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.: **3/12/2021**
45 Day Lock Exp.: **3/29/2021**
60 Day Lock Exp.: **4/12/2021**

W. Rate Sheet Dated: **2/10/2021** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT

30/25 Year

Rate	30 Day	45 Day	60 Day
2.250	101.960	101.960	101.570
2.375	101.964	101.964	101.573
2.500	101.968	101.968	101.577
2.625	101.971	101.971	101.581
2.750	102.320	102.320	101.913
2.875	102.323	102.323	101.917
3.000	102.326	102.326	101.920
3.125	102.330	102.330	101.923
3.250	102.400	102.400	102.100
3.375	102.304	102.304	102.004
3.500	102.307	102.307	102.007
3.625	102.309	102.309	102.009
3.750	102.793	102.793	102.493
3.875	102.719	102.719	102.419
4.000	102.721	102.721	102.421
4.125	102.764	102.764	102.464
4.250	103.857	103.857	103.657
4.375	103.746	103.746	103.546
6.250	105.590	105.590	105.390

20 Year

Rate	30 Day	45 Day	60 Day
2.250	99.535	99.535	99.144
2.375	99.538	99.538	99.147
2.500	99.541	99.541	99.150
2.625	99.544	99.544	99.153
2.750	100.144	100.144	99.737
2.875	100.146	100.146	99.740
3.000	100.149	100.149	99.743
3.125	100.151	100.151	99.745
3.250	100.174	100.174	99.874
3.375	100.236	100.236	99.936
3.500	100.238	100.238	99.938
3.625	100.318	100.318	100.018
3.750	102.155	102.155	101.855
3.875	102.144	102.144	101.844
4.000	102.146	102.146	101.846
4.125	102.147	102.147	101.847
4.250	103.141	103.141	102.941
4.375	103.130	103.130	102.930
6.250	105.382	105.382	105.182

15/10 Year

Rate	30 Day	45 Day	60 Day
2.250	99.468	99.468	99.168
2.500	99.473	99.473	99.173
2.625	99.476	99.476	99.176
2.750	99.799	99.799	99.499
2.875	99.802	99.802	99.502
3.000	99.805	99.805	99.505
3.125	99.806	99.806	99.506
3.250	102.041	102.041	101.741
3.375	102.103	102.103	101.803
3.500	102.105	102.105	101.805
3.625	102.184	102.184	101.884
3.750	103.108	103.108	102.808
3.875	103.097	103.097	102.797
4.000	103.098	103.098	102.798
4.125	103.100	103.100	102.800
4.250	103.227	103.227	102.927
4.375	103.215	103.215	102.915
4.500	103.217	103.217	102.917
4.625	103.219	103.219	102.919

5/1 Arm

Rate	30 Day	45 Day	60 Day
3.125	96.131	96.131	95.831
3.250	97.627	97.627	97.327
3.375	97.629	97.629	97.329
3.500	97.630	97.630	97.330
3.625	97.631	97.631	97.331
Margin = 2.250		Index = 0.070	

30 Year OTC

Rate	30 Day	45 Day	60 Day
4.000	101.846	101.846	101.346
4.125	101.889	101.889	101.389
4.375	102.871	102.871	102.371
4.500	102.873	102.873	102.373
4.625	102.875	102.875	102.375
4.875	103.841	103.841	103.341
5.000	103.844	103.844	103.344
5.125	103.845	103.845	103.345
5.500	104.705	104.705	104.205
5.625	104.706	104.706	104.206
6.250	105.123	105.123	104.623

FHA Streamline

30/25 Year

Rate	15 Day	30 Day	45 Day	60 Day
2.250	102.069	101.969	101.969	101.578
2.375	102.072	101.972	101.972	101.582
2.500	102.072	101.972	101.972	101.582
2.625	102.072	101.972	101.972	101.582
2.750	103.428	103.328	103.328	102.922
2.875	103.432	103.332	103.332	102.925
3.000	103.431	103.331	103.331	102.925
3.125	103.431	103.331	103.331	102.925
3.250	103.449	103.349	103.349	103.049
3.375	103.463	103.363	103.363	103.063
3.500	103.463	103.363	103.363	103.063
3.625	103.462	103.362	103.362	103.062
3.750	104.544	104.444	104.444	104.144

20 Year

Rate	15 Day	30 Day	45 Day	60 Day
2.250	101.969	101.869	101.869	101.478
2.375	101.972	101.872	101.872	101.481
2.500	101.972	101.872	101.872	101.481
2.625	101.972	101.872	101.872	101.481
2.750	103.328	103.228	103.228	102.822
2.875	103.331	103.231	103.231	102.825
3.000	103.331	103.231	103.231	102.825
3.125	103.330	103.230	103.230	102.824
3.250	103.351	103.251	103.251	102.951
3.375	103.421	103.321	103.321	103.021
3.500	103.362	103.262	103.262	102.962
3.625	103.439	103.339	103.339	103.039
3.750	104.447	104.347	104.347	104.047

