104.886	104.886	104.686	5.250	104.886	104.886	104.686	4.375	102.006	102.006	101.806	5.250	101.736
4.750	104.162	104.162	103.962	5.375	105.486	105.486	105.286	5.375	105.486	105.486	105.286	4.500	102.220	102.220	102.020	5.375	102.186
30/25 Year SC >125						20 Year						20 Year 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
3.375	101.739	101.739	101.539	2.750	101.103	101.103	100.899	3.375	103.627	103.627	103.427	3.375	103.627	103.627	103.427	2.750	102.235
3.500	102.128	102.128	101.928	2.875	101.726	101.726	101.523	3.500	104.001	104.001	103.801	3.500	104.001	104.001	103.801	2.875	102.565
3.625	102.385	102.385	102.185	2.990	102.111	102.111	101.911	3.625	104.269	104.269	104.069	3.625	104.269	104.269	104.069	2.990	102.687
3.750	100.534	100.534	100.334	3.000	102.211	102.211	102.011	3.750	103.689	103.689	103.489	3.750	103.689	103.689	103.489	3.000	102.787
3.875	100.885	100.885	100.685	3.125	102.565	102.565	102.365	3.875	104.111	104.111	103.911	3.875	104.111	104.111	103.911	3.125	101.873
3.990	101.181	101.181	100.981	3.250	102.622	102.622	102.422	3.990	104.355	104.355	104.155	3.990	104.355	104.355	104.155	3.250	102.084
4.000	101.281	101.281	101.081	3.375	103.127	103.127	102.927	4.000	104.455	104.455	104.255	4.000	104.455	104.455	104.255	3.375	102.350
4.125	101.442	101.442	101.242	3.500	103.501	103.501	103.301	4.125	104.614	104.614	104.414	4.125	104.614	104.614	104.414	3.500	102.539
4.250	101.138	101.138	100.938	3.625	103.769	103.769	103.569	4.250	104.561	104.561	104.361	4.250	104.561	104.561	104.361	3.625	102.496
4.375	101.381	101.381	101.181	3.750	103.189	103.189	102.989	4.375	104.752	104.752	104.552	4.375	104.752	104.752	104.552	3.750	102.770
4.500	101.595	101.595	101.395	3.875	103.611	103.611	103.411	4.500	105.292	105.292	105.092	4.500	105.292	105.292	105.092	3.875	102.899
4.625	101.697	101.697	101.497	3.990	103.855	103.855	103.655	4.625	105.422	105.422	105.222	4.625	105.422	105.422	105.222	3.990	103.071
4.750	100.687	100.687	100.487	4.000	103.955	103.955	103.755	4.750	106.103	106.103	105.903	4.750	106.103	106.103	105.903	4.000	103.171
4.875	100.911	100.911	100.711	4.125	104.114	104.114	103.914	4.875	106.357	106.357	106.157	4.875	106.357	106.357	106.157	4.125	103.424
4.990	101.148	101.148	100.948	4.250	104.061	104.061	103.861	4.990	106.557	106.557	106.357	4.990	106.557	106.557	106.357	4.250	103.600
5.000	101.248	101.248	101.048	4.375	104.252	104.252	104.052	5.000	106.657	106.657	106.457	5.000	106.657	106.657	106.457	4.375	103.795
5.125	101.340	101.340	101.140	4.500	104.417	104.417	104.217	5.125	106.938	106.938	106.738	5.125	106.938	106.938	106.738	4.500	103.948
5.250	101.736	101.736	101.536	4.625	104.547	104.547	104.347	5.250	106.769	106.769	106.569	5.250	106.769	106.769	106.569	4.625	103.281
5.375	102.186	102.186	101.986	4.750	105.228	105.228	105.028	5.375	106.019	106.019	105.819	5.375	106.019	106.019	105.819	4.750	103.375
15 Year 105-125						15 Year >125						15 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	Rate	30 Day
2.750	104.235	104.235	104.035	2.750	104.485	104.485	104.285	2.750	102.522	102.522	102.322	2.750	104.522	104.522	104.322	2.750	104.772
2.875	102.690	102.690	102.490	2.875	102.690	102.690	102.490	2.875	102.852	102.852	102.652	2.875	102.977	102.977	102.777	2.875	102.977
2.990	102.812	102.812	102.612	2.990	102.812	102.812	102.612	2.990	102.974	102.974	102.774	2.990	103.099	103.099	102.899	2.990	103.099
3.000	102.912	102.912	102.712	3.000	102.912	102.912	102.712	3.000	103.074	103.074	102.874	3.000	103.199	103.199	102.999	3.000	103.199
3.125	101.998	101.998	101.798	3.125	101.998	101.998	101.798	3.125	101.910	101.910	101.710	3.125	102.035	102.035	101.835	3.125	102.035
3.250	102.209	102.209	102.009	3.250	102.209	102.209	102.009	3.250	102.121	102.121	101.921	3.250	102.246	102.246	102.046	3.250	102.246
3.375	102.475	102.475	102.275	3.375	102.475	102.475	102.275	3.375	102.387	102.387	102.187	3.375	102.512	102.512	102.312	3.375	102.512
3.500	102.664	102.664	102.464	3.500	102.664	102.664	102.464	3.500	102.576	102.576	102.376	3.500	102.701	102.701	102.501	3.500	102.701
3.625	102.621	102.621	102.421	3.625	102.621	102.621	102.421	3.625	102.033	102.033	101.833	3.625	102.158	102.158	101.958	3.625	102.158
3.750	102.895	102.895	102.695	3.750	102.895	102.895	102.695	3.750	102.307	102.307	102.107	3.750	102.432	102.432	102.232	3.750	102.432
3.875	103.024	103.024	102.824	3.875	103.024	103.024	102.824	3.875	102.436	102.436	102.236	3.875	102.561	102.561	102.361	3.875	102.561
3.990	103.196	103.196	102.996	3.990	103.196	103.196	102.996	3.990	102.608	102.608	102.408	3.990	102.733	102.733	102.533	3.990	102.733
4.000	103.296	103.296	103.096	4.000	103.296	103.296	103.096	4.000	102.708	102.708	102.508	4.000	102.833	102.833	102.633	4.000	102.833
4.125	103.549	103.549	103.349	4.125	103.549	103.549	103.349	4.125	102.508	102.508	102.308	4.125	102.633	102.633	102.433	4.125	102.633
4.250	103.725	103.725	103.525	4.250	103.725	103.725	103.525	4.250	102.684	102.684	102.484	4.250	102.809	102.809	102.609	4.250	102.809
4.375	103.920	103.920	103.720														



