AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**4/7/2021**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**4/22/2021**
		60 Day Lock Exp.:	**5/7/2021**

W. Rate Sheet Dated: **3/8/2021** **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
2.750	100.883	100.883	100.446	2.750	98.665	98.665	98.227	2.250	98.494	98.494	98.150	3.125	96.455	96.455	96.155
2.875	101.079	101.079	100.642	2.875	98.831	98.831	98.394	2.500	98.829	98.829	98.485	3.250	98.030	98.030	97.730
3.000	101.279	101.279	100.842	3.000	98.992	98.992	98.555	2.625	98.980	98.980	98.637	3.375	97.807	97.807	97.507
3.125	101.477	101.477	101.039	3.125	99.153	99.153	98.715	2.750	99.588	99.588	99.288	3.500	97.881	97.881	97.581
3.250	101.992	101.992	101.692	3.250	99.717	99.717	99.417	2.875	99.742	99.742	99.442	3.625	97.955	97.955	97.655
3.375	102.083	102.083	101.783	3.375	99.868	99.868	99.568	3.000	99.890	99.890	99.590	Margin = 2.250		Index = 0.080	
3.500	102.270	102.270	101.970	3.500	100.039	100.039	99.739	3.125	100.038	100.038	99.738	**30 Year OTC**			
3.625	102.448	102.448	102.148	3.625	100.175	100.175	99.875	3.250	102.343	102.343	102.043	Rate	30 Day	45 Day	60 Day
3.750	102.804	102.804	102.504	3.750	102.062	102.062	101.762	3.375	102.482	102.482	102.182	4.000	102.163	102.163	101.663
3.875	102.885	102.885	102.585	3.875	102.168	102.168	101.868	3.500	102.606	102.606	102.306	4.125	102.329	102.329	101.829
4.000	103.038	103.038	102.738	4.000	102.295	102.295	101.995	3.625	102.732	102.732	102.432	4.375	102.979	102.979	102.479
4.125	103.204	103.204	102.904	4.125	102.408	102.408	102.108	3.750	103.487	103.487	103.187	4.500	103.060	103.060	102.560
4.250	103.800	103.800	103.600	4.250	103.063	103.063	102.863	3.875	103.585	103.585	103.285	4.625	103.176	103.176	102.676
4.375	103.854	103.854	103.654	4.375	103.170	103.170	102.970	4.000	103.704	103.704	103.404	4.875	103.923	103.923	103.423
4.500	103.935	103.935	103.735	4.500	103.297	103.297	103.097	4.125	103.807	103.807	103.507	5.000	104.030	104.030	103.530
4.625	104.051	104.051	103.851	4.625	103.409	103.409	103.209	4.250	103.286	103.286	102.986	5.125	104.146	104.146	103.646
4.750	104.771	104.771	104.546	4.750	104.034	104.034	103.809	4.375	103.383	103.383	103.083	5.500	105.172	105.172	104.672
4.875	104.798	104.798	104.573	4.875	104.140	104.140	103.915	4.500	103.502	103.502	103.202	5.625	105.288	105.288	104.788
6.250	106.000	106.000	105.800	6.250	105.554	105.554	105.354	4.625	103.606	103.606	103.306	6.250	105.316	105.316	104.816

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
2.750	101.678	101.578	101.578	101.141	2.750	101.578	101.478	101.478	101.041	2.250	100.491	100.391	100.391	100.047
2.875	101.874	101.774	101.774	101.336	2.875	101.745	101.645	101.645	101.207	2.375	100.661	100.561	100.561	100.217
3.000	101.878	101.778	101.778	101.341	3.000	101.739	101.639	101.639	101.202	2.500	100.655	100.555	100.555	100.211
3.125	101.876	101.776	101.776	101.338	3.125	101.738	101.638	101.638	101.201	2.625	100.643	100.543	100.543	100.199
3.250	102.143	102.043	102.043	101.743	3.250	102.142	102.042	102.042	101.742	2.750	101.098	100.998	100.998	100.698
3.375	102.947	102.847	102.847	102.547	3.375	102.808	102.708	102.708	102.408	2.875	101.754	101.654	101.654	101.354
3.500	102.943	102.843	102.843	102.543	3.500	102.827	102.727	102.727	102.427	3.000	101.749	101.649	101.649	101.349
3.625	102.935	102.835	102.835	102.535	3.625	102.792	102.692	102.692	102.392	3.125	101.748	101.648	101.648	101.348
3.750	103.712	103.612	103.612	103.312	3.750	103.793	103.693	103.693	103.393	3.250	103.905	103.805	103.805	103.505
3.875	104.469	104.369	104.369	104.069	3.875	104.294	104.194	104.194	103.894	3.375	104.521	104.421	104.421	104.121
4.000	104.440	104.340	104.340	104.040	4.000	104.315	104.215	104.215	103.915	3.500	104.506	104.406	104.406	104.106
4.125	104.453	104.353	104.353	104.053	4.125	104.300	104.200	104.200	103.900	3.625	104.507	104.407	104.407	104.107
4.250	104.784	104.684	104.684	104.484	4.250	104.843	104.743	104.743	104.543	3.750	105.137	105.037	105.037	104.737