15/10 Year

Rate	15 Day	30 Day	45 Day	60 Day
2.250	102.002	101.902	101.902	101.602
2.375	102.005	101.905	101.905	101.605
2.500	102.005	101.905	101.905	101.605
2.625	102.005	101.905	101.905	101.605
2.750	102.326	102.226	102.226	101.926
2.875	102.337	102.237	102.237	101.937
3.000	102.337	102.237	102.237	101.937
3.125	102.336	102.236	102.236	101.936
3.250	104.569	104.469	104.469	104.169
3.375	104.638	104.538	104.538	104.238
3.500	104.579	104.479	104.479	104.179
3.625	104.656	104.556	104.556	104.256
3.750	105.501	105.401	105.401	105.101

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 ≤ 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	0.250	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	1.375	1.125	0.875	0.625	0.375	0.250	0.250	0.000
3.25-3.625	3.000	2.750	2.375	1.750	1.375	1.125	1.000	0.750
3.75-4.125	3.375	2.250	1.875	1.500	1.125	1.000	0.875	0.625
4.25-4.625	3.250	2.875	1.500	1.000	0.875	0.875	0.750	0.625
4.75-5.125	1.375	1.125	0.625	0.500	0.375	0.250	0.250	0.250
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"

30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.875	101.088	101.088	100.588	6.250	103.750	103.750	103.500
4.000	101.085	101.085	100.585				
4.125	101.042	101.042	100.542				
4.250	102.049	102.049	101.549				
4.375	102.060	102.060	101.560				
4.500	102.058	102.058	101.558				
4.625	102.056	102.056	101.556				
4.750	103.047	103.047	102.547				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only"

Rate	30 Day	45 Day	60 Day
4.000	99.096	99.096	98.596
4.125	99.139	99.139	98.639
4.375	100.121	100.121	99.621
4.500	100.123	100.123	99.623
4.625	100.125	100.125	99.625
4.875	101.091	101.091	100.591
5.000	101.094	101.094	100.594
5.125	101.095	101.095	100.595
5.500	101.955	101.955	101.455
5.625	101.956	101.956	101.456
6.250	102.373	102.373	101.873

30 yr DPA "3.5% DPA ; Borrower Paid Only"

Rate	30 Day	45 Day	60 Day
4.250	100.000	100.000	99.500
4.750	101.000	101.000	100.500

30 yr DPA "3.5% DPA ; Lender Paid Only"

Rate	30 Day	45 Day	60 Day
6.250	102.750	102.750	102.250

DPA Advantage Adjustment

203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	3/12/2021
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	3/29/2021
		60 Day Lock Exp.:	4/12/2021

W. Rate Sheet Dated: 2/10/2021 **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
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.116	96.116	95.816
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.377	97.377	97.077
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.379	97.379	97.079
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	99.204	99.204	98.904	3.500	97.380	97.380	97.080
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	99.207	99.207	98.907	3.625	97.381	97.381	97.081
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	99.210	99.210	98.910	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	99.554	99.554	99.148	3.125	99.211	99.211	98.911	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	99.556	99.556	99.150	3.250	101.633	101.633	101.333	Rate	30 Day	45 Day	60 Day
3.250	101.563	101.563	101.263	3.250	99.767	99.767	99.467	3.375	101.695	101.695	101.395	3.250	98.888	98.888	98.388
3.375	101.466	101.466	101.166	3.375	99.828	99.828	99.528	3.500	101.697	101.697	101.397	3.375	98.891	98.891	98.391
3.500	101.469	101.469	101.169	3.500	99.831	99.831	99.531	3.625	101.777	101.777	101.477	3.500	98.894	98.894	98.394
3.625	101.472	101.472	101.172	3.625	99.910	99.910	99.610	3.750	100.826	100.826	100.526	3.625	98.897	98.897	98.397
3.750	100.081	100.081	99.781	3.750	99.873	99.873	99.573	3.875	N/A	N/A	N/A	3.750	99.106	99.106	98.606
3.875	100.006	100.006	99.706	3.875	99.861	99.861	99.561	4.000	N/A	N/A	N/A	3.875	99.131	99.131	98.631
4.000	100.009	100.009	99.709	4.000	99.863	99.863	99.563	4.125	N/A	N/A	N/A	4.000	99.134	99.134	98.634
4.125	100.052	100.052	99.752	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.177	99.177	98.677
4.250	101.082	101.082	100.882	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.107	100.107	99.607
4.375	N/A	N/A	N/A	4.375	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
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
2.750	102.053	101.953	101.953	101.547	2.750	101.953	101.853	101.853	101.447	2.750	99.544	99.444	99.444	99.144
2.875	102.057	101.957	101.957	101.550	2.875	101.956	101.856	101.856	101.450	2.875	99.556	99.456	99.456	99.156
3.000	102.056	101.956	101.956	101.550	3.000	101.956	101.856	101.856	101.450	3.000	99.556	99.456	99.456	99.156
3.125	102.056	101.956	101.956	101.550	3.125	101.955	101.855	101.855	101.449	3.125	99.555	99.455	99.455	99.155
3.250	102.261	102.161	102.161	101.861	3.250	102.163	102.063	102.063	101.763	3.250	101.444	101.344	101.344	101.044
3.375	102.275	102.175	102.175	101.875	3.375	102.234	102.134	102.134	101.834	3.375	101.513	101.413	101.413	101.113
3.500	102.275	102.175	102.175	101.875	3.500	102.174	102.074	102.074	101.774	3.500	101.454	101.354	101.354	101.054
3.625	102.274	102.174	102.174	101.874	3.625	102.251	102.151	102.151	101.851	3.625	101.531	101.431	101.431	101.131
3.750	101.481	101.381	101.381	101.081	3.750	101.385	101.285	101.285	100.985	3.750	102.376	102.276	102.276	101.976

