[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.: **5/10/2021**
45 Day Lock Exp.: **5/24/2021**
60 Day Lock Exp.: **6/7/2021**

W. Rate Sheet Dated: **4/8/2021** **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	101.983	101.983	101.546	2.750	99.750	99.750	99.312	2.250	98.287	98.287	97.987	3.125	96.445	96.445	96.145
2.875	102.179	102.179	101.742	2.875	99.916	99.916	99.479	2.500	98.622	98.622	98.322	3.250	98.019	98.019	97.719
3.000	102.379	102.379	101.942	3.000	100.077	100.077	99.640	2.625	98.773	98.773	98.473	3.375	97.796	97.796	97.496
3.125	102.577	102.577	102.139	3.125	100.238	100.238	99.800	2.750	100.453	100.453	100.153	3.500	97.871	97.871	97.571
3.250	103.248	103.248	102.948	3.250	100.958	100.958	100.658	2.875	100.607	100.607	100.307	3.625	97.945	97.945	97.645
3.375	103.339	103.339	103.039	3.375	101.110	101.110	100.810	3.000	100.756	100.756	100.456	Margin = 2.250		Index = 0.060	
3.500	103.526	103.526	103.226	3.500	101.283	101.283	100.983	3.125	100.904	100.904	100.604	**30 Year OTC**			
3.625	103.705	103.705	103.405	3.625	101.419	101.419	101.119	3.250	102.843	102.843	102.543	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.750	104.219	104.219	103.897	3.750	103.467	103.467	103.145	3.375	102.982	102.982	102.682	4.000	102.179	102.179	101.679
3.875	104.301	104.301	103.979	3.875	103.573	103.573	103.251	3.500	103.106	103.106	102.806	4.125	102.344	102.344	101.844
4.000	104.454	104.454	104.132	4.000	103.701	103.701	103.379	3.625	103.232	103.232	102.932	4.375	103.011	103.011	102.511
4.125	104.619	104.619	104.298	4.125	103.813	103.813	103.491	3.750	103.441	103.441	103.141	4.500	103.091	103.091	102.591
4.250	104.531	104.531	104.331	4.250	103.784	103.784	103.584	3.875	103.538	103.538	103.238	4.625	103.207	103.207	102.707
4.375	104.586	104.586	104.386	4.375	103.890	103.890	103.690	4.000	103.657	103.657	103.357	4.875	104.314	104.314	103.814
4.500	104.666	104.666	104.466	4.500	104.018	104.018	103.818	4.125	103.760	103.760	103.460	5.000	104.421	104.421	103.921
4.625	104.782	104.782	104.582	4.625	104.130	104.130	103.930	4.250	103.939	103.939	103.639	5.125	104.537	104.537	104.037
4.750	105.161	105.161	104.961	4.750	104.414	104.414	104.214	4.375	104.037	104.037	103.737	5.500	105.375	105.375	104.875
4.875	105.189	105.189	104.989	4.875	104.520	104.520	104.320	4.500	104.155	104.155	103.855	5.625	105.491	105.491	104.991
6.250	106.000	106.000	105.800	6.250	105.762	105.762	105.562	4.625	104.259	104.259	103.959	6.250	105.535	105.535	105.035

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	102.083	101.983	101.983	101.546	2.750	101.330	101.230	101.230	100.792	2.250	100.317	100.217	100.217	99.917
2.875	102.279	102.179	102.179	101.742	2.875	101.496	101.396	101.396	100.959	2.375	100.487	100.387	100.387	100.087
3.000	102.479	102.379	102.379	101.942	3.000	101.657	101.557	101.557	101.120	2.500	100.652	100.552	100.552	100.252
3.125	102.677	102.577	102.577	102.139	3.125	101.818	101.718	101.718	101.280	2.625	100.803	100.703	100.703	100.403
3.250	103.248	103.148	103.148	102.848	3.250	102.538	102.438	102.438	102.138	2.750	101.383	101.283	101.283	100.983
3.375	103.439	103.339	103.339	103.039	3.375	102.690	102.590	102.590	102.290	2.875	101.537	101.437	101.437	101.137
3.500	103.626	103.526	103.526	103.226	3.500	102.863	102.763	102.763	102.463	3.000	101.686	101.586	101.586	101.286
3.625	103.805	103.705	103.705	103.405	3.625	102.999	102.899	102.899	102.599	3.125	101.834	101.734	101.734	101.434
3.750	104.319	104.219	104.219	103.897	3.750	103.997	103.897	103.897	103.575	3.250	104.373	104.273	104.273	103.973
3.875	104.501	104.401	104.401	104.079	3.875	104.103	104.003	104.003	103.681	3.375	104.512	104.412	104.412	104.112
4.000	104.654	104.554	104.554	104.232	4.000	104.231	104.131	104.131	103.809	3.500	104.636	104.536	104.536	104.236
4.125	104.819	104.719	104.719	104.398	4.125	104.343	104.243	104.243	103.921	3.625	104.762	104.662	104.662	104.362
4.250	105.331	105.231	105.231	105.031	4.250	105.014	104.914	104.914	104.714	3.750	105.471	105.371	105.371	105.071