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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.750	0.500	0.375	0.250	0.125	0.000	0.000	0.000
3.25-3.625	2.000	1.875	1.500	1.250	1.000	1.000	0.750	0.625
3.75-4.125	2.250	2.000	1.625	1.375	1.250	1.000	0.750	0.500
4.25-4.625	2.625	2.250	1.875	1.500	1.250	1.000	0.750	0.625
4.75-5.125	1.250	1.125	0.625	0.500	0.375	0.375	0.375	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	100.390	100.390	99.890	6.250	103.750	103.750	103.500
4.000	100.237	100.237	99.737				
4.125	100.071	100.071	99.571				
4.250	101.606	101.606	101.106				
4.375	101.452	101.452	100.952				
4.500	101.372	101.372	100.872				
4.625	101.256	101.256	100.756				
4.750	102.604	102.604	102.104				
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	99.413	99.413	98.913
4.125	99.579	99.579	99.079
4.375	100.229	100.229	99.729
4.500	100.310	100.310	99.810
4.625	100.426	100.426	99.926
4.875	101.173	101.173	100.673
5.000	101.280	101.280	100.780
5.125	101.396	101.396	100.896
5.500	102.422	102.422	101.922
5.625	102.538	102.538	102.038
6.250	102.566	102.566	102.066

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
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **4/7/2021**
45 Day Lock Exp.: **4/22/2021**
60 Day Lock Exp.: **5/7/2021**

W. Rate Sheet Dated: 3/8/2021 **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**
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.205	96.205	95.905
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.780	97.780	97.480
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.557	97.557	97.257
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	99.368	99.368	99.068	3.500	97.631	97.631	97.331
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	99.522	99.522	99.222	3.625	97.705	97.705	97.405
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.670	99.670	99.370	Margin = 2.250		Index = .080	
3.500	N/A	N/A	N/A	3.500	99.507	99.507	99.207	3.125	99.818	99.818	99.518	**30 Year OTC**			
3.625	N/A	N/A	N/A	3.625	99.643	99.643	99.343	3.250	101.810	101.810	101.510	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.750	100.216	100.216	99.916	3.750	99.904	99.904	99.604	3.375	101.949	101.949	101.649	3.250	98.355	98.355	97.855
3.875	100.298	100.298	99.998	3.875	100.011	100.011	99.711	3.500	102.074	102.074	101.774	3.375	98.546	98.546	98.046
4.000	100.451	100.451	100.151	4.000	100.138	100.138	99.838	3.625	102.199	102.199	101.899	3.500	98.732	98.732	98.232
4.125	100.616	100.616	100.316	4.125	100.250	100.250	99.950	3.750	101.330	101.330	101.030	3.625	98.911	98.911	98.411
4.250	101.087	101.087	100.887	4.250	100.781	100.781	100.581	3.875	N/A	N/A	N/A	3.750	99.241	99.241	98.741
4.375	101.142	101.142	100.942	4.375	100.887	100.887	100.687	4.000	N/A	N/A	N/A	3.875	99.423	99.423	98.923
4.500	101.222	101.222	101.022	4.500	101.015	101.015	100.815	4.125	N/A	N/A	N/A	4.000	99.576	99.576	99.076
4.625	101.338	101.338	101.138	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.741	99.741	99.241
4.750	101.933	101.933	101.708	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.112	100.112	99.612
4.875	N/A	N/A	N/A	4.875	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	100.831	100.731	100.731	100.431	3.250	100.830	100.730	100.730	100.430	2.750	98.317	98.217	98.217	97.917
3.375	101.635	101.535	101.535	101.235	3.375	101.496	101.396	101.396	101.096	2.875	98.973	98.873	98.873	98.573
3.500	101.631	101.531	101.531	101.231	3.500	101.515	101.415	101.415	101.115	3.000	98.967	98.867	98.867	98.567
3.625	101.622	101.522	101.522	101.222	3.625	101.480	101.380	101.380	101.080	3.125	98.966	98.866	98.866	98.566
3.750	100.774	100.674	100.674	100.374	3.750	100.855	100.755	100.755	100.455	3.250	100.780	100.680	100.680	100.380
3.875	101.532	101.432	101.432	101.132	3.875	101.356	101.256	101.256	100.956	3.375	101.396	101.296	101.296	100.996
4.000	101.503	101.403	101.403	101.103	4.000	101.377	101.277	101.277	100.977	3.500	101.381	101.281	101.281	100.981
4.125	101.516	101.416	101.416	101.116	4.125	101.362	101.262	101.262	100.962	3.625	101.382	101.282	101.282	100.982
4.250	101.721	101.621	101.621	101.421	4.250	101.781	101.681	101.681	101.481	3.750	102.012	101.912	101.912	101.612