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"

30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.875	N/A	N/A	N/A	6.250	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				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only"

Rate	30 Day	45 Day	60 Day
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

30 yr DPA "3.5% DPA ; Borrower Paid Only"

Rate	30 Day	45 Day	60 Day
4.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A

30 yr DPA "3.5% DPA ; Lender Paid Only"

Rate	30 Day	45 Day	60 Day
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 *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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/12/2021
45 Day Lock Exp.: 3/29/2021
60 Day Lock Exp.: 4/12/2021

W. Rate Sheet Dated: 2/10/2021 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Conforming FNMA

30/25 Year

Rate	30 Day	45 Day	60 Day
2.750	100.295	100.295	100.095
2.875	100.940	100.940	100.740
2.990	101.372	101.372	101.172
3.000	101.472	101.472	101.272
3.125	101.947	101.947	101.747
3.250	102.570	102.570	102.370
3.375	103.160	103.160	102.960
3.500	103.689	103.689	103.489
3.625	104.060	104.060	103.860
3.750	103.103	103.103	102.903
3.875	103.581	103.581	103.381
3.990	103.825	103.825	103.625
4.000	103.925	103.925	103.725
4.125	104.191	104.191	103.991
4.250	104.093	104.093	103.893
4.375	104.419	104.419	104.219
4.500	104.698	104.698	104.498
4.625	96.812	96.812	96.612
4.750	96.811	96.811	96.611

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
2.125	94.145	94.145	93.945
2.250	95.267	95.267	95.067
2.375	96.426	96.426	96.226
2.500	97.571	97.571	97.371
2.625	98.645	98.645	98.445
2.750	99.597	99.597	99.397
2.875	100.306	100.306	100.106
2.990	100.925	100.925	100.725
3.000	101.025	101.025	100.825
3.125	102.161	102.161	101.961
3.250	103.072	103.072	102.872
3.375	103.722	103.722	103.522
3.500	104.304	104.304	104.104
3.625	104.709	104.709	104.509
3.750	103.786	103.786	103.586
3.875	104.312	104.312	104.112
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A

30/25 Year >125

Rate	30 Day	45 Day	60 Day
2.750	99.535	99.535	99.335
2.875	100.243	100.243	100.043
2.990	100.827	100.827	100.627
3.000	100.927	100.927	100.727
3.125	102.126	102.126	101.926
3.250	103.072	103.072	102.872
3.375	103.722	103.722	103.522
3.500	104.304	104.304	104.104
3.625	104.709	104.709	104.509
3.750	103.786	103.786	103.586
3.875	104.312	104.312	104.112
3.990	104.589	104.589	104.389
4.000	104.689	104.689	104.489
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

30/25 Year High Balance

Rate	30 Day	45 Day	60 Day
2.500	99.774	99.774	99.574
2.625	100.460	100.460	100.260
2.750	101.014	101.014	100.814
2.875	101.599	101.599	101.399
2.990	101.928	101.928	101.728
3.000	102.028	102.028	101.828
3.125	102.297	102.297	102.097
3.250	102.249	102.249	102.049
3.375	102.798	102.798	102.598
3.500	103.225	103.225	103.025
3.625	103.415	103.415	103.215
3.750	101.675	101.675	101.475
3.875	102.120	102.120	101.920
3.990	102.318	102.318	102.118
4.000	102.418	102.418	102.218
4.125	102.570	102.570	102.370
4.250	101.202	101.202	101.002
4.375	101.552	101.552	101.352
4.500	101.789	101.789	101.589

30/25 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	100.116	100.116	99.916
2.875	100.765	100.765	100.565
2.990	101.281	101.281	101.081
3.000	101.381	101.381	101.181
3.125	102.097	102.097	101.897
3.250	102.049	102.049	101.849
3.375	102.598	102.598	102.398
3.500	103.025	103.025	102.825
3.625	103.215	103.215	103.015
3.750	101.475	101.475	101.275
3.875	101.920	101.920	101.720
3.990	102.118	102.118	101.918
4.000	102.218	102.218	102.018
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

30/25 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	100.054	100.054	99.854
2.875	100.702	100.702	100.502
2.990	101.183	101.183	100.983
3.000	101.283	101.283	101.083
3.125	102.097	102.097	101.897
3.250	102.049	102.049	101.849
3.375	102.598	102.598	102.398
3.500	103.025	103.025	102.825
3.625	103.215	103.215	103.015
3.750	101.475	101.475	101.275
3.875	101.920	101.920	101.720
3.990	102.118	102.118	101.918
4.000	102.218	102.218	102.018
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