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
2.75-3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.25-3.625	1.500	1.125	1.000	0.875	0.750	0.750	0.750	0.500
3.75-4.125	2.125	1.875	1.375	1.125	1.000	0.875	0.875	0.500
4.25-4.625	2.250	2.000	1.500	1.250	1.000	1.000	1.000	0.500
4.75-5.125	1.000	0.875	0.625	0.500	0.500	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
6.25-6.625	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	100.405	100.405	99.905	6.250	103.750	103.750	103.500
4.000	100.253	100.253	99.753				
4.125	100.087	100.087	99.587				
4.250	101.638	101.638	101.138				
4.375	101.483	101.483	100.983				
4.500	101.403	101.403	100.903				
4.625	101.287	101.287	100.787				
4.750	102.995	102.995	102.495				
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	99.429	99.429	98.929
4.125	99.594	99.594	99.094
4.375	100.261	100.261	99.761
4.500	100.341	100.341	99.841
4.625	100.457	100.457	99.957
4.875	101.564	101.564	101.064
5.000	101.671	101.671	101.171
5.125	101.787	101.787	101.287
5.500	102.625	102.625	102.125
5.625	102.741	102.741	102.241
6.250	102.785	102.785	102.285

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](https://afrwholesale.com)

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	5/10/2021
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	5/24/2021
		60 Day Lock Exp.:	6/7/2021

W. Rate Sheet Dated: 4/8/2021 **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	96.195	96.195	95.895
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	97.769	97.769	97.469
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	97.546	97.546	97.246
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	100.358	100.358	100.058	3.500	97.621	97.621	97.321
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	100.512	100.512	100.212	3.625	97.695	97.695	97.395
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.661	100.661	100.361	Margin = 2.250		Index = .060	
3.500	N/A	N/A	N/A	3.500	101.000	101.000	100.700	3.125	100.809	100.809	100.509	**30 Year OTC**			
3.625	N/A	N/A	N/A	3.625	101.136	101.136	100.836	3.250	102.560	102.560	102.260	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.750	102.194	102.194	101.872	3.750	101.872	101.872	101.550	3.375	102.699	102.699	102.399	3.250	98.761	98.761	98.261
3.875	102.276	102.276	101.954	3.875	101.978	101.978	101.656	3.500	102.824	102.824	102.524	3.375	98.952	98.952	98.452
4.000	102.429	102.429	102.107	4.000	102.106	102.106	101.784	3.625	102.949	102.949	102.649	3.500	99.139	99.139	98.639
4.125	102.594	102.594	102.273	4.125	102.218	102.218	101.896	3.750	101.846	101.846	101.546	3.625	99.317	99.317	98.817
4.250	102.319	102.319	102.119	4.250	102.002	102.002	101.802	3.875	N/A	N/A	N/A	3.750	99.819	99.819	99.319
4.375	102.373	102.373	102.173	4.375	102.108	102.108	101.908	4.000	N/A	N/A	N/A	3.875	100.001	100.001	99.501
4.500	102.453	102.453	102.253	4.500	102.235	102.235	102.035	4.125	N/A	N/A	N/A	4.000	100.154	100.154	99.654
4.625	102.569	102.569	102.369	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.319	100.319	99.819
4.750	102.324	102.324	102.124	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.644	100.644	100.144
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	102.186	102.086	102.086	101.786	3.250	101.475	101.375	101.375	101.075	2.750	98.602	98.502	98.502	98.202
3.375	102.377	102.277	102.277	101.977	3.375	101.627	101.527	101.527	101.227	2.875	98.756	98.656	98.656	98.356
3.500	102.564	102.464	102.464	102.164	3.500	101.800	101.700	101.700	101.400	3.000	98.905	98.805	98.805	98.505
3.625	102.742	102.642	102.642	102.342	3.625	101.936	101.836	101.836	101.536	3.125	99.052	98.952	98.952	98.652
3.750	101.944	101.844	101.844	101.522	3.750	101.622	101.522	101.522	101.200	3.250	101.248	101.148	101.148	100.848
3.875	102.126	102.026	102.026	101.704	3.875	101.728	101.628	101.628	101.306	3.375	101.387	101.287	101.287	100.987
4.000	102.279	102.179	102.179	101.857	4.000	101.856	101.756	101.756	101.434	3.500	101.511	101.411	101.411	101.111
4.125	102.444	102.344	102.344	102.023	4.125	101.968	101.868	101.868	101.546	3.625	101.637	101.537	101.537	101.237
4.250	102.769	102.669	102.669	102.469	4.250	102.452	102.352	102.352	102.152	3.750	102.346	102.246	102.246	101.946

