

Wholesale Rate Sheet - No Fee

States: AL, CA, CT, DE, FL, GA, KY, LA, MA, MD, ME, NC, NH, NJ, NY, OH, PA, RI, SC, TN, TX, VA, VT, WV

Corporate Contacts

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Resource Center	https://wholesale.alliedmg.com/pages/resource-center
Lock Desk	LockDesk@alliedmg.com

Purchase Special +.250 Price Improvement!!

Lock Policies

Hours:	10:00 - 5:00 EST
Pricing:	www.wholesale.alliedmg.com
Extensions:	2.5bp per day with a 5 day minimum; Locks can be extended but cumulative maximum is 30 days
Relock Policy:	Within 45 days of expiration, it is worse case pricing plus 12.5bp. After 45 days, current market. Max 15 day relock. All relocks must be Approved status or better
Program Changes:	May result in worst case pricing. Call your AE for details

General Information

Fees		
All States	Underwriting Fee	\$0

Agency Loan Limits	
1 Unit	\$510,400
2 Unit	\$653,550
3 Unit	\$789,950
4 Unit	\$981,700

Mortgagee Clause

Allied Mortgage Group ISAOA, ATIMA
 225 E. City Ave, Suite 102
 Bala Cynwyd, Pa 19004

Opening Relationships... Closing Loans

Government FICO Special 680+ .500 Improvement
 (excludes streamlines & IRRRLs)

FHA/USDA FIXED & ARMS

FHA 30/25 Yr (F30/F25)				
Rate	15 Day	30 Day	45 Day	
4.375	104.750	104.625	104.625	
4.250	104.250	104.125	104.000	
4.125	104.125	104.125	104.000	
4.000	104.000	104.000	103.875	
3.875	103.875	103.750	103.625	
3.750	103.500	103.500	103.375	
3.625	103.500	103.375	103.250	
3.500	103.375	103.250	103.125	
3.375	103.000	103.000	102.875	
3.250	103.625	103.500	103.375	
3.125	103.375	103.375	103.250	
3.000	103.125	103.125	103.000	
2.875	102.750	102.750	102.625	
2.750	102.250	102.250	102.125	
2.625	101.875	101.875	101.750	
2.500	101.625	101.625	101.500	
2.375	101.250	101.250	101.125	
2.250	100.750	100.750	100.625	

FHA 15 (F15)				
Rate	15 Day	30 Day	45 Day	

FHA High Bal 30 Yr (F30J)				
Rate	15 Day	30 Day	45 Day	
4.625	101.750	101.625	101.625	
4.500	101.625	101.625	101.500	
4.375	101.500	101.375	101.375	
4.250	101.000	100.875	100.750	
4.125	100.875	100.875	100.750	
4.000	100.875	100.750	100.625	
3.875	100.625	100.500	100.375	
3.750	100.250	100.250	100.125	
3.625	100.250	100.125	100.000	
3.500	100.125	100.000	99.875	
3.375	99.750	99.750	99.625	
3.250	100.875	100.750	100.625	
3.125	100.625	100.625	100.500	
3.000	100.375	100.375	100.250	
2.875	100.000	100.000	99.875	
2.750	99.500	99.500	99.375	

USDA 30 (U30)				
Rate	15 Day	30 Day	45 Day	
3.250	103.375	103.250	103.250	
3.125	103.125	103.125	103.000	
3.000	102.875	102.875	102.750	
2.875	102.500	102.500	102.375	
2.750	102.000	102.000	101.875	

FHA 30 Yr Streamline (F30S)				
Rate	15 Day	30 Day	45 Day	
4.375	105.250	105.125	105.125	
4.250	104.750	104.625	104.500	
4.125	104.625	104.625	104.500	
4.000	104.500	104.500	104.375	
3.875	104.375	104.250	104.125	
3.750	104.000	104.000	103.875	
3.625	104.000	103.875	103.750	
3.500	103.875	103.750	103.625	
3.375	103.500	103.500	103.375	
3.250	104.125	104.000	103.875	
3.125	103.875	103.875	103.750	
3.000	103.625	103.625	103.500	
2.875	103.250	103.250	103.125	
2.750	102.750	102.750	102.625	
2.625	102.375	102.375	102.250	
2.500	102.125	102.125	102.000	
2.375	101.750	101.750	101.625	
2.250	101.250	101.250	101.125	