20 Year

Rate	30 Day	45 Day	60 Day
2.875	101.626	101.626	101.426
2.990	102.020	102.020	101.820
3.000	102.120	102.120	101.920
3.125	102.594	102.594	102.394
3.250	102.805	102.805	102.605
3.375	103.394	103.394	103.194
3.500	103.892	103.892	103.692
3.625	104.257	104.257	104.057
3.750	102.991	102.991	102.791
3.875	103.461	103.461	103.261
3.990	103.673	103.673	103.473
4.000	103.773	103.773	103.573
4.125	104.034	104.034	103.834
4.250	103.538	103.538	103.338
4.375	103.856	103.856	103.656
4.500	104.116	104.116	103.916
4.625	104.317	104.317	104.117
4.750	104.396	104.396	104.196
4.875	104.688	104.688	104.488

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.875	101.101	101.101	100.901
2.990	101.545	101.545	101.345
3.000	101.645	101.645	101.445
3.125	102.165	102.165	101.965
3.250	102.728	102.728	102.528
3.375	103.376	103.376	103.176
3.500	103.923	103.923	103.723
3.625	104.324	104.324	104.124
3.750	102.984	102.984	102.784
3.875	103.500	103.500	103.300
3.990	103.742	103.742	103.542
4.000	103.842	103.842	103.642
4.125	104.130	104.130	103.930
4.250	103.880	103.880	103.680
4.375	104.230	104.230	104.030
4.500	104.516	104.516	104.316
4.625	104.739	104.739	104.539
4.750	104.734	104.734	104.534
4.875	96.808	96.808	96.608

20 Year >125

Rate	30 Day	45 Day	60 Day
2.875	101.101	101.101	100.901
2.990	101.545	101.545	101.345
3.000	101.645	101.645	101.445
3.125	102.165	102.165	101.965
3.250	102.728	102.728	102.528
3.375	103.376	103.376	103.176
3.500	103.923	103.923	103.723
3.625	104.324	104.324	104.124
3.750	103.171	103.171	102.971
3.875	103.688	103.688	103.488
3.990	103.930	103.930	103.730
4.000	104.030	104.030	103.830
4.125	104.317	104.317	104.117
4.250	104.067	104.067	103.867
4.375	104.418	104.418	104.218
4.500	104.704	104.704	104.504
4.625	96.809	96.809	96.609
4.750	96.809	96.809	96.609
4.875	N/A	N/A	N/A

15 Year

Rate	30 Day	45 Day	60 Day
2.750	102.397	102.397	102.197
2.875	102.843	102.843	102.643
2.990	103.263	103.263	103.063
3.000	103.363	103.363	103.163
3.125	103.743	103.743	103.543
3.250	103.175	103.175	102.975
3.375	103.548	103.548	103.348
3.500	103.837	103.837	103.637
3.625	104.182	104.182	103.982
3.750	104.021	104.021	103.821
3.875	104.383	104.383	104.183
3.990	104.606	104.606	104.406
4.000	104.706	104.706	104.506
4.125	96.859	96.859	96.659
4.250	104.594	104.594	104.394
4.375	104.817	104.817	104.617
4.500	96.858	96.858	96.658
4.625	96.858	96.858	96.658
4.750	103.910	103.910	103.710

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.750	101.246	101.246	101.046
2.875	101.735	101.735	101.535
2.990	102.209	102.209	102.009
3.000	102.309	102.309	102.109
3.125	102.730	102.730	102.530
3.250	102.366	102.366	102.166
3.375	102.777	102.777	102.577
3.500	103.094	103.094	102.894
3.625	103.476	103.476	103.276
3.750	103.194	103.194	102.994
3.875	103.591	103.591	103.391
3.990	103.844	103.844	103.644
4.000	103.944	103.944	103.744
4.125	104.291	104.291	#N/A
4.250	104.277	104.277	#N/A
4.375	104.521	104.521	#N/A
4.500	104.591	104.591	104.591
4.625	104.845	104.845	104.845
4.750	104.560	104.560	104.560

15 Year >125

Rate	30 Day	45 Day	60 Day
2.750	101.246	101.246	101.046
2.875	101.735	101.735	101.535
2.990	102.209	102.209	102.009
3.000	102.309	102.309	102.109
3.125	102.730	102.730	102.530
3.250	102.303	102.303	102.103
3.375	102.715	102.715	102.515
3.500	103.031	103.031	102.831
3.625	103.414	103.414	103.214
3.750	103.194	103.194	102.994
3.875	103.591	103.591	103.391
3.990	103.844	103.844	103.644
4.000	103.944	103.944	103.744
4.125	104.291	104.291	104.091
4.250	104.277	104.277	104.077
4.375	104.521	104.521	104.321
4.500	104.591	104.591	104.391
4.625	104.845	104.845	104.645
4.750	104.622	104.622	104.422

15 Year High Balance

Rate	30 Day	45 Day	60 Day
2.750	102.314	102.314	102.114
2.875	102.624	102.624	102.424
2.990	102.890	102.890	102.690
3.000	102.990	102.990	102.790
3.125	103.254	103.254	103.054
3.250	102.021	102.021	101.821
3.375	102.283	102.283	102.083
3.500	102.486	102.486	102.286
3.625	102.725	102.725	102.525
3.750	101.415	101.415	101.215
3.875	101.669	101.669	101.469
3.990	101.795	101.795	101.595
4.000	101.895	101.895	101.695
4.125	102.115	102.115	101.915
4.250	101.474	101.474	101.274
4.375	101.628	101.628	101.428
4.500	101.675	101.675	101.475
4.625	101.833	101.833	101.633
4.750	100.777	100.777	100.577