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

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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
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30 Day Lock Exp.: **5/10/2021**
45 Day Lock Exp.: **5/24/2021**
60 Day Lock Exp.: **6/7/2021**

W. Rate Sheet Dated: 4/8/2021 **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	97.177	97.177	96.977
2.625	97.996	97.996	97.796
2.750	98.926	98.926	98.726
2.875	99.624	99.624	99.424
2.990	100.164	100.164	99.964
3.000	100.264	100.264	100.064
3.125	100.735	100.735	100.535
3.250	101.379	101.379	101.179
3.375	101.988	101.988	101.788
3.500	102.361	102.361	102.161
3.625	102.792	102.792	102.592
3.750	103.356	103.356	103.156
3.875	103.902	103.902	103.702
3.990	104.282	104.282	104.082
4.000	104.382	104.382	104.182
4.125	104.731	104.731	104.531
4.250	105.046	105.046	104.846
4.375	105.464	105.464	105.264
4.500	105.851	105.851	105.651

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	93.667	93.667	93.467
2.375	94.798	94.798	94.598
2.500	95.952	95.952	95.752
2.625	97.070	97.070	96.870
2.750	98.080	98.080	97.880
2.875	98.847	98.847	98.647
2.990	99.396	99.396	99.196
3.000	99.496	99.496	99.296
3.125	100.727	100.727	100.527
3.250	101.699	101.699	101.499
3.375	102.368	102.368	102.168
3.500	102.944	102.944	102.744
3.625	103.545	103.545	103.345
3.750	104.448	104.448	104.248
3.875	105.047	105.047	104.847
3.990	105.420	105.420	105.220
4.000	105.520	105.520	105.320

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	93.487	93.487	93.287
2.375	94.573	94.573	94.373
2.500	95.791	95.791	95.591
2.625	96.969	96.969	96.769
2.750	98.017	98.017	97.817
2.875	98.784	98.784	98.584
2.990	99.333	99.333	99.133
3.000	99.433	99.433	99.233
3.125	100.689	100.689	100.489
3.250	101.699	101.699	101.499
3.375	102.368	102.368	102.168
3.500	102.944	102.944	102.744
3.625	103.509	103.509	103.309
3.750	104.448	104.448	104.248
3.875	105.047	105.047	104.847
3.990	105.420	105.420	105.220
4.000	105.520	105.520	105.320

30/25 Year High Balance

Rate	30 Day	45 Day	60 Day
2.500	97.348	97.348	97.148
2.625	98.140	98.140	97.940
2.750	98.887	98.887	98.687
2.875	99.522	99.522	99.322
2.990	100.087	100.087	99.887
3.000	100.187	100.187	99.987
3.125	101.073	101.073	100.873
3.250	101.799	101.799	101.599
3.375	102.364	102.364	102.164
3.500	102.784	102.784	102.584
3.625	103.020	103.020	102.820
3.750	102.428	102.428	102.228
3.875	102.933	102.933	102.733
3.990	103.208	103.208	103.008
4.000	103.308	103.308	103.108
4.125	103.519	103.519	103.319
4.250	102.156	102.156	101.956
4.375	102.605	102.605	102.405
4.500	102.936	102.936	102.736

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	93.581	93.581	93.381
2.375	94.740	94.740	94.540
2.500	95.923	95.923	95.723
2.625	97.014	97.014	96.814
2.750	97.841	97.841	97.641
2.875	98.545	98.545	98.345
2.990	99.119	99.119	98.919
3.000	99.219	99.219	99.019
3.125	100.865	100.865	100.665
3.250	101.599	101.599	101.399
3.375	102.164	102.164	101.964
3.500	102.584	102.584	102.384
3.625	102.820	102.820	102.620
3.750	102.228	102.228	102.028
3.875	102.733	102.733	102.533
3.990	103.008	103.008	102.808
4.000	103.108	103.108	102.908

30/25 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	97.778	97.778	97.578
2.875	98.482	98.482	98.282
2.990	99.056	99.056	98.856
3.000	99.156	99.156	98.956
3.125	100.827	100.827	100.627
3.250	101.599	101.599	101.399
3.375	102.164	102.164	101.964
3.500	102.584	102.584	102.384
3.625	102.820	102.820	102.620
3.750	102.228	102.228	102.028
3.875	102.733	102.733	102.533
3.990	103.008	103.008	102.808
4.000	103.108	103.108	102.908
4.125	103.319	103.319	103.119
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	100.925	100.925	100.725
2.990	101.377	101.377	101.177
3.000	101.477	101.477	101.277
3.125	102.133	102.133	101.933
3.250	102.864	102.864	102.664
3.375	103.468	103.468	103.268
3.500	103.958	103.958	103.758
3.625	104.386	104.386	104.186
3.750	103.661	103.661	103.461
3.875	104.203	104.203	104.003
3.990	104.501	104.501	104.301
4.000	104.601	104.601	104.401
4.125	104.946	104.946	104.746
4.250	104.574	104.574	104.374
4.375	104.986	104.986	104.786
4.500	105.353	105.353	105.153
4.625	105.605	105.605	105.405
4.750	105.962	105.962	105.762
4.875	98.309	98.309	98.109