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

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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)

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.: 4/7/2021
45 Day Lock Exp.: 4/22/2021
60 Day Lock Exp.: 5/7/2021

W. Rate Sheet Dated: 3/8/2021 **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
2.500	97.976	97.976	97.776
2.625	98.564	98.564	98.364
2.750	99.247	99.247	99.047
2.875	99.946	99.946	99.746
2.990	100.435	100.435	100.235
3.000	100.535	100.535	100.335
3.125	101.241	101.241	101.041
3.250	102.032	102.032	101.832
3.375	102.636	102.636	102.436
3.500	103.149	103.149	102.949
3.625	103.573	103.573	103.373
3.750	103.845	103.845	103.645
3.875	104.382	104.382	104.182
3.990	104.706	104.706	104.506
4.000	104.806	104.806	104.606
4.125	105.153	105.153	104.953
4.250	105.259	105.259	105.059
4.375	105.669	105.669	105.469
4.500	106.046	106.046	105.846

30/25 Year 105-125

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	94.089	94.089	93.889
2.375	95.230	95.230	95.030
2.500	96.390	96.390	96.190
2.625	97.516	97.516	97.316
2.750	98.529	98.529	98.329
2.875	99.297	99.297	99.097
2.990	100.288	100.288	100.088
3.000	100.388	100.388	100.188
3.125	101.639	101.639	101.439
3.250	102.608	102.608	102.408
3.375	103.270	103.270	103.070
3.500	103.835	103.835	103.635
3.625	104.302	104.302	104.102
3.750	104.508	104.508	104.308
3.875	105.098	105.098	104.898
3.990	105.466	105.466	105.266
4.000	105.566	105.566	105.366

30/25 Year >125

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	93.908	93.908	93.708
2.375	95.005	95.005	94.805
2.500	96.228	96.228	96.028
2.625	97.415	97.415	97.215
2.750	98.467	98.467	98.267
2.875	99.235	99.235	99.035
2.990	100.180	100.180	99.980
3.000	100.280	100.280	100.080
3.125	101.602	101.602	101.402
3.250	102.608	102.608	102.408
3.375	103.270	103.270	103.070
3.500	103.835	103.835	103.635
3.625	104.302	104.302	104.102
3.750	104.508	104.508	104.308
3.875	105.098	105.098	104.898
3.990	105.466	105.466	105.266
4.000	105.566	105.566	105.366

30/25 Year High Balance

Rate	30 Day	45 Day	60 Day
2.500	98.496	98.496	98.296
2.625	99.291	99.291	99.091
2.750	99.891	99.891	99.691
2.875	100.525	100.525	100.325
2.990	100.903	100.903	100.703
3.000	101.003	101.003	100.803
3.125	101.478	101.478	101.278
3.250	102.200	102.200	102.000
3.375	102.760	102.760	102.560
3.500	103.170	103.170	102.970
3.625	103.406	103.406	103.206
3.750	102.405	102.405	102.205
3.875	102.905	102.905	102.705
3.990	103.175	103.175	102.975
4.000	103.275	103.275	103.075
4.125	103.483	103.483	103.283
4.250	102.368	102.368	102.168
4.375	102.810	102.810	102.610
4.500	103.135	103.135	102.935

30/25 Year 105-125 High Balance

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	94.247	94.247	94.047
2.375	95.415	95.415	95.215
2.500	96.710	96.710	96.510
2.625	98.043	98.043	97.843
2.750	98.973	98.973	98.773
2.875	99.676	99.676	99.476
2.990	100.556	100.556	100.356
3.000	100.656	100.656	100.456
3.125	101.278	101.278	101.078
3.250	102.000	102.000	101.800
3.375	102.560	102.560	102.360
3.500	102.970	102.970	102.770
3.625	103.206	103.206	103.006
3.750	102.205	102.205	102.005
3.875	102.705	102.705	102.505
3.990	102.975	102.975	102.775
4.000	103.075	103.075	102.875