15 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	100.963	100.963	100.763
2.875	101.316	101.316	101.116
2.990	101.636	101.636	101.436
3.000	101.736	101.736	101.536
3.125	102.041	102.041	101.841
3.250	101.012	101.012	100.812
3.375	101.312	101.312	101.112
3.500	101.543	101.543	101.343
3.625	101.819	101.819	101.619
3.750	100.388	100.388	100.188
3.875	100.677	100.677	100.477
3.990	100.833	100.833	100.633
4.000	100.933	100.933	100.733
4.125	101.915	101.915	101.715
4.250	100.957	100.957	100.757
4.375	101.132	101.132	100.932
4.500	101.475	101.475	101.275
4.625	101.633	101.633	101.433
4.750	100.577	100.577	100.377

15 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	100.963	100.963	100.763
2.875	101.316	101.316	101.116
2.990	101.636	101.636	101.436
3.000	101.736	101.736	101.536
3.125	102.041	102.041	101.841
3.250	100.949	100.949	100.749
3.375	101.250	101.250	101.050
3.500	101.480	101.480	101.280
3.625	101.757	101.757	101.557
3.750	100.388	100.388	100.188
3.875	100.677	100.677	100.477
3.990	100.833	100.833	100.633
4.000	100.933	100.933	100.733
4.125	101.915	101.915	101.715
4.250	100.957	100.957	100.757
4.375	101.132	101.132	100.932
4.500	101.475	101.475	101.275
4.625	101.633	101.633	101.433
4.750	100.577	100.577	100.377

10 Year

Rate	30 Day	45 Day	60 Day
2.750	102.387	102.387	102.187
2.875	102.833	102.833	102.633
2.990	103.253	103.253	103.053
3.000	103.353	103.353	103.153
3.125	103.733	103.733	103.533
3.250	102.883	102.883	102.683
3.375	103.257	103.257	103.057
3.500	103.546	103.546	103.346
3.625	103.891	103.891	103.691
3.750	103.411	103.411	103.211
3.875	103.773	103.773	103.573
3.990	103.997	103.997	103.797
4.000	104.097	104.097	103.897
4.125	104.409	104.409	104.209
4.250	103.932	103.932	103.732
4.375	104.101	104.101	103.901
4.500	104.199	104.199	103.999
4.625	104.611	104.611	104.411
4.750	103.520	103.520	103.320

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%	>97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 – 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	-2.500
640 – 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	-3.000
620 – 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	-3.750

Cash-Out Refinance*

FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

* Not applicable to student loan cash-out refinances (identified by SFC 841).

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%	>97.00%
Investment property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
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	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

* Not applicableto MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).
** Not applicable to detached Condominium units (identified by SFC 588).

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	-0.500
Loan Size	
$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	0.000
$125,001 - $175,000	0.000
$175,001 - $275,000	0.000
$275,001 up to HB	0.125

High LTV Refi Option LLPA Caps

Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
		>90.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LLPA Caps*

Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	1.500

*The above caps do not include the following LLPA's: State; Extension; Loan Size ; UW Fee Buyout

*** Does not apply to loan amt =<$125K or any HomeReady

Mortgages with Subordinate Financing *

LTV Range	CLTV 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 LLPAs do not apply and the lender must use SFC 118.

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.

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.: **3/12/2021**
45 Day Lock Exp.: **3/29/2021**
60 Day Lock Exp.: **4/12/2021**

W. Rate Sheet Dated: **2/10/2021** **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
2.000	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
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A

20 Yr. 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
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

15 Yr. 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
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

30 Yr. High Balance Fixed

Rate	30 Day	45 Day	60 Day
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

20 Yr. High Balance Fixed

Rate	30 Day	45 Day	60 Day
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

15 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

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	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A

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	0.000
$125,001 - $175,000	0.000
$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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **3/12/2021**
45 Day Lock Exp.: **3/29/2021**
60 Day Lock Exp.: **4/12/2021**