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.875	99.906	99.906	99.706
2.990	100.412	100.412	100.212
3.000	100.512	100.512	100.312
3.125	101.067	101.067	100.867
3.250	101.927	101.927	101.727
3.375	102.591	102.591	102.391
3.500	103.130	103.130	102.930
3.625	103.598	103.598	103.398
3.750	103.657	103.657	103.457
3.875	104.252	104.252	104.052
3.990	104.589	104.589	104.389
4.000	104.689	104.689	104.489
4.125	105.071	105.071	104.871
4.250	104.859	104.859	104.659
4.375	105.312	105.312	105.112
4.500	105.716	105.716	105.516
4.625	105.993	105.993	105.793
4.750	106.305	106.305	106.105
4.875	N/A	N/A	N/A

20 Year >125

Rate	30 Day	45 Day	60 Day
2.875	99.906	99.906	99.706
2.990	100.412	100.412	100.212
3.000	100.512	100.512	100.312
3.125	101.051	101.051	100.851
3.250	101.927	101.927	101.727
3.375	102.591	102.591	102.391
3.500	103.130	103.130	102.930
3.625	103.598	103.598	103.398
3.750	103.844	103.844	103.644
3.875	104.440	104.440	104.240
3.990	104.777	104.777	104.577
4.000	104.877	104.877	104.677
4.125	105.258	105.258	105.058
4.250	105.046	105.046	104.846
4.375	105.499	105.499	105.299
4.500	105.903	105.903	105.703
4.625	106.181	106.181	105.981
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	98.866	98.866	98.666
2.125	99.478	99.478	99.278
2.250	100.022	100.022	99.822
2.375	100.519	100.519	100.319
2.500	100.992	100.992	100.792
2.625	101.543	101.543	101.343
2.750	102.106	102.106	101.906
2.875	102.551	102.551	102.351
2.990	102.958	102.958	102.758
3.000	103.058	103.058	102.858
3.125	103.511	103.511	103.311
3.250	103.636	103.636	103.436
3.375	104.085	104.085	103.885
3.500	104.471	104.471	104.271
3.625	104.927	104.927	104.727
3.750	105.158	105.158	104.958
3.875	105.641	105.641	105.441
3.990	106.006	106.006	105.806
4.000	106.106	106.106	105.906

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	97.106	97.106	#N/A
2.125	97.820	97.820	#N/A
2.250	98.419	98.419	98.219
2.375	99.220	99.220	99.020
2.500	100.120	100.120	99.920
2.625	100.822	100.822	100.622
2.750	101.439	101.439	101.239
2.875	101.930	101.930	101.730
2.990	102.389	102.389	102.189
3.000	102.489	102.489	102.289
3.125	102.990	102.990	102.790
3.250	103.370	103.370	103.170
3.375	103.864	103.864	103.664
3.500	104.290	104.290	104.090
3.625	104.790	104.790	104.590
3.750	104.814	104.814	104.614
3.875	105.346	105.346	105.146
3.990	105.756	105.756	105.556
4.000	105.856	105.856	105.656

15 Year >125

Rate	30 Day	45 Day	60 Day
2.000	96.848	96.848	96.648
2.125	97.570	97.570	97.370
2.250	98.301	98.301	98.101
2.375	99.190	99.190	98.990
2.500	100.112	100.112	99.912
2.625	100.822	100.822	100.622
2.750	101.439	101.439	101.239
2.875	101.930	101.930	101.730
2.990	102.389	102.389	102.189
3.000	102.489	102.489	102.289
3.125	102.990	102.990	102.790
3.250	103.370	103.370	103.170
3.375	103.864	103.864	103.664
3.500	104.290	104.290	104.090
3.625	104.790	104.790	104.590
3.750	104.814	104.814	104.614
3.875	105.346	105.346	105.146
3.990	105.756	105.756	105.556
4.000	105.856	105.856	105.656

15 Year High Balance

Rate	30 Day	45 Day	60 Day
2.000	98.850	98.850	98.650
2.125	99.316	99.316	99.116
2.250	99.811	99.811	99.611
2.375	100.381	100.381	100.181
2.500	100.937	100.937	100.737
2.625	101.385	101.385	101.185
2.750	101.779	101.779	101.579
2.875	102.091	102.091	101.891
2.990	102.343	102.343	102.143
3.000	102.443	102.443	102.243
3.125	102.762	102.762	102.562
3.250	102.499	102.499	102.299
3.375	102.812	102.812	102.612
3.500	103.083	103.083	102.883
3.625	103.403	103.403	103.203
3.750	102.727	102.727	102.527
3.875	103.066	103.066	102.866
3.990	103.289	103.289	103.089
4.000	103.389	103.389	103.189