30/25 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	98.911	98.911	98.711
2.875	99.614	99.614	99.414
2.990	100.448	100.448	100.248
3.000	100.548	100.548	100.348
3.125	101.278	101.278	101.078
3.250	102.000	102.000	101.800
3.375	102.560	102.560	102.360
3.500	102.970	102.970	102.770
3.625	103.206	103.206	103.006
3.750	102.205	102.205	102.005
3.875	102.705	102.705	102.505
3.990	102.975	102.975	102.775
4.000	103.075	103.075	102.875
4.125	103.283	103.283	103.083
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	101.707	101.707	101.507
2.990	102.157	102.157	101.957
3.000	102.257	102.257	102.057
3.125	102.731	102.731	102.531
3.250	102.921	102.921	102.721
3.375	103.519	103.519	103.319
3.500	103.998	103.998	103.798
3.625	104.420	104.420	104.220
3.750	103.730	103.730	103.530
3.875	104.265	104.265	104.065
3.990	104.556	104.556	104.356
4.000	104.656	104.656	104.456
4.125	104.999	104.999	104.799
4.250	104.613	104.613	104.413
4.375	105.017	105.017	104.817
4.500	105.374	105.374	105.174
4.625	105.623	105.623	105.423
4.750	105.850	105.850	105.650
4.875	106.218	106.218	106.018

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.875	100.106	100.106	99.906
2.990	100.611	100.611	100.411
3.000	100.711	100.711	100.511
3.125	101.413	101.413	101.213
3.250	102.273	102.273	102.073
3.375	102.929	102.929	102.729
3.500	103.456	103.456	103.256
3.625	103.922	103.922	103.722
3.750	103.715	103.715	103.515
3.875	104.301	104.301	104.101
3.990	104.633	104.633	104.433
4.000	104.733	104.733	104.533
4.125	105.109	105.109	104.909
4.250	105.059	105.059	104.859
4.375	105.504	105.504	105.304
4.500	105.898	105.898	105.698
4.625	106.173	106.173	105.973
4.750	106.292	106.292	106.092
4.875	98.309	98.309	98.109

20 Year >125

Rate	30 Day	45 Day	60 Day
2.875	100.106	100.106	99.906
2.990	100.611	100.611	100.411
3.000	100.711	100.711	100.511
3.125	101.391	101.391	101.191
3.250	102.273	102.273	102.073
3.375	102.929	102.929	102.729
3.500	103.456	103.456	103.256
3.625	103.922	103.922	103.722
3.750	103.902	103.902	103.702
3.875	104.489	104.489	104.289
3.990	104.821	104.821	104.621
4.000	104.921	104.921	104.721
4.125	105.296	105.296	105.096
4.250	105.246	105.246	105.046
4.375	105.692	105.692	105.492
4.500	106.086	106.086	105.886
4.625	98.309	98.309	98.109
4.750	98.309	98.309	98.109
4.875	N/A	N/A	N/A

15 Year

Rate	30 Day	45 Day	60 Day
2.000	98.967	98.967	98.767
2.125	99.581	99.581	99.381
2.250	100.126	100.126	99.926
2.375	100.621	100.621	100.421
2.500	101.324	101.324	101.124
2.625	101.923	101.923	101.723
2.750	102.481	102.481	102.281
2.875	102.919	102.919	102.719
2.990	103.313	103.313	103.113
3.000	103.413	103.413	103.213
3.125	103.865	103.865	103.665
3.250	103.884	103.884	103.684
3.375	104.324	104.324	104.124
3.500	104.707	104.707	104.507
3.625	105.152	105.152	104.952
3.750	105.128	105.128	104.928
3.875	105.600	105.600	105.400
3.990	105.957	105.957	105.757
4.000	106.057	106.057	105.857

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	97.104	97.104	#N/A
2.125	97.821	97.821	#N/A
2.250	98.781	98.781	98.581
2.375	99.653	99.653	99.453
2.500	100.555	100.555	100.355
2.625	101.255	101.255	101.055
2.750	101.868	101.868	101.668
2.875	102.353	102.353	102.153
2.990	102.798	102.798	102.598
3.000	102.898	102.898	102.698
3.125	103.393	103.393	103.193
3.250	103.458	103.458	103.258
3.375	103.945	103.945	103.745
3.500	104.364	104.364	104.164
3.625	104.857	104.857	104.657
3.750	104.971	104.971	104.771
3.875	105.493	105.493	105.293
3.990	105.890	105.890	105.690
4.000	105.990	105.990	105.790

15 Year >125

Rate	30 Day	45 Day	60 Day
2.000	96.846	96.846	96.646
2.125	97.571	97.571	97.371
2.250	98.730	98.730	98.530
2.375	99.622	99.622	99.422
2.500	100.547	100.547	100.347
2.625	101.255	101.255	101.055
2.750	101.868	101.868	101.668
2.875	102.353	102.353	102.153
2.990	102.798	102.798	102.598
3.000	102.898	102.898	102.698
3.125	103.393	103.393	103.193
3.250	103.458	103.458	103.258
3.375	103.945	103.945	103.745
3.500	104.364	104.364	104.164
3.625	104.857	104.857	104.657
3.750	104.971	104.971	104.771
3.875	105.493	105.493	105.293
3.990	105.890	105.890	105.690
4.000	105.990	105.990	105.790