W. Rate Sheet Dated: **2/10/2021** **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
2.750	100.315	100.315	100.115	3.375	102.241	102.241	102.041	3.375	102.241	102.241	102.041
2.875	101.035	101.035	100.835	3.500	102.674	102.674	102.474	3.500	102.674	102.674	102.474
2.990	101.584	101.584	101.384	3.625	102.951	102.951	102.751	3.625	102.951	102.951	102.751
3.000	101.684	101.684	101.484	3.750	102.399	102.399	102.199	3.750	102.399	102.399	102.199
3.125	102.105	102.105	101.905	3.875	102.855	102.855	102.655	3.875	102.855	102.855	102.655
3.250	102.396	102.396	102.196	3.990	103.246	103.246	103.046	3.990	103.246	103.246	103.046
3.375	102.991	102.991	102.791	4.000	103.346	103.346	103.146	4.000	103.346	103.346	103.146
3.500	103.424	103.424	103.224	4.125	103.628	103.628	103.428	4.125	103.628	103.628	103.428
3.625	103.701	103.701	103.501	4.250	103.285	103.285	103.085	4.250	103.285	103.285	103.085
3.750	103.149	103.149	102.949	4.375	103.569	103.569	103.369	4.375	103.569	103.569	103.369
3.875	103.605	103.605	103.405	4.500	103.837	103.837	103.637	4.500	103.837	103.837	103.637
3.990	103.871	103.871	103.671	4.625	103.986	103.986	103.786	4.625	103.986	103.986	103.786
4.000	103.971	103.971	103.771	4.750	104.253	104.253	104.004	4.750	104.253	104.253	104.004
4.125	104.253	104.253	104.053	4.875	104.511	104.511	104.278	4.875	104.511	104.511	104.278
4.250	103.910	103.910	103.710	4.990	104.776	104.776	104.546	4.990	104.776	104.776	104.546
4.375	104.194	104.194	103.994	5.000	104.876	104.876	104.646	5.000	104.876	104.876	104.646
4.500	104.462	104.462	104.262	5.125	105.144	105.144	104.916	5.125	105.144	105.144	104.916
4.625	104.611	104.611	104.411	5.250	105.002	105.002	104.802	5.250	105.002	105.002	104.802
4.750	104.878	104.878	104.629	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A

30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	100.041	100.041	99.750	3.375	101.825	101.825	101.625
2.625	100.672	100.672	100.384	3.500	102.258	102.258	102.058
2.750	101.023	101.023	100.823	3.625	102.535	102.535	102.335
2.875	101.743	101.743	101.543	3.750	101.392	101.392	101.192
2.990	102.292	102.292	102.092	3.875	101.848	101.848	101.648
3.000	102.392	102.392	102.192	3.990	102.239	102.239	102.039
3.125	102.813	102.813	102.613	4.000	102.339	102.339	102.139
3.250	101.980	101.980	101.780	4.125	102.621	102.621	102.421
3.375	102.575	102.575	102.375	4.250	101.683	101.683	101.483
3.500	103.008	103.008	102.808	4.375	101.967	101.967	101.767
3.625	103.285	103.285	103.085	4.500	102.235	102.235	102.035
3.750	102.142	102.142	101.942	4.625	102.384	102.384	102.184
3.875	102.598	102.598	102.398	4.750	102.462	102.462	102.213
3.990	102.864	102.864	102.664	4.875	102.720	102.720	102.487
4.000	102.964	102.964	102.764	4.990	102.985	102.985	102.755
4.125	103.246	103.246	103.046	5.000	103.085	103.085	102.855
4.250	102.308	102.308	102.108	5.125	103.353	103.353	103.125
4.375	102.592	102.592	102.392	5.250	103.252	103.252	103.052
4.500	102.860	102.860	102.660	5.375	N/A	N/A	N/A

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
3.375	101.825	101.825	101.625	2.750	100.796	100.796	100.593	3.375	N/A	N/A	N/A
3.500	102.258	102.258	102.058	2.875	101.450	101.450	101.248	3.500	N/A	N/A	N/A
3.625	102.535	102.535	102.335	2.990	101.862	101.862	101.660	3.625	N/A	N/A	N/A
3.750	101.392	101.392	101.192	3.000	101.962	101.962	101.760	3.750	N/A	N/A	N/A
3.875	101.848	101.848	101.648	3.125	102.373	102.373	102.170	3.875	N/A	N/A	N/A
3.990	102.239	102.239	102.039	3.250	102.597	102.597	102.397	3.990	N/A	N/A	N/A
4.000	102.339	102.339	102.139	3.375	103.133	103.133	102.933	4.000	N/A	N/A	N/A
4.125	102.621	102.621	102.421	3.500	103.563	103.563	103.363	4.125	N/A	N/A	N/A
4.250	101.683	101.683	101.483	3.625	103.900	103.900	103.700	4.250	N/A	N/A	N/A
4.375	101.967	101.967	101.767	3.750	103.193	103.193	102.993	4.375	N/A	N/A	N/A
4.500	102.235	102.235	102.035	3.875	103.678	103.678	103.478	4.500	N/A	N/A	N/A
4.625	102.384	102.384	102.184	3.990	103.923	103.923	103.723	4.625	N/A	N/A	N/A
4.750	102.462	102.462	102.213	4.000	104.023	104.023	103.823	4.750	N/A	N/A	N/A
4.875	102.720	102.720	102.487	4.125	104.248	104.248	104.048	4.875	N/A	N/A	N/A
4.990	102.985	102.985	102.755	4.250	104.139	104.139	103.939	4.990	N/A	N/A	N/A
5.000	103.085	103.085	102.855	4.375	104.343	104.343	104.143	5.000	N/A	N/A	N/A
5.125	103.353	103.353	103.125	4.500	104.619	104.619	104.419	5.125	N/A	N/A	N/A
5.250	103.252	103.252	103.052	4.625	104.841	104.841	104.622	5.250	N/A	N/A	N/A
5.375	N/A	N/A	N/A	4.750	105.940	105.940	105.720	5.375	N/A	N/A	N/A