15 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	96.890	96.890	96.690
2.125	97.458	97.458	97.258
2.250	98.008	98.008	97.808
2.375	98.882	98.882	98.682
2.500	99.865	99.865	99.665
2.625	100.464	100.464	100.264
2.750	100.912	100.912	100.712
2.875	101.270	101.270	101.070
2.990	101.574	101.574	101.374
3.000	101.674	101.674	101.474
3.125	102.041	102.041	101.841
3.250	102.033	102.033	101.833
3.375	102.391	102.391	102.191
3.500	102.702	102.702	102.502
3.625	103.066	103.066	102.866
3.750	102.183	102.183	101.983
3.875	102.571	102.571	102.371
3.990	102.839	102.839	102.639
4.000	102.939	102.939	102.739

15 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	96.632	96.632	96.432
2.125	97.208	97.208	97.008
2.250	97.890	97.890	97.690
2.375	98.852	98.852	98.652
2.500	99.857	99.857	99.657
2.625	100.464	100.464	100.264
2.750	100.912	100.912	100.712
2.875	101.270	101.270	101.070
2.990	101.574	101.574	101.374
3.000	101.674	101.674	101.474
3.125	102.041	102.041	101.841
3.250	102.033	102.033	101.833
3.375	102.391	102.391	102.191
3.500	102.702	102.702	102.502
3.625	103.066	103.066	102.866
3.750	102.183	102.183	101.983
3.875	102.571	102.571	102.371
3.990	102.839	102.839	102.639
4.000	102.939	102.939	102.739

10 Year

Rate	30 Day	45 Day	60 Day
2.000	100.206	100.206	100.006
2.125	100.818	100.818	100.618
2.250	101.362	101.362	101.162
2.375	101.859	101.859	101.659
2.500	102.331	102.331	102.131
2.625	102.831	102.831	102.631
2.750	102.633	102.633	102.433
2.875	103.078	103.078	102.878
2.990	103.485	103.485	103.285
3.000	103.585	103.585	103.385
3.125	104.038	104.038	103.838
3.250	103.382	103.382	103.182
3.375	103.831	103.831	103.631
3.500	104.217	104.217	104.017
3.625	104.672	104.672	104.472
3.750	104.768	104.768	104.568
3.875	105.250	105.250	105.050
3.990	105.615	105.615	105.415
4.000	105.715	105.715	105.515

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.:	5/10/2021
45 Day Lock Exp.:	5/24/2021
60 Day Lock Exp.:	6/7/2021

W. Rate Sheet Dated: 4/8/2021 **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.:	5/10/2021
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	5/24/2021
		60 Day Lock Exp.:	6/7/2021

W. Rate Sheet Dated: 4/8/2021 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Conforming FHLMC

30/25 Year			
Rate	30 Day	45 Day	60 Day
2.750	98.950	98.950	98.750
2.875	99.730	99.730	99.530
2.990	100.334	100.334	100.134
3.000	100.434	100.434	100.234
3.125	100.626	100.626	100.402
3.250	101.512	101.512	101.295
3.375	102.165	102.165	101.954
3.500	102.690	102.690	102.484
3.625	103.163	103.163	102.955
3.750	103.213	103.213	103.013
3.875	103.757	103.757	103.557
3.990	104.148	104.148	103.948
4.000	104.248	104.248	104.048
4.125	104.623	104.623	104.423
4.250	104.616	104.616	104.416
4.375	105.026	105.026	104.826
4.500	105.363	105.363	105.163
4.625	105.585	105.585	105.385
4.750	105.789	105.789	105.589

30/25 Year 105-125			
Rate	30 Day	45 Day	60 Day
2.750	98.950	98.950	98.750
2.875	99.730	99.730	99.530
2.990	100.334	100.334	100.134
3.000	100.434	100.434	100.234
3.125	100.626	100.626	100.402
3.250	101.387	101.387	101.170
3.375	102.040	102.040	101.829
3.500	102.565	102.565	102.359
3.625	103.038	103.038	102.830
3.750	102.463	102.463	102.263
3.875	103.007	103.007	102.807
3.990	103.398	103.398	103.198
4.000	103.498	103.498	103.298
4.125	103.873	103.873	103.673
4.250	104.241	104.241	104.041
4.375	104.651	104.651	104.451
4.500	104.988	104.988	104.788
4.625	105.210	105.210	105.010
4.750	105.789	105.789	105.589