15 Year High Balance

Rate	30 Day	45 Day	60 Day
2.000	99.605	99.605	99.405
2.125	100.072	100.072	99.872
2.250	100.515	100.515	100.315
2.375	101.086	101.086	100.886
2.500	101.644	101.644	101.444
2.625	102.091	102.091	101.891
2.750	102.482	102.482	102.282
2.875	102.788	102.788	102.588
2.990	103.037	103.037	102.837
3.000	103.137	103.137	102.937
3.125	103.453	103.453	103.253
3.250	102.577	102.577	102.377
3.375	102.887	102.887	102.687
3.500	103.155	103.155	102.955
3.625	103.466	103.466	103.266
3.750	102.513	102.513	102.313
3.875	102.844	102.844	102.644
3.990	103.061	103.061	102.861
4.000	103.161	103.161	102.961

15 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	97.542	97.542	97.342
2.125	98.112	98.112	97.912
2.250	98.970	98.970	98.770
2.375	99.918	99.918	99.718
2.500	100.675	100.675	100.475
2.625	101.223	101.223	101.023
2.750	101.669	101.669	101.469
2.875	102.022	102.022	101.822
2.990	102.322	102.322	102.122
3.000	102.422	102.422	102.222
3.125	102.781	102.781	102.581
3.250	101.951	101.951	101.751
3.375	102.308	102.308	102.108
3.500	102.612	102.612	102.412
3.625	102.971	102.971	102.771
3.750	102.156	102.156	101.956
3.875	102.537	102.537	102.337
3.990	102.794	102.794	102.594
4.000	102.894	102.894	102.694

15 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	97.284	97.284	97.084
2.125	97.862	97.862	97.662
2.250	98.919	98.919	98.719
2.375	99.887	99.887	99.687
2.500	100.667	100.667	100.467
2.625	101.223	101.223	101.023
2.750	101.669	101.669	101.469
2.875	102.022	102.022	101.822
2.990	102.322	102.322	102.122
3.000	102.422	102.422	102.222
3.125	102.781	102.781	102.581
3.250	101.951	101.951	101.751
3.375	102.308	102.308	102.108
3.500	102.612	102.612	102.412
3.625	102.971	102.971	102.771
3.750	102.156	102.156	101.956
3.875	102.537	102.537	102.337
3.990	102.794	102.794	102.594
4.000	102.894	102.894	102.694

10 Year

Rate	30 Day	45 Day	60 Day
2.000	99.585	99.585	99.385
2.125	100.200	100.200	100.000
2.250	100.745	100.745	100.545
2.375	101.240	101.240	101.040
2.500	101.712	101.712	101.512
2.625	102.207	102.207	102.007
2.750	102.724	102.724	102.524
2.875	103.163	103.163	102.963
2.990	103.557	103.557	103.357
3.000	103.657	103.657	103.457
3.125	104.109	104.109	103.909
3.250	103.628	103.628	103.428
3.375	104.068	104.068	103.868
3.500	104.451	104.451	104.251
3.625	104.896	104.896	104.696
3.750	104.549	104.549	104.349
3.875	105.022	105.022	104.822
3.990	105.379	105.379	105.179
4.000	105.479	105.479	105.279

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

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.

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

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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **4/7/2021**
45 Day Lock Exp.: **4/22/2021**
60 Day Lock Exp.: **5/7/2021**

W. Rate Sheet Dated: **3/8/2021** **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	30 Day Lock Exp.: 4/7/2021
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.: 4/22/2021
		60 Day Lock Exp.: 5/7/2021

W. Rate Sheet Dated: 3/8/2021 **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	99.229	99.229	99.029	2.750	99.229	99.229	99.029	2.750	99.229	99.229	99.029
2.875	100.008	100.008	99.808	2.875	100.008	100.008	99.808	2.875	100.008	100.008	99.808
2.990	100.617	100.617	100.417	2.990	100.617	100.617	100.417	2.990	100.617	100.617	100.417
3.000	100.717	100.717	100.517	3.000	100.717	100.717	100.517	3.000	100.717	100.717	100.517
3.125	101.271	101.271	101.071	3.125	101.271	101.271	101.071	3.125	101.271	101.271	101.071
3.250	101.962	101.962	101.762	3.250	101.712	101.712	101.512	3.250	101.962	101.962	101.762
3.375	102.616	102.616	102.416	3.375	102.366	102.366	102.166	3.375	102.616	102.616	102.416
3.500	103.138	103.138	102.938	3.500	102.888	102.888	102.688	3.500	103.138	103.138	102.938
3.625	103.569	103.569	103.369	3.625	103.319	103.319	103.119	3.625	103.569	103.569	103.369
3.750	103.650	103.650	103.414	3.750	102.650	102.650	102.414	3.750	102.650	102.650	102.414
3.875	104.177	104.177	103.949	3.875	103.177	103.177	102.949	3.875	103.177	103.177	102.949
3.990	104.514	104.514	104.294	3.990	103.514	103.514	103.294	3.990	103.514	103.514	103.294
4.000	104.614	104.614	104.394	4.000	103.614	103.614	103.394	4.000	103.614	103.614	103.394
4.125	104.952	104.952	104.740	4.125	103.952	103.952	103.740	4.125	103.952	103.952	103.740
4.250	105.082	105.082	104.882	4.250	104.582	104.582	104.382	4.250	104.582	104.582	104.382
4.375	105.454	105.454	105.254	4.375	104.954	104.954	104.754	4.375	104.954	104.954	104.754
4.500	105.764	105.764	105.564	4.500	105.264	105.264	105.064	4.500	105.264	105.264	105.064
4.625	105.965	105.965	105.765	4.625	105.465	105.465	105.265	4.625	105.465	105.465	105.265
4.750	106.051	106.051	105.851	4.750	106.051	106.051	105.851	4.750	106.051	106.051	105.851