20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	N/A	N/A	N/A	2.750	102.353	102.353	102.153
3.500	N/A	N/A	N/A	2.875	102.705	102.705	102.505
3.625	N/A	N/A	N/A	2.990	102.881	102.881	102.681
3.750	N/A	N/A	N/A	3.000	102.981	102.981	102.781
3.875	N/A	N/A	N/A	3.125	102.473	102.473	102.273
3.990	N/A	N/A	N/A	3.250	102.708	102.708	102.508
4.000	N/A	N/A	N/A	3.375	103.009	103.009	102.809
4.125	N/A	N/A	N/A	3.500	103.187	103.187	102.987
4.250	N/A	N/A	N/A	3.625	103.095	103.095	102.895
4.375	N/A	N/A	N/A	3.750	103.391	103.391	103.191
4.500	N/A	N/A	N/A	3.875	103.529	103.529	103.329
4.625	N/A	N/A	N/A	3.990	103.728	103.728	103.528
4.750	N/A	N/A	N/A	4.000	103.828	103.828	103.628
4.875	N/A	N/A	N/A	4.125	103.904	103.904	103.704
4.990	N/A	N/A	N/A	4.250	104.095	104.095	103.895
5.000	N/A	N/A	N/A	4.375	104.303	104.303	104.103
5.125	N/A	N/A	N/A	4.500	104.451	104.451	104.251
5.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A
5.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A

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
2.750	104.353	104.353	104.153	2.750	104.603	104.603	104.403	2.750	102.046	102.046	101.846
2.875	102.830	102.830	102.630	2.875	102.830	102.830	102.630	2.875	102.398	102.398	102.198
2.990	103.006	103.006	102.806	2.990	103.006	103.006	102.806	2.990	102.574	102.574	102.374
3.000	103.106	103.106	102.906	3.000	103.106	103.106	102.906	3.000	102.674	102.674	102.474
3.125	102.598	102.598	102.398	3.125	102.598	102.598	102.398	3.125	101.885	101.885	101.685
3.250	102.833	102.833	102.633	3.250	102.833	102.833	102.633	3.250	102.120	102.120	101.920
3.375	103.134	103.134	102.934	3.375	103.134	103.134	102.934	3.375	102.421	102.421	102.221
3.500	103.312	103.312	103.112	3.500	103.312	103.312	103.112	3.500	102.599	102.599	102.399
3.625	103.220	103.220	103.020	3.625	103.220	103.220	103.020	3.625	101.720	101.720	101.520
3.750	103.516	103.516	103.316	3.750	103.516	103.516	103.316	3.750	102.016	102.016	101.816
3.875	103.654	103.654	103.454	3.875	103.654	103.654	103.454	3.875	102.154	102.154	101.954
3.990	103.853	103.853	103.653	3.990	103.853	103.853	103.653	3.990	102.353	102.353	102.153
4.000	103.953	103.953	103.753	4.000	103.953	103.953	103.753	4.000	102.453	102.453	102.253
4.125	104.029	104.029	103.829	4.125	104.029	104.029	103.829	4.125	104.807	104.807	104.607
4.250	104.220	104.220	104.020	4.250	104.220	104.220	104.020	4.250	104.998	104.998	104.798
4.375	104.428	104.428	104.228	4.375	104.428	104.428	104.228	4.375	105.206	105.206	105.006
4.500	104.576	104.576	104.376	4.500	104.576	104.576	104.376	4.500	105.354	105.354	105.154
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A

15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	104.046	104.046	103.846	2.750	104.296	104.296	104.096
2.875	102.523	102.523	102.323	2.875	102.523	102.523	102.323
2.990	102.699	102.699	102.499	2.990	102.699	102.699	102.499
3.000	102.799	102.799	102.599	3.000	102.799	102.799	102.599
3.125	102.010	102.010	101.810	3.125	102.010	102.010	101.810
3.250	102.245	102.245	102.045	3.250	102.245	102.245	102.045
3.375	102.546	102.546	102.346	3.375	102.546	102.546	102.346
3.500	102.724	102.724	102.524	3.500	102.724	102.724	102.524
3.625	101.845	101.845	101.645	3.625	101.845	101.845	101.645
3.750	102.141	102.141	101.941	3.750	102.141	102.141	101.941
3.875	102.279	102.279	102.079	3.875	102.279	102.279	102.079
3.990	102.478	102.478	102.278	3.990	102.478	102.478	102.278
4.000	102.578	102.578	102.378	4.000	102.578	102.578	102.378
4.125	104.932	104.932	104.732	4.125	104.932	104.932	104.732
4.250	105.123	105.123	104.923	4.250	105.123	105.123	104.923
4.375	105.331	105.331	105.131	4.375	105.331	105.331	105.131
4.500	105.479	105.479	105.279	4.500	105.479	105.479	105.279
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A

Applicable for all mortgages with terms greater than 15 years

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%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500	-1.500
660 – 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	-2.500	-2.500
640 – 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	-3.000	-3.000
620 – 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	-3.750	-3.750

Cash Out Refi

FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

Program 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%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Investment	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are not subject to the Second Home Adj. ****CHOICEHome properties are not subject to this Adj.