30/25 Year >125			
Rate	30 Day	45 Day	60 Day
2.750	98.950	98.950	98.750
2.875	99.730	99.730	99.530
2.990	100.334	100.334	100.134
3.000	100.434	100.434	100.234
3.125	100.626	100.626	100.402
3.250	101.512	101.512	101.295
3.375	102.165	102.165	101.954
3.500	102.690	102.690	102.484
3.625	103.163	103.163	102.955
3.750	102.463	102.463	102.263
3.875	103.007	103.007	102.807
3.990	103.398	103.398	103.198
4.000	103.498	103.498	103.298
4.125	103.873	103.873	103.673
4.250	104.241	104.241	104.041
4.375	104.651	104.651	104.451
4.500	104.988	104.988	104.788
4.625	105.210	105.210	105.010
4.750	105.789	105.789	105.589

30/25 Year SC			
Rate	30 Day	45 Day	60 Day
2.750	97.408	97.408	97.208
2.875	98.188	98.188	97.988
2.990	98.792	98.792	98.592
3.000	98.892	98.892	98.692
3.125	99.182	99.182	98.958
3.250	100.600	100.600	100.383
3.375	101.253	101.253	101.042
3.500	101.778	101.778	101.572
3.625	102.251	102.251	102.043
3.750	99.549	99.549	99.349
3.875	100.093	100.093	99.893
3.990	100.484	100.484	100.284
4.000	100.584	100.584	100.384
4.125	100.959	100.959	100.759
4.250	99.628	99.628	99.428
4.375	100.038	100.038	99.838
4.500	100.375	100.375	100.175
4.625	100.597	100.597	100.397
4.750	100.551	100.551	100.351

30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day
2.750	97.408	97.408	97.208
2.875	98.188	98.188	97.988
2.990	98.792	98.792	98.592
3.000	98.892	98.892	98.692
3.125	99.182	99.182	98.958
3.250	100.475	100.475	100.258
3.375	101.128	101.128	100.917
3.500	101.653	101.653	101.447
3.625	102.126	102.126	101.918
3.750	98.799	98.799	98.599
3.875	99.343	99.343	99.143
3.990	99.734	99.734	99.534
4.000	99.834	99.834	99.634
4.125	100.209	100.209	100.009
4.250	99.253	99.253	99.053
4.375	99.663	99.663	99.463
4.500	100.000	100.000	99.800
4.625	100.222	100.222	100.022
4.750	100.551	100.551	100.351

30/25 Year SC >125			
Rate	30 Day	45 Day	60 Day
2.750	97.408	97.408	97.208
2.875	98.188	98.188	97.988
2.990	98.792	98.792	98.592
3.000	98.892	98.892	98.692
3.125	99.182	99.182	98.958
3.250	100.600	100.600	100.383
3.375	101.253	101.253	101.042
3.500	101.778	101.778	101.572
3.625	102.251	102.251	102.043
3.750	98.799	98.799	98.599
3.875	99.343	99.343	99.143
3.990	99.734	99.734	99.534
4.000	99.834	99.834	99.634
4.125	100.209	100.209	100.009
4.250	99.253	99.253	99.053
4.375	99.663	99.663	99.463
4.500	100.000	100.000	99.800
4.625	100.222	100.222	100.022
4.750	100.551	100.551	100.351

20 Year			
Rate	30 Day	45 Day	60 Day
2.500	98.003	98.003	97.795
2.625	98.793	98.793	98.583
2.750	100.005	100.005	99.795
2.875	100.714	100.714	100.506
2.990	101.191	101.191	100.984
3.000	101.291	101.291	101.084
3.125	101.651	101.651	101.429
3.250	102.617	102.617	102.399
3.375	103.231	103.231	103.015
3.500	103.783	103.783	103.573
3.625	104.145	104.145	103.942
3.750	103.266	103.266	103.066
3.875	103.822	103.822	103.622
3.990	104.156	104.156	103.956
4.000	104.256	104.256	104.056
4.125	104.545	104.545	104.345
4.250	104.815	104.815	104.615
4.375	105.056	105.056	104.856
4.500	105.367	105.367	105.167

20 Year 105-125			
Rate	30 Day	45 Day	60 Day
2.500	98.003	98.003	97.795
2.625	98.793	98.793	98.583
2.750	100.005	100.005	99.795
2.875	100.714	100.714	100.506
2.990	101.191	101.191	100.984
3.000	101.291	101.291	101.084
3.125	101.651	101.651	101.429
3.250	103.617	103.617	103.399
3.375	104.231	104.231	104.015
3.500	104.783	104.783	104.573
3.625	105.145	105.145	104.942
3.750	104.516	104.516	104.316
3.875	105.072	105.072	104.872
3.990	105.406	105.406	105.206
4.000	105.506	105.506	105.306
4.125	105.795	105.795	105.595
4.250	106.065	106.065	105.865
4.375	106.306	106.306	106.106
4.500	106.617	106.617	106.417

