

W. Rate Sheet Dated: 12/31/2020

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	101.028	101.028	100.685	2.500	100.606	100.606	100.263	2.250	99.567	99.567	99.267	3.125	96.273	96.273	95.973
2.625	101.032	101.032	100.688	2.625	100.609	100.609	100.265	2.500	99.573	99.573	99.273	3.250	97.774	97.774	97.474
2.750	102.036	102.036	101.646	2.750	101.115	101.115	100.725	2.625	99.575	99.575	99.275	3.375	97.776	97.776	97.476
2.875	102.040	102.040	101.649	2.875	101.118	101.118	100.728	2.750	99.309	99.309	99.009	3.500	97.777	97.777	97.477
3.000	102.043	102.043	101.653	3.000	101.121	101.121	100.730	2.875	99.311	99.311	99.011	3.625	97.773	97.773	97.473
3.125	102.046	102.046	101.656	3.125	101.123	101.123	100.733	3.000	99.313	99.313	99.013	Margin = 2.250		Index = 0.090	
3.250	101.442	101.442	101.142	3.250	100.288	100.288	99.988	3.125	99.316	99.316	99.016	30 Year OTC			
3.375	101.445	101.445	101.145	3.375	100.290	100.290	99.990	3.250	101.582	101.582	101.282	Rate	30 Day	45 Day	60 Day
3.500	101.448	101.448	101.148	3.500	100.327	100.327	100.027	3.375	101.584	101.584	101.284	4.000	101.923	101.923	101.423
3.625	101.451	101.451	101.151	3.625	100.329	100.329	100.029	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	102.673	102.673	102.173
3.875	102.759	102.759	102.459	3.875	102.359	102.359	102.059	3.750	102.720	102.720	102.420	4.500	102.675	102.675	102.175
4.000	102.798	102.798	102.498	4.000	102.360	102.360	102.060	3.875	102.722	102.722	102.422	4.625	102.677	102.677	102.177
4.125	102.800	102.800	102.500	4.125	102.362	102.362	102.062	4.000	102.723	102.723	102.423	4.875	103.284	103.284	102.784
4.250	103.646	103.646	103.446	4.250	103.108	103.108	102.908	4.125	102.725	102.725	102.425	5.000	103.286	103.286	102.786
4.375	103.548	103.548	103.348	4.375	103.110	103.110	102.910	4.250	102.956	102.956	102.656	5.125	103.288	103.288	102.788
4.500	103.550	103.550	103.350	4.500	103.112	103.112	102.912	4.375	102.958	102.958	102.658	5.500	104.194	104.194	103.694
4.625	103.552	103.552	103.352	4.625	103.114	103.114	102.914	4.500	102.959	102.959	102.659	5.625	104.196	104.196	103.696
6.250	106.000	106.000	105.800	6.250	105.443	105.443	105.243	4.625	102.961	102.961	102.661	6.250	105.005	105.005	104.505

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	102.725	102.625	102.625	102.281	2.250	102.625	102.525	102.525	102.181	2.250	101.842	101.742	101.742	101.442
2.375	102.729	102.629	102.629	102.285	2.375	102.628	102.528	102.528	102.184	2.375	101.845	101.745	101.745	101.445
2.500	102.729	102.629	102.629	102.285	2.500	102.628	102.528	102.528	102.184	2.500	101.845	101.745	101.745	101.445
2.625	102.729	102.629	102.629	102.285	2.625	102.628	102.528	102.528	102.184	2.625	101.845	101.745	101.745	101.445
2.750	103.991	103.891	103.891	103.500	2.750	103.891	103.791	103.791	103.400	2.750	101.576	101.476	101.476	101.176
2.875	103.994	103.894	103.894	103.503	2.875	103.893	103.793	103.793	103.403	2.875	101.587	101.487	101.487	101.187
3.000	103.994	103.894	103.894	103.503	3.000	103.893	103.793	103.793	103.402	3.000	101.586	101.486	101.486	101.186
3.125	103.994	103.894	103.894	103.503	3.125	103.893	103.793	103.793	103.403	3.125	101.587	101.487	101.487	101.187
3.250	103.136	103.036	103.036	102.736	3.250	103.055	102.955	102.955	102.655	3.250	103.850	103.750	103.750	103.450
3.375	103.150	103.050	103.050	102.750	3.375	103.049	102.949	102.949	102.649	3.375	103.821	103.721	103.721	103.421
3.500	103.150	103.050	103.050	102.750	3.500	103.084	102.984	102.984	102.684	3.500	103.878	103.778	103.778	103.478
3.625	103.150	103.050	103.050	102.750	3.625	103.049	102.949	102.949	102.649	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	104.894	104.794	104.794	104.494