30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.109	99.109	98.909	2.750	99.109	99.109	98.909
2.875	99.888	99.888	99.688	2.875	99.888	99.888	99.688
2.990	100.497	100.497	100.297	2.990	100.497	100.497	100.297
3.000	100.597	100.597	100.397	3.000	100.597	100.597	100.397
3.125	101.151	101.151	100.951	3.125	101.151	101.151	100.951
3.250	100.074	100.074	99.874	3.250	99.824	99.824	99.624
3.375	100.728	100.728	100.528	3.375	100.478	100.478	100.278
3.500	101.250	101.250	101.050	3.500	101.000	101.000	100.800
3.625	101.681	101.681	101.481	3.625	101.431	101.431	101.231
3.750	100.050	100.050	99.814	3.750	99.050	99.050	98.814
3.875	100.577	100.577	100.349	3.875	99.577	99.577	99.349
3.990	100.914	100.914	100.694	3.990	99.914	99.914	99.694
4.000	101.014	101.014	100.794	4.000	100.014	100.014	99.794
4.125	101.352	101.352	101.140	4.125	100.352	100.352	100.140
4.250	99.988	99.988	99.788	4.250	99.488	99.488	99.288
4.375	100.360	100.360	100.160	4.375	99.860	99.860	99.660
4.500	100.670	100.670	100.470	4.500	100.170	100.170	99.970
4.625	100.871	100.871	100.671	4.625	100.371	100.371	100.171
4.750	100.875	100.875	100.675	4.750	100.875	100.875	100.675

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
2.750	99.109	99.109	98.909	2.500	99.550	99.550	99.265	2.500	99.550	99.550	99.265
2.875	99.888	99.888	99.688	2.625	100.134	100.134	99.849	2.625	100.134	100.134	99.849
2.990	100.497	100.497	100.297	2.750	100.573	100.573	100.343	2.750	100.573	100.573	100.343
3.000	100.597	100.597	100.397	2.875	101.283	101.283	101.056	2.875	101.283	101.283	101.056
3.125	101.151	101.151	100.951	2.990	101.746	101.746	101.521	2.990	101.746	101.746	101.521
3.250	100.074	100.074	99.874	3.000	101.846	101.846	101.621	3.000	101.846	101.846	101.621
3.375	100.728	100.728	100.528	3.125	102.341	102.341	102.122	3.125	102.341	102.341	102.122
3.500	101.250	101.250	101.050	3.250	102.510	102.510	102.289	3.250	103.010	103.010	102.789
3.625	101.681	101.681	101.481	3.375	103.113	103.113	102.897	3.375	103.613	103.613	103.397
3.750	99.050	99.050	98.814	3.500	103.603	103.603	103.391	3.500	104.103	104.103	103.891
3.875	99.577	99.577	99.349	3.625	103.985	103.985	103.776	3.625	104.485	104.485	104.276
3.990	99.914	99.914	99.694	3.750	103.725	103.725	103.461	3.750	104.975	104.975	104.711
4.000	100.014	100.014	99.794	3.875	104.276	104.276	104.018	3.875	105.526	105.526	105.268
4.125	100.352	100.352	100.140	3.990	104.580	104.580	104.327	3.990	105.830	105.830	105.577
4.250	99.488	99.488	99.288	4.000	104.680	104.680	104.427	4.000	105.930	105.930	105.677
4.375	99.860	99.860	99.660	4.125	104.951	104.951	104.706	4.125	106.201	106.201	105.956
4.500	100.170	100.170	99.970	4.250	105.255	105.255	105.055	4.250	106.505	106.505	106.305
4.625	100.371	100.371	100.171	4.375	105.494	105.494	105.294	4.375	106.744	106.744	106.544
4.750	100.875	100.875	100.675	4.500	105.698	105.698	105.498	4.500	106.948	106.948	106.748