20 Year >125			
Rate	30 Day	45 Day	60 Day
2.500	98.003	98.003	97.795
2.625	98.793	98.793	98.583
2.750	100.005	100.005	99.795
2.875	100.714	100.714	100.506
2.990	101.191	101.191	100.984
3.000	101.291	101.291	101.084
3.125	101.651	101.651	101.429
3.250	102.617	102.617	102.399
3.375	103.231	103.231	103.015
3.500	103.783	103.783	103.573
3.625	104.145	104.145	103.942
3.750	104.516	104.516	104.316
3.875	105.072	105.072	104.872
3.990	105.406	105.406	105.206
4.000	105.506	105.506	105.306
4.125	105.795	105.795	105.595
4.250	106.065	106.065	105.865
4.375	106.306	106.306	106.106
4.500	106.617	106.617	106.417

15 Year			
Rate	30 Day	45 Day	60 Day
2.000	98.739	98.739	98.539
2.125	99.382	99.382	99.182
2.250	100.115	100.115	99.915
2.375	100.655	100.655	100.455
2.500	101.111	101.111	100.911
2.625	101.601	101.601	101.401
2.750	102.131	102.131	101.931
2.875	102.525	102.525	102.325
2.990	102.857	102.857	102.657
3.000	102.957	102.957	102.757
3.125	102.881	102.881	102.681
3.250	103.357	103.357	103.157
3.375	103.692	103.692	103.492
3.500	103.908	103.908	103.708
3.625	104.352	104.352	104.152
3.750	104.725	104.725	104.525
3.875	104.893	104.893	104.693
3.990	105.165	105.165	104.965
4.000	105.265	105.265	105.065

15 Year 105-125			
Rate	30 Day	45 Day	60 Day
2.000	98.864	98.864	98.664
2.125	99.507	99.507	99.307
2.250	100.240	100.240	100.040
2.375	100.780	100.780	100.580
2.500	101.236	101.236	101.036
2.625	101.726	101.726	101.526
2.750	102.256	102.256	102.056
2.875	102.650	102.650	102.450
2.990	102.982	102.982	102.782
3.000	103.082	103.082	102.882
3.125	103.006	103.006	102.806
3.250	103.482	103.482	103.282
3.375	103.817	103.817	103.617
3.500	104.033	104.033	103.833
3.625	104.477	104.477	104.277
3.750	104.850	104.850	104.650
3.875	105.018	105.018	104.818
3.990	105.290	105.290	105.090
4.000	105.390	105.390	105.190

15 Year >125			
Rate	30 Day	45 Day	60 Day
2.000	98.864	98.864	98.664
2.125	99.507	99.507	99.307
2.250	100.240	100.240	100.040
2.375	100.780	100.780	100.580
2.500	101.236	101.236	101.036
2.625	101.726	101.726	101.526
2.750	102.256	102.256	102.056
2.875	102.650	102.650	102.450
2.990	102.982	102.982	102.782
3.000	103.082	103.082	102.882
3.125	103.006	103.006	102.806
3.250	103.482	103.482	103.282
3.375	103.817	103.817	103.617
3.500	104.033	104.033	103.833
3.625	104.477	104.477	104.277
3.750	104.850	104.850	104.650
3.875	105.018	105.018	104.818
3.990	105.290	105.290	105.090
4.000	105.390	105.390	105.190

15 Year SC			
Rate	30 Day	45 Day	60 Day
2.000	98.263	98.263	98.063
2.125	98.782	98.782	98.582
2.250	99.515	99.515	99.315
2.375	100.055	100.055	99.855
2.500	100.511	100.511	100.311
2.625	99.875	99.875	99.675
2.750	100.405	100.405	100.205
2.875	100.799	100.799	100.599
2.990	101.131	101.131	100.931
3.000	101.231	101.231	101.031
3.125	100.655	100.655	100.455
3.250	101.131	101.131	100.931
3.375	101.466	101.466	101.266
3.500	101.682	101.682	101.482
3.625	101.126	101.126	100.926
3.750	101.499	101.499	101.299
3.875	101.667	101.667	101.467
3.990	101.939	101.939	101.739
4.000	102.039	102.039	101.839

15 Year SC 105-125			
Rate	30 Day	45 Day	60 Day
2.000	98.388	98.388	98.188
2.125	98.907	98.907	98.707
2.250	99.640	99.640	99.440
2.375	100.180	100.180	99.980
2.500	100.636	100.636	100.436
2.625	100.000	100.000	99.800
2.750	100.530	100.530	100.330
2.875	100.924	100.924	100.724
2.990	101.256	101.256	101.056
3.000	101.356	101.356	101.156
3.125	100.780	100.780	100.580
3.250	101.256	101.256	101.056
3.375	101.591	101.591	101.391
3.500	101.807	101.807	101.607
3.625	101.251	101.251	101.051
3.750	101.624	101.624	101.424
3.875	101.792	101.792	101.592
3.990	102.064	102.064	101.864
4.000	102.164	102.164	101.964