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	99.923	99.923	99.423	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	101.039	101.039	100.539					4.500	99.925	99.925	99.425	Rate	30 Day	45 Day	60 Day
4.125	101.037	101.037	100.537					4.625	99.927	99.927	99.427	6.250	102.750	102.750	102.250
4.250	101.823	101.823	101.323					4.875	100.534	100.534	100.034	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.821	101.821	101.321					5.000	100.536	100.536	100.036				
4.500	101.819	101.819	101.319					5.125	100.538	100.538	100.038				
4.625	101.817	101.817	101.317					5.500	101.444	101.444	100.944				
4.750	102.462	102.462	101.962					5.625	101.446	101.446	100.946				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.255	102.255	101.755				

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" (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.:

2/1/2021

45 Day Lock Exp.:

2/15/2021

60 Day Lock Exp.:

3/1/2021

W. Rate Sheet Dated: 12/31/2020

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	95.821	95.821	95.521
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	98.276	98.276	97.976	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	98.279	98.279	97.979	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	98.281	98.281	97.981	Margin = 2.250		Index = .090	
3.250	100.605	100.605	100.305	3.250	99.880	99.880	99.580	3.125	98.283	98.283	97.983	30 Year OTC			
3.375	100.608	100.608	100.308	3.375	99.883	99.883	99.583	3.250	101.174	101.174	100.874	Rate	30 Day	45 Day	60 Day
3.500	100.611	100.611	100.311	3.500	99.920	99.920	99.620	3.375	101.176	101.176	100.876	3.250	98.730	98.730	98.230
3.625	100.614	100.614	100.314	3.625	99.922	99.922	99.622	3.500	101.236	101.236	100.936	3.375	98.733	98.733	98.233
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	98.736	98.736	98.236
3.875	100.859	100.859	100.559	3.875	100.889	100.889	100.589	3.750	101.250	101.250	100.950	3.625	98.739	98.739	98.239
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	101.683	101.683	101.483	4.250	101.576	101.576	101.376	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	100.708	100.708	100.208
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	101.949	101.849	101.849	101.549	3.250	101.868	101.768	101.768	101.468	2.750	98.795	98.695	98.695	98.395
3.375	101.963	101.863	101.863	101.563	3.375	101.862	101.762	101.762	101.462	2.875	98.806	98.706	98.706	98.406
3.500	101.962	101.862	101.862	101.562	3.500	101.897	101.797	101.797	101.497	3.000	98.805	98.705	98.705	98.405
3.625	101.962	101.862	101.862	101.562	3.625	101.861	101.761	101.761	101.461	3.125	98.805	98.705	98.705	98.405
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	102.877	102.777	102.777	102.577	4.250	102.777	102.677	102.677	102.477	3.750	101.769	101.669	101.669	101.369

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.:

2/1/2021

45 Day Lock Exp.:

2/15/2021

60 Day Lock Exp.:

3/1/2021

W. Rate Sheet Dated: 12/31/2020

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/1/2021

45 Day Lock Exp.:

2/15/2021

60 Day Lock Exp.:

3/1/2021

W. Rate Sheet Dated: 12/31/2020

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	101.009	101.009	100.809	3.375	102.268	102.268	102.068	3.375	102.268	102.268	102.068	2.500	100.377	100.377	100.177	3.375	101.764	101.764	101.564	2.500	100.377	100.377	100.177	3.375	101.764	101.764	101.564	2.500	100.377	100.377	100.177
2.875	101.680	101.680	101.480	3.500	102.652	102.652	102.452	3.500	102.652	102.652	102.452	2.625	100.854	100.854	100.654	3.500	102.148	102.148	101.948	2.625	100.854	100.854	100.654	3.500	102.148	102.148	101.948	2.625	100.854	100.854	100.654
2.990	102.193	102.193	101.993	3.625	102.902	102.902	102.702	3.625	102.902	102.902	102.702	2.750	100.737	100.737	100.537	3.625	102.398	102.398	102.198	2.750	100.737	100.737	100.537	3.625	102.398	102.398	102.198	2.750	100.737	100.737	100.537
3.000	102.293	102.293	102.093	3.750	101.708	101.708	101.508	3.750	101.708	101.708	101.508	2.875	101.408	101.408	101.208	3.750	100.576	100.576	100.376	2.875	101.408	101.408	101.208	3.750	100.576	100.576	100.376	2.875	101.408	101.408	101.208
3.125	102.628	102.628	102.428	3.875	102.054	102.054	101.854	3.875	102.054	102.054	101.854	2.990	101.921	101.921	101.721	3.875	100.922	100.922	100.722	2.990	101.921	101.921	101.721	3.875	100.922	100.922	100.722	2.990	101.921	101.921	101.721
3.250	102.475	102.475	102.275	3.990	102.347	102.347	102.147	3.990	102.347	102.347	102.147	3.000	102.021	102.021	101.821	3.990	101.215	101.215	101.015	3.000	102.021	102.021	101.821	3.990	101.215	101.215	101.015	3.000	102.021	102.021	101.821
3.375	103.018	103.018	102.818	4.000	102.447	102.447	102.247	4.000	102.447	102.447	102.247	3.125	102.356	102.356	102.156	4.000	101.315	101.315	101.115	3.125	102.356	102.356	102.156	4.000	101.315	101.315	101.115	3.125	102.356	102.356	102.156
3.500	103.402	103.402	103.202	4.125	102.607	102.607	102.407	4.125	102.607	102.607	102.407	3.250	101.971	101.971	101.771	4.125	101.475	101.475	101.275	3.250	101.971	101.971	101.771	4.125	101.475	101.475	101.275	3.250	101.971	101.971	101.771
3.625	103.652	103.652	103.452	4.250	102.697	102.697	102.497	4.250	102.697	102.697	102.497	3.375	102.514	102.514	102.314	4.250	101.589	101.589	101.389	3.375	102.514	102.514	102.314	4.250	101.589	101.589	101.389	3.375	102.514	102.514	102.314
3.750	102.458	102.458	102.258	4.375	102.937	102.937	102.737	4.375	102.937	102.937	102.737	3.500	102.898	102.898	102.698	4.375	101.429	101.429	101.229	3.500	102.898	102.898	102.698	4.375	101.429	101.429	101.229	3.500	102.898	102.898	102.698
3.875	102.804	102.804	102.604	4.500	103.149	103.149	102.949	4.500	103.149	103.149	102.949	3.625	103.148	103.148	102.948	4.500	101.641	101.641	101.441	3.625	103.148	103.148	102.948	4.500	101.641	101.641	101.441	3.625	103.148	103.148	102.948
3.990	102.972	102.972	102.772	4.625	103.250	103.250	103.050	4.625	103.250	103.250	103.050	3.750	103.126	103.126	102.926	4.625	101.742	101.742	101.542	3.750	103.126	103.126	102.926	4.625	101.742	101.742	101.542	3.750	103.126	103.126	102.926
4.000	103.072	103.072	102.872	4.750	103.537	103.537	103.337	4.750	103.537	103.537	103.337	3.875	103.672	103.672	103.472	4.750	100.687	100.687	100.487	3.875	103.672	103.672	103.472	4.750	100.687	100.687	100.487	3.875	103.672	103.672	103.472
4.125	103.232	103.232	103.032	4.875	103.759	103.759	103.559	4.875	103.759	103.759	103.559	3.990	103.840	103.840	103.640	4.875	100.909	100.909	100.709	3.990	103.840	103.840	103.640	4.875	100.909	100.909	100.709	3.990	103.840	103.840	103.640
4.250	103.322	103.322	103.122	4.990	103.996	103.996	103.796	4.990	103.996	103.996	103.796	4.000	103.940	103.940	103.740	4.990	101.146	101.146	100.946	4.000	103.940	103.940	103.740	4.990	101.146	101.146	100.946	4.000	103.940	103.940	103.740