FHA 15 Yr Streamline (F15S)				
Rate	15 Day	30 Day	45 Day	

FHA High Bal 30 Yr Streamline (F30JS)				
Rate	15 Day	30 Day	45 Day	
4.625	102.000	101.875	101.875	
4.500	101.875	101.875	101.750	
4.375	101.750	101.625	101.625	
4.250	101.250	101.125	101.000	
4.125	101.125	101.125	101.000	
4.000	101.125	101.000	100.875	
3.875	100.875	100.750	100.625	
3.750	100.500	100.500	100.375	
3.625	100.500	100.375	100.250	
3.500	100.375	100.250	100.125	
3.375	100.000	100.000	99.875	
3.250	101.125	101.000	100.875	
3.125	100.875	100.875	100.750	
3.000	100.625	100.625	100.500	
2.875	100.250	100.250	100.125	
2.750	99.750	99.750	99.625	

FHA & USDA Loan Level Adjustments	
FICO 720+	+0.250
FICO 660-679	(0.250)
FICO 640-659	(0.875)
FICO 620-639	(1.250)
FICO 600-619	(1.750)
Refi (N/A to Streamlines)	(0.125)
Manual U/W (N/A to FHA SLs)	(0.500)
High Bal FICO < 680	(0.250)
FHA Streamline CLTV > 100 to 125	(0.250)
Gov't Non Owner	(1.000)
Loan Amt < \$100k & FICO < 640	(1.000)
NY Mortgage Tax	(0.250)

Max Rebate - Fixed	105.250
Max Rebate - ARM	104.000

FHA 5 Yr T-Bill (FSYT)				
Rate	15 Day	30 Day	45 Day	

2.000% MARGIN - 1/1/5 CAPS - 1 YR CMT

FHA 5 Yr T-Bill Streamline (FSYTS)				
Rate	15 Day	30 Day	45 Day	

2.000% MARGIN - 1/1/5 CAPS - 1 YR CMT

FHA High Bal 5 Yr T-Bill (FSYTJ)				
Rate	15 Day	30 Day	45 Day	

2.000% MARGIN - 1/1/5 CAPS - 1 YR CMT

FHA High Bal 5 Yr T-Bill Streamline (FSYTSJ)				
Rate	15 Day	30 Day	45 Day	

2.000% MARGIN - 1/1/5 CAPS - 1 YR CMT

INDICES	
1 Mo LIBOR	0.149
12 Mo LIBOR	0.451
PRIME	3.250
10 YR T-NOTE	0.580
1 YR CMT	0.130

Lock Expiration Dates:	
15 Day	1/29/21
30 Day	2/12/21
45 Day	2/26/21

Allied Wholesale Loan Amt Adj	
Loan Amount	Adj
\$50,000 to \$59,999	(3.750)
\$60,000 to \$74,999	(2.750)
\$75,000 to \$99,999	(1.375)
\$100,000 to \$124,999	(0.500)
\$125,000 to \$149,999	(0.375)
\$150,000 to \$199,999	(0.125)
\$200,000 to \$299,999	0.000
\$300,000 to \$484,350	+0.125
> \$484,350	+0.125

Average Price Offer Rate (APOR) For Loans Locked During The Week Of 01/11/2021							
30 Yr Fixed	25 Yr Fixed	20 Yr Fixed	15 Yr Fixed	10 Yr Fixed	5 Yr ARM	7 Yr ARM	10 Yr ARM
2.7	2.7	2.24	2.24	3.4	2.87	3.13	3.4

NO FEE RATESHEET