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
All Refinances "R/T & C/O" ***	-0.500
Loan Size	
$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	0.000
$125,001 - $175,000	0.000
$175,001 - $275,000	0.000
$275,001 up to SC	0.125

Subordination

LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	-1.875	-1.875

*** Does not apply to loan amt =<$125K or any Home Possible

Subordination Enhanced Reflief Refi

LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
>80% & ≤ 90%	>81% & ≤ 95%	-1.375	-0.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

Enhanced Reflief Refi LLPA Caps

Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	85.01-95.00%	0.750	2.000
		>95.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1	90.01-100.00%	2.000	3.000
		>100.00%	1.500	2.000
	2-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

Lock Desk Policy

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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) FHA ID# - 1358600006

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	3/12/2021
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	3/29/2021
		60 Day Lock Exp.:	4/12/2021

W. Rate Sheet Dated: 2/10/2021 **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	100.315	100.315	100.115	2.750	100.796	100.796	100.593	2.750	102.353	102.353	102.153	2.500	98.691	98.691	98.400	2.750	100.746	100.746	100.546
2.875	101.035	101.035	100.835	2.875	101.450	101.450	101.248	2.875	102.705	102.705	102.505	2.625	99.322	99.322	99.034	2.875	101.098	101.098	100.898
2.990	101.584	101.584	101.384	2.990	101.862	101.862	101.660	2.990	102.881	102.881	102.681	2.750	99.673	99.673	99.473	2.990	101.274	101.274	101.074
3.000	101.684	101.684	101.484	3.000	101.962	101.962	101.760	3.000	102.981	102.981	102.781	2.875	100.393	100.393	100.193	3.000	101.374	101.374	101.174
3.125	102.105	102.105	101.905	3.125	102.373	102.373	102.170	3.125	102.473	102.473	102.273	2.990	100.942	100.942	100.742	3.125	100.585	100.585	100.385
3.250	102.396	102.396	102.196	3.250	102.597	102.597	102.397	3.250	102.708	102.708	102.508	3.000	101.042	101.042	100.842	3.250	100.820	100.820	100.620
3.375	102.991	102.991	102.791	3.375	103.133	103.133	102.933	3.375	103.009	103.009	102.809	3.125	101.463	101.463	101.263	3.375	101.121	101.121	100.921
3.500	103.424	103.424	103.224	3.500	103.563	103.563	103.363	3.500	103.187	103.187	102.987	3.250	100.630	100.630	100.430	3.500	101.299	101.299	101.099
3.625	103.701	103.701	103.501	3.625	103.900	103.900	103.700	3.625	103.095	103.095	102.895	3.375	101.225	101.225	101.025	3.625	100.420	100.420	100.220
3.750	103.149	103.149	102.949	3.750	103.193	103.193	102.993	3.750	103.391	103.391	103.191	3.500	101.658	101.658	101.458	3.750	100.716	100.716	100.516
3.875	103.605	103.605	103.405	3.875	103.678	103.678	103.478	3.875	103.529	103.529	103.329	3.625	101.935	101.935	101.735	3.875	100.854	100.854	100.654
3.990	103.871	103.871	103.671	3.990	103.923	103.923	103.723	3.990	103.728	103.728	103.528	3.750	100.792	100.792	100.592	3.990	101.053	101.053	100.853
4.000	103.971	103.971	103.771	4.000	104.023	104.023	103.823	4.000	103.828	103.828	103.628	3.875	101.248	101.248	101.048	4.000	101.153	101.153	100.953
4.125	104.253	104.253	104.053	4.125	104.248	104.248	104.048	4.125	103.904	103.904	103.704	3.990	101.514	101.514	101.314	4.125	103.507	103.507	103.307
4.250	103.910	103.910	103.710	4.250	104.139	104.139	103.939	4.250	104.095	104.095	103.895	4.000	101.614	101.614	101.414	4.250	103.698	103.698	103.498
4.375	104.194	104.194	103.994	4.375	104.343	104.343	104.143	4.375	104.303	104.303	104.103	4.125	101.896	101.896	101.696	4.375	103.906	103.906	103.706
4.500	104.462	104.462	104.262	4.500	104.619	104.619	104.419	4.500	104.451	104.451	104.251	4.250	100.958	100.958	100.758	4.500	104.054	104.054	103.854
4.625	104.611	104.611	104.411	4.625	104.841	104.841	104.622	4.625	N/A	N/A	N/A	4.375	101.242	101.242	101.042	4.625	N/A	N/A	N/A
4.750	104.878	104.878	104.629	4.750	105.940	105.940	105.720	4.750	N/A	N/A	N/A	4.500	101.510	101.510	101.310	4.750	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%	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%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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	0.000
$125,001 - $175,000	0.000
$175,001 - $275,000	0.000
$275,001 up to SC	0.125

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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) FHA ID# - 1358600006

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**3/12/2021**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**3/29/2021**
		60 Day Lock Exp.:	**4/12/2021**

W. Rate Sheet Dated: **2/10/2021** **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 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

[1]Full Am. [2]ARMs 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

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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)