4.375	103.562	103.562	103.362	5.000	104.096	104.096	103.896	5.000	104.096	104.096	103.896	4.125	102.100	102.100	101.900	5.000	101.246	101.246	101.046	4.125	102.100	102.100	101.900	5.000	101.246	101.246	101.046	4.125	102.100	102.100	101.900
4.500	103.774	103.774	103.574	5.125	104.336	104.336	104.136	5.125	104.336	104.336	104.136	4.250	101.814	101.814	101.614	5.125	101.336	101.336	101.136	4.250	101.814	101.814	101.614	5.125	101.336	101.336	101.136	4.250	101.814	101.814	101.614
4.625	103.875	103.875	103.675	5.250	104.853	104.853	104.653	5.250	104.853	104.853	104.653	4.375	102.054	102.054	101.854	5.250	101.703	101.703	101.503	4.375	102.054	102.054	101.854	5.250	101.703	101.703	101.503	4.375	102.054	102.054	101.854
4.750	104.162	104.162	103.962	5.375	105.447	105.447	105.247	5.375	105.447	105.447	105.247	4.500	102.266	102.266	102.066	5.375	102.147	102.147	101.947	4.500	102.266	102.266	102.066	5.375	102.147	102.147	101.947	4.500	102.266	102.266	102.066
30/25 Year SC >125						20 Year						20 Year 105-125						20 Year >125						15 Year							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.764	101.764	101.564	2.750	101.180	101.180	100.980	3.375	103.646	103.646	103.446	3.375	103.646	103.646	103.446	3.375	103.646	103.646	103.446	2.750	101.180	101.180	100.980	3.375	103.646	103.646	103.446	3.375	103.646	103.646	103.446
3.500	102.148	102.148	101.948	2.875	101.796	101.796	101.596	3.500	104.015	104.015	103.815	3.500	104.015	104.015	103.815	3.500	104.015	104.015	103.815	2.875	101.796	101.796	101.596	3.500	104.015	104.015	103.815	3.500	104.015	104.015	103.815
3.625	102.398	102.398	102.198	2.990	102.175	102.175	101.975	3.625	104.279	104.279	104.079	3.625	104.279	104.279	104.079	3.625	104.279	104.279	104.079	2.990	102.175	102.175	101.975	3.625	104.279	104.279	104.079	3.625	104.279	104.279	104.079
3.750	100.576	100.576	100.376	3.000	102.275	102.275	102.075	3.750	103.731	103.731	103.531	3.750	103.731	103.731	103.531	3.750	103.731	103.731	103.531	3.000	102.275	102.275	102.075	3.750	103.731	103.731	103.531	3.750	103.731	103.731	103.531
3.875	100.922	100.922	100.722	3.125	102.621	102.621	102.421	3.875	104.147	104.147	103.947	3.875	104.147	104.147	103.947	3.875	104.147	104.147	103.947	3.125	102.621	102.621	102.421	3.875	104.147	104.147	103.947	3.875	104.147	104.147	103.947
3.990	101.215	101.215	101.015	3.250	102.647	102.647	102.447	3.990	104.388	104.388	104.188	3.990	104.388	104.388	104.188	3.990	104.388	104.388	104.188	3.250	102.647	102.647	102.447	3.990	104.388	104.388	104.188	3.990	104.388	104.388	104.188
4.000	101.315	101.315	101.115	3.375	103.146	103.146	102.946	4.000	104.488	104.488	104.288	4.000	104.488	104.488	104.288	4.000	104.488	104.488	104.288	3.375	103.146	103.146	102.946	4.000	104.488	104.488	104.288	4.000	104.488	104.488	104.288
4.125	101.475	101.475	101.275	3.500	103.515	103.515	103.315	4.125	104.642	104.642	104.442	4.125	104.642	104.642	104.442	4.125	104.642	104.642	104.442	3.500	103.515	103.515	103.315	4.125	104.642	104.642	104.442	4.125	104.642	104.642	104.442
4.250	101.189	101.189	100.989	3.625	103.779	103.779	103.579	4.250	104.607	104.607	104.407	4.250	104.607	104.607	104.407	4.250	104.607	104.607	104.407	3.625	103.779	103.779	103.579	4.250	104.607	104.607	104.407	4.250	104.607	104.607	104.407
4.375	101.429	101.429	101.229	3.750	103.231	103.231	103.031	4.375	104.796	104.796	104.596	4.375	104.796	104.796	104.596	4.375	104.796	104.796	104.596	3.750	103.231	103.231	103.031	4.375	104.796	104.796	104.596	4.375	104.796	104.796	104.596
4.500	101.641	101.641	101.441	3.875	103.647	103.647	103.447	4.500	105.335	105.335	105.135	4.500	105.335	105.335	105.135	4.500	105.335	105.335	105.135	3.875	103.647	103.647	103.447	4.500	105.335	105.335	105.135	4.500	105.335	105.335	105.135
4.625	101.742	101.742	101.542	3.990	103.888	103.888	103.688	4.625	105.464	105.464	105.264	4.625	105.464	105.464	105.264	4.625	105.464	105.464	105.264	3.990	103.888	103.888	103.688	4.625	105.464	105.464	105.2				