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.:

1/29/2021

45 Day Lock Exp.:

2/15/2021

60 Day Lock Exp.:

3/1/2021

W. Rate Sheet Dated: 12/30/2020

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	100.933	100.933	100.733	2.750	101.103	101.103	100.899	2.750	102.235	102.235	102.035	2.500	99.010	99.010	98.790	2.750	101.222	101.222	101.022
2.875	101.612	101.612	101.412	2.875	101.726	101.726	101.523	2.875	102.565	102.565	102.365	2.625	99.496	99.496	99.279	2.875	101.552	101.552	101.352
2.990	102.132	102.132	101.932	2.990	102.111	102.111	101.911	2.990	102.687	102.687	102.487	2.750	99.311	99.311	99.111	2.990	101.674	101.674	101.474
3.000	102.232	102.232	102.032	3.000	102.211	102.211	102.011	3.000	102.787	102.787	102.587	2.875	99.990	99.990	99.790	3.000	101.774	101.774	101.574
3.125	102.568	102.568	102.368	3.125	102.565	102.565	102.365	3.125	101.873	101.873	101.673	2.990	100.510	100.510	100.310	3.125	100.610	100.610	100.410
3.250	102.443	102.443	102.243	3.250	102.622	102.622	102.422	3.250	102.084	102.084	101.884	3.000	100.610	100.610	100.410	3.250	100.821	100.821	100.621
3.375	102.993	102.993	102.793	3.375	103.127	103.127	102.927	3.375	102.350	102.350	102.150	3.125	100.946	100.946	100.746	3.375	101.087	101.087	100.887
3.500	103.382	103.382	103.182	3.500	103.501	103.501	103.301	3.500	102.539	102.539	102.339	3.250	100.589	100.589	100.389	3.500	101.276	101.276	101.076
3.625	103.639	103.639	103.439	3.625	103.769	103.769	103.569	3.625	102.496	102.496	102.296	3.375	101.139	101.139	100.939	3.625	100.733	100.733	100.533
3.750	102.416	102.416	102.216	3.750	103.189	103.189	102.989	3.750	102.770	102.770	102.570	3.500	101.528	101.528	101.328	3.750	101.007	101.007	100.807
3.875	102.767	102.767	102.567	3.875	103.611	103.611	103.411	3.875	102.899	102.899	102.699	3.625	101.785	101.785	101.585	3.875	101.136	101.136	100.936
3.990	102.938	102.938	102.738	3.990	103.855	103.855	103.655	3.990	103.071	103.071	102.871	3.750	99.934	99.934	99.734	3.990	101.308	101.308	101.108
4.000	103.038	103.038	102.838	4.000	103.955	103.955	103.755	4.000	103.171	103.171	102.971	3.875	100.285	100.285	100.085	4.000	101.408	101.408	101.208
4.125	103.199	103.199	102.999	4.125	104.114	104.114	103.914	4.125	103.424	103.424	103.224	3.990	100.456	100.456	100.256	4.125	101.208	101.208	101.008
4.250	103.271	103.271	103.071	4.250	104.061	104.061	103.861	4.250	103.600	103.600	103.400	4.000	100.556	100.556	100.356	4.250	101.384	101.384	101.184
4.375	103.514	103.514	103.314	4.375	104.252	104.252	104.052	4.375	103.795	103.795	103.595	4.125	100.717	100.717	100.517	4.375	101.579	101.579	101.379
4.500	103.728	103.728	103.528	4.500	104.417	104.417	104.217	4.500	103.948	103.948	103.748	4.250	100.413	100.413	100.213	4.500	101.732	101.732	101.532
4.625	103.830	103.830	103.630	4.625	104.547	104.547	104.347	4.625	103.281	103.281	103.081	4.375	100.656	100.656	100.456	4.625	99.049	99.049	98.849
4.750	104.162	104.162	103.962	4.750	105.228	105.228	105.028	4.750	103.375	103.375	103.175	4.500	100.870	100.870	100.670	4.750	100.304	100.304	100.104

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)
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.			
FHA ID# - 1358600006			



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.:

1/29/2021

45 Day Lock Exp.:

2/15/2021

60 Day Lock Exp.:

3/1/2021

W. Rate Sheet Dated: 12/30/2020

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)