15 Year SC >125			
Rate	30 Day	45 Day	60 Day
2.000	98.388	98.388	98.188
2.125	98.907	98.907	98.707
2.250	99.640	99.640	99.440
2.375	100.180	100.180	99.980
2.500	100.636	100.636	100.436
2.625	100.000	100.000	99.800
2.750	100.530	100.530	100.330
2.875	100.924	100.924	100.724
2.990	101.256	101.256	101.056
3.000	101.356	101.356	101.156
3.125	100.780	100.780	100.580
3.250	101.256	101.256	101.056
3.375	101.591	101.591	101.391
3.500	101.807	101.807	101.607
3.625	101.251	101.251	101.051
3.750	101.624	101.624	101.424
3.875	101.792	101.792	101.592
3.990	102.064	102.064	101.864
4.000	102.164	102.164	101.964

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
CHOICE Renovation	-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 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.:	5/10/2021
	Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	5/24/2021
			60 Day Lock Exp.:	6/7/2021

W. Rate Sheet Dated: 4/8/2021 **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	98.950	98.950	98.750	2.500	98.003	98.003	97.795	2.000	98.739	98.739	98.539	2.750	97.504	97.504	97.304	2.000	97.851	97.851	97.651
2.875	99.730	99.730	99.530	2.625	98.793	98.793	98.583	2.125	99.382	99.382	99.182	2.875	98.284	98.284	98.084	2.125	98.432	98.432	98.232
2.990	100.334	100.334	100.134	2.750	100.005	100.005	99.795	2.250	100.115	100.115	99.915	2.990	98.888	98.888	98.688	2.250	99.165	99.165	98.965
3.000	100.434	100.434	100.234	2.875	100.714	100.714	100.506	2.375	100.655	100.655	100.455	3.000	98.988	98.988	98.788	2.375	99.705	99.705	99.505
3.125	100.626	100.626	100.402	2.990	101.191	101.191	100.984	2.500	101.111	101.111	100.911	3.125	99.229	99.229	99.005	2.500	100.161	100.161	99.961
3.250	101.512	101.512	101.295	3.000	101.291	101.291	101.084	2.625	101.601	101.601	101.401	3.250	100.381	100.381	100.164	2.625	100.088	100.088	99.888
3.375	102.165	102.165	101.954	3.125	101.651	101.651	101.429	2.750	102.131	102.131	101.931	3.375	101.034	101.034	100.823	2.750	100.618	100.618	100.418
3.500	102.690	102.690	102.484	3.250	102.617	102.617	102.399	2.875	102.525	102.525	102.325	3.500	101.559	101.559	101.353	2.875	101.012	101.012	100.812
3.625	103.163	103.163	102.955	3.375	103.231	103.231	103.015	2.990	102.857	102.857	102.657	3.625	102.032	102.032	101.824	2.990	101.344	101.344	101.144
3.750	103.213	103.213	103.013	3.500	103.783	103.783	103.573	3.000	102.957	102.957	102.757	3.750	100.706	100.706	100.506	3.000	101.444	101.444	101.244
3.875	103.757	103.757	103.557	3.625	104.145	104.145	103.942	3.125	102.881	102.881	102.681	3.875	101.250	101.250	101.050	3.125	101.118	101.118	100.918
3.990	104.148	104.148	103.948	3.750	103.266	103.266	103.066	3.250	103.357	103.357	103.157	3.990	101.641	101.641	101.441	3.250	101.594	101.594	101.394
4.000	104.248	104.248	104.048	3.875	103.822	103.822	103.622	3.375	103.692	103.692	103.492	4.000	101.741	101.741	101.541	3.375	101.929	101.929	101.729
4.125	104.623	104.623	104.423	3.990	104.156	104.156	103.956	3.500	103.908	103.908	103.708	4.125	102.116	102.116	101.916	3.500	102.145	102.145	101.945
4.250	104.616	104.616	104.416	4.000	104.256	104.256	104.056	3.625	104.352	104.352	104.152	4.250	101.447	101.447	101.247	3.625	102.089	102.089	101.889
4.375	105.026	105.026	104.826	4.125	104.545	104.545	104.345	3.750	104.725	104.725	104.525	4.375	101.857	101.857	101.657	3.750	102.462	102.462	102.262
4.500	105.363	105.363	105.163	4.250	104.815	104.815	104.615	3.875	104.893	104.893	104.693	4.500	102.194	102.194	101.994	3.875	102.630	102.630	102.430
4.625	105.585	105.585	105.385	4.375	105.056	105.056	104.856	3.990	105.165	105.165	104.965	4.625	102.416	102.416	102.216	3.990	102.902	102.902	102.702
4.750	105.789	105.789	105.589	4.500	105.367	105.367	105.167	4.000	105.265	105.265	105.065	4.750	102.495	102.495	102.295	4.000	103.002	103.002	102.802

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

30 Day Lock Exp.: **5/10/2021**
45 Day Lock Exp.: **5/24/2021**
60 Day Lock Exp.: **6/7/2021**

W. Rate Sheet Dated: **4/8/2021** **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 Refi¹	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 Only²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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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)