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.:

2/1/2021

45 Day Lock Exp.:

2/15/2021

60 Day Lock Exp.:

3/1/2021

W. Rate Sheet Dated: 12/31/2020

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	101.009	101.009	100.809	2.750	101.180	101.180	100.980	2.750	102.273	102.273	102.073	2.500	99.027	99.027	98.827	2.750	101.260	101.260	101.060
2.875	101.680	101.680	101.480	2.875	101.796	101.796	101.596	2.875	102.600	102.600	102.400	2.625	99.504	99.504	99.304	2.875	101.587	101.587	101.387
2.990	102.193	102.193	101.993	2.990	102.175	102.175	101.975	2.990	102.720	102.720	102.520	2.750	99.387	99.387	99.187	2.990	101.707	101.707	101.507
3.000	102.293	102.293	102.093	3.000	102.275	102.275	102.075	3.000	102.820	102.820	102.620	2.875	100.058	100.058	99.858	3.000	101.807	101.807	101.607
3.125	102.628	102.628	102.428	3.125	102.621	102.621	102.421	3.125	101.894	101.894	101.694	2.990	100.571	100.571	100.371	3.125	100.631	100.631	100.431
3.250	102.475	102.475	102.275	3.250	102.647	102.647	102.447	3.250	102.101	102.101	101.901	3.000	100.671	100.671	100.471	3.250	100.838	100.838	100.638
3.375	103.018	103.018	102.818	3.375	103.146	103.146	102.946	3.375	102.364	102.364	102.164	3.125	101.006	101.006	100.806	3.375	101.101	101.101	100.901
3.500	103.402	103.402	103.202	3.500	103.515	103.515	103.315	3.500	102.553	102.553	102.353	3.250	100.621	100.621	100.421	3.500	101.290	101.290	101.090
3.625	103.652	103.652	103.452	3.625	103.779	103.779	103.579	3.625	102.502	102.502	102.302	3.375	101.164	101.164	100.964	3.625	100.739	100.739	100.539
3.750	102.458	102.458	102.258	3.750	103.231	103.231	103.031	3.750	102.773	102.773	102.573	3.500	101.548	101.548	101.348	3.750	101.010	101.010	100.810
3.875	102.804	102.804	102.604	3.875	103.647	103.647	103.447	3.875	102.897	102.897	102.697	3.625	101.798	101.798	101.598	3.875	101.134	101.134	100.934
3.990	102.972	102.972	102.772	3.990	103.888	103.888	103.688	3.990	103.065	103.065	102.865	3.750	99.976	99.976	99.776	3.990	101.302	101.302	101.102
4.000	103.072	103.072	102.872	4.000	103.988	103.988	103.788	4.000	103.165	103.165	102.965	3.875	100.322	100.322	100.122	4.000	101.402	101.402	101.202
4.125	103.232	103.232	103.032	4.125	104.142	104.142	103.942	4.125	103.533	103.533	103.333	3.990	100.490	100.490	100.290	4.125	101.317	101.317	101.117
4.250	103.322	103.322	103.122	4.250	104.107	104.107	103.907	4.250	103.707	103.707	103.507	4.000	100.590	100.590	100.390	4.250	101.491	101.491	101.291
4.375	103.562	103.562	103.362	4.375	104.296	104.296	104.096	4.375	103.901	103.901	103.701	4.125	100.750	100.750	100.550	4.375	101.685	101.685	101.485
4.500	103.774	103.774	103.574	4.500	104.460	104.460	104.260	4.500	104.057	104.057	103.857	4.250	100.464	100.464	100.264	4.500	101.841	101.841	101.641
4.625	103.875	103.875	103.675	4.625	104.589	104.589	104.389	4.625	103.276	103.276	103.076	4.375	100.704	100.704	100.504	4.625	99.044	99.044	98.844
4.750	104.162	104.162	103.962	4.750	105.225	105.225	105.025	4.750	103.371	103.371	103.171	4.500	100.916	100.916	100.716	4.750	100.300	100.300	100.100

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.:

2/1/2021

45 Day Lock Exp.:

2/15/2021

60 Day Lock Exp.:

3/1/2021

W. Rate Sheet Dated: 12/31/2020

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)