20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	99.550	99.550	99.265	2.000	98.792	98.792	98.592
2.625	100.134	100.134	99.849	2.125	99.443	99.443	99.243
2.750	100.573	100.573	100.343	2.250	100.173	100.173	99.973
2.875	101.283	101.283	101.056	2.375	100.638	100.638	100.438
2.990	101.746	101.746	101.521	2.500	101.084	101.084	100.884
3.000	101.846	101.846	101.621	2.625	101.918	101.918	101.718
3.125	102.341	102.341	102.122	2.750	102.441	102.441	102.241
3.250	102.510	102.510	102.289	2.875	102.817	102.817	102.617
3.375	103.113	103.113	102.897	2.990	103.011	103.011	102.811
3.500	103.603	103.603	103.391	3.000	103.111	103.111	102.911
3.625	103.985	103.985	103.776	3.125	103.199	103.199	102.999
3.750	104.975	104.975	104.711	3.250	103.457	103.457	103.257
3.875	105.526	105.526	105.268	3.375	103.788	103.788	103.588
3.990	105.830	105.830	105.577	3.500	103.988	103.988	103.788
4.000	105.930	105.930	105.677	3.625	104.480	104.480	104.280
4.125	106.201	106.201	105.956	3.750	104.809	104.809	104.609
4.250	106.505	106.505	106.305	3.875	104.970	104.970	104.770
4.375	106.744	106.744	106.544	3.990	105.218	105.218	105.018
4.500	106.948	106.948	106.748	4.000	105.318	105.318	105.118

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
2.000	98.917	98.917	98.717	2.000	98.917	98.917	98.717	2.000	99.066	99.066	98.866
2.125	99.568	99.568	99.368	2.125	99.568	99.568	99.368	2.125	99.093	99.093	98.893
2.250	100.298	100.298	100.098	2.250	100.298	100.298	100.098	2.250	99.823	99.823	99.623
2.375	100.763	100.763	100.563	2.375	100.763	100.763	100.563	2.375	100.288	100.288	100.088
2.500	101.209	101.209	101.009	2.500	101.209	101.209	101.009	2.500	100.734	100.734	100.534
2.625	102.043	102.043	101.843	2.625	102.043	102.043	101.843	2.625	100.442	100.442	100.242
2.750	102.566	102.566	102.366	2.750	102.566	102.566	102.366	2.750	100.965	100.965	100.765
2.875	102.942	102.942	102.742	2.875	102.942	102.942	102.742	2.875	101.341	101.341	101.141
2.990	103.136	103.136	102.936	2.990	103.136	103.136	102.936	2.990	101.535	101.535	101.335
3.000	103.236	103.236	103.036	3.000	103.236	103.236	103.036	3.000	101.635	101.635	101.435
3.125	103.324	103.324	103.124	3.125	103.324	103.324	103.124	3.125	100.973	100.973	100.773
3.250	103.582	103.582	103.382	3.250	103.582	103.582	103.382	3.250	101.231	101.231	101.031
3.375	103.913	103.913	103.713	3.375	103.913	103.913	103.713	3.375	101.562	101.562	101.362
3.500	104.113	104.113	103.913	3.500	104.113	104.113	103.913	3.500	101.762	101.762	101.562
3.625	104.605	104.605	104.405	3.625	104.605	104.605	104.405	3.625	101.254	101.254	101.054
3.750	104.934	104.934	104.734	3.750	104.934	104.934	104.734	3.750	101.583	101.583	101.383
3.875	105.095	105.095	104.895	3.875	105.095	105.095	104.895	3.875	101.744	101.744	101.544
3.990	105.343	105.343	105.143	3.990	105.343	105.343	105.143	3.990	101.992	101.992	101.792
4.000	105.443	105.443	105.243	4.000	105.443	105.443	105.243	4.000	102.092	102.092	101.892

15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	99.191	99.191	98.991	2.000	99.191	99.191	98.991
2.125	99.218	99.218	99.018	2.125	99.218	99.218	99.018
2.250	99.948	99.948	99.748	2.250	99.948	99.948	99.748
2.375	100.413	100.413	100.213	2.375	100.413	100.413	100.213
2.500	100.859	100.859	100.659	2.500	100.859	100.859	100.659
2.625	100.567	100.567	100.367	2.625	100.567	100.567	100.367
2.750	101.090	101.090	100.890	2.750	101.090	101.090	100.890
2.875	101.466	101.466	101.266	2.875	101.466	101.466	101.266
2.990	101.660	101.660	101.460	2.990	101.660	101.660	101.460
3.000	101.760	101.760	101.560	3.000	101.760	101.760	101.560
3.125	101.098	101.098	100.898	3.125	101.098	101.098	100.898
3.250	101.356	101.356	101.156	3.250	101.356	101.356	101.156
3.375	101.687	101.687	101.487	3.375	101.687	101.687	101.487
3.500	101.887	101.887	101.687	3.500	101.887	101.887	101.687
3.625	101.379	101.379	101.179	3.625	101.379	101.379	101.179
3.750	101.708	101.708	101.508	3.750	101.708	101.708	101.508
3.875	101.869	101.869	101.669	3.875	101.869	101.869	101.669
3.990	102.117	102.117	101.917	3.990	102.117	102.117	101.917
4.000	102.217	102.217	102.017	4.000	102.217	102.217	102.017

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

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

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

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
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/7/2021
45 Day Lock Exp.: 4/22/2021
60 Day Lock Exp.: 5/7/2021

W. Rate Sheet Dated: 3/8/2021 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Home Possible

30/25 Year				20 Year				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.229	99.229	99.029	2.500	99.550	99.550	99.265	2.000	98.792	98.792	98.592
2.875	100.008	100.008	99.808	2.625	100.134	100.134	99.849	2.125	99.443	99.443	99.243
2.990	100.617	100.617	100.417	2.750	100.573	100.573	100.343	2.250	100.173	100.173	99.973
3.000	100.717	100.717	100.517	2.875	101.283	101.283	101.056	2.375	100.638	100.638	100.438
3.125	101.271	101.271	101.071	2.990	101.746	101.746	101.521	2.500	101.084	101.084	100.884
3.250	101.962	101.962	101.762	3.000	101.846	101.846	101.621	2.625	101.918	101.918	101.718
3.375	102.616	102.616	102.416	3.125	102.341	102.341	102.122	2.750	102.441	102.441	102.241
3.500	103.138	103.138	102.938	3.250	102.510	102.510	102.289	2.875	102.817	102.817	102.617
3.625	103.569	103.569	103.369	3.375	103.113	103.113	102.897	2.990	103.011	103.011	102.811
3.750	103.650	103.650	103.414	3.500	103.603	103.603	103.391	3.000	103.111	103.111	102.911
3.875	104.177	104.177	103.949	3.625	103.985	103.985	103.776	3.125	103.199	103.199	102.999
3.990	104.514	104.514	104.294	3.750	103.725	103.725	103.461	3.250	103.457	103.457	103.257
4.000	104.614	104.614	104.394	3.875	104.276	104.276	104.018	3.375	103.788	103.788	103.588
4.125	104.952	104.952	104.740	3.990	104.580	104.580	104.327	3.500	103.988	103.988	103.788
4.250	105.082	105.082	104.882	4.000	104.680	104.680	104.427	3.625	104.480	104.480	104.280
4.375	105.454	105.454	105.254	4.125	104.951	104.951	104.706	3.750	104.809	104.809	104.609
4.500	105.764	105.764	105.564	4.250	105.255	105.255	105.055	3.875	104.970	104.970	104.770
4.625	105.965	105.965	105.765	4.375	105.494	105.494	105.294	3.990	105.218	105.218	105.018
4.750	106.051	106.051	105.851	4.500	105.698	105.698	105.498	4.000	105.318	105.318	105.118

Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.494	98.494	98.294	2.000	98.279	98.279	98.079
2.875	99.273	99.273	99.073	2.125	98.618	98.618	98.418
2.990	99.882	99.882	99.682	2.250	99.348	99.348	99.148
3.000	99.982	99.982	99.782	2.375	99.813	99.813	99.613
3.125	100.536	100.536	100.336	2.500	100.259	100.259	100.059
3.250	100.343	100.343	100.143	2.625	100.530	100.530	100.330
3.375	100.997	100.997	100.797	2.750	101.053	101.053	100.853
3.500	101.519	101.519	101.319	2.875	101.429	101.429	101.229
3.625	101.950	101.950	101.750	2.990	101.623	101.623	101.423
3.750	101.175	101.175	100.939	3.000	101.723	101.723	101.523
3.875	101.702	101.702	101.474	3.125	101.436	101.436	101.236
3.990	102.039	102.039	101.819	3.250	101.694	101.694	101.494
4.000	102.139	102.139	101.919	3.375	102.025	102.025	101.825
4.125	102.477	102.477	102.265	3.500	102.225	102.225	102.025
4.250	101.860	101.860	101.660	3.625	102.217	102.217	102.017
4.375	102.232	102.232	102.032	3.750	102.546	102.546	102.346
4.500	102.542	102.542	102.342	3.875	102.707	102.707	102.507
4.625	102.743	102.743	102.543	3.990	102.955	102.955	102.755
4.750	102.788	102.788	102.588	4.000	103.055	103.055	102.855

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

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.:	4/7/2021
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	4/22/2021
		60 Day Lock Exp.:	5/7/2021

W. Rate Sheet Dated: 3/8/2021 **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)