

W. Rate Sheet Dated: 4/23/2021

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	102.448	102.448	102.042	2.750	100.406	100.406	99.999	2.250	98.597	98.597	98.297	3.125	96.536	96.536	96.236
2.875	102.655	102.655	102.249	2.875	100.579	100.579	100.173	2.500	98.929	98.929	98.629	3.250	97.802	97.802	97.502
3.000	102.860	102.860	102.454	3.000	100.748	100.748	100.342	2.625	99.093	99.093	98.793	3.375	97.880	97.880	97.580
3.125	103.058	103.058	102.651	3.125	100.879	100.879	100.473	2.750	100.722	100.722	100.422	3.500	97.958	97.958	97.658
3.250	103.374	103.374	102.990	3.250	101.272	101.272	100.887	2.875	100.882	100.882	100.582	3.625	98.036	98.036	97.736
3.375	103.473	103.473	103.088	3.375	101.436	101.436	101.051	3.000	101.039	101.039	100.739	Margin = 2.250		Index = 0.060	
3.500	103.669	103.669	103.284	3.500	101.580	101.580	101.195	3.125	101.157	101.157	100.857	30 Year OTC			
3.625	103.853	103.853	103.468	3.625	101.632	101.632	101.248	3.250	102.960	102.960	102.660	Rate	30 Day	45 Day	60 Day
3.750	104.368	104.368	104.031	3.750	103.740	103.740	103.402	3.375	103.110	103.110	102.810	3.250	99.599	99.599	99.099
3.875	104.438	104.438	104.101	3.875	103.864	103.864	103.527	3.500	103.244	103.244	102.944	3.375	99.798	99.798	99.298
4.000	104.614	104.614	104.277	4.000	103.983	103.983	103.645	3.625	103.287	103.287	102.987	3.500	99.994	99.994	99.494
4.125	104.750	104.750	104.412	4.125	104.074	104.074	103.737	3.750	103.715	103.715	103.415	3.625	100.178	100.178	99.678
4.250	104.851	104.851	104.651	4.250	104.229	104.229	104.029	3.875	103.831	103.831	103.531	3.750	101.993	101.993	101.493
4.375	104.869	104.869	104.669	4.375	104.353	104.353	104.153	4.000	103.941	103.941	103.641	3.875	102.163	102.163	101.663
4.500	104.992	104.992	104.792	4.500	104.472	104.472	104.272	4.125	104.023	104.023	103.723	4.000	102.339	102.339	101.839
4.625	105.150	105.150	104.950	4.625	104.563	104.563	104.363	4.250	104.354	104.354	104.054	4.125	102.475	102.475	101.975
4.750	105.105	105.105	104.905	4.750	104.484	104.484	104.284	4.375	104.470	104.470	104.170	4.250	103.176	103.176	102.676
4.875	105.124	105.124	104.924	4.875	104.608	104.608	104.408	4.500	104.580	104.580	104.280	4.375	103.294	103.294	102.794
6.250	106.000	106.000	105.800	6.250	105.801	105.801	105.601	4.625	104.663	104.663	104.363	6.250	105.447	105.447	104.947

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	102.548	102.448	102.448	102.042	2.750	101.986	101.886	101.886	101.479	2.250	100.627	100.527	100.527	100.227
2.875	102.755	102.655	102.655	102.249	2.875	102.159	102.059	102.059	101.653	2.375	100.798	100.698	100.698	100.398
3.000	102.960	102.860	102.860	102.454	3.000	102.328	102.228	102.228	101.822	2.500	100.959	100.859	100.859	100.559
3.125	103.158	103.058	103.058	102.651	3.125	102.459	102.359	102.359	101.953	2.625	101.123	101.023	101.023	100.723
3.250	103.374	103.274	103.274	102.890	3.250	102.852	102.752	102.752	102.367	2.750	101.652	101.552	101.552	101.252
3.375	103.573	103.473	103.473	103.088	3.375	103.016	102.916	102.916	102.531	2.875	101.812	101.712	101.712	101.412
3.500	103.769	103.669	103.669	103.284	3.500	103.160	103.060	103.060	102.675	3.000	101.969	101.869	101.869	101.569
3.625	103.953	103.853	103.853	103.468	3.625	103.212	103.112	103.112	102.728	3.125	102.087	101.987	101.987	101.687
3.750	104.468	104.368	104.368	104.031	3.750	104.270	104.170	104.170	103.832	3.250	104.490	104.390	104.390	104.090
3.875	104.638	104.538	104.538	104.201	3.875	104.394	104.294	104.294	103.957	3.375	104.640	104.540	104.540	104.240
4.000	104.814	104.714	104.714	104.377	4.000	104.513	104.413	104.413	104.075	3.500	104.774	104.674	104.674	104.374
4.125	104.950	104.850	104.850	104.512	4.125	104.604	104.504	104.504	104.167	3.625	104.874	104.717	104.717	104.417
4.250	105.651	105.551	105.551	105.351	4.250	105.459	105.359	105.359	105.159	3.750	105.745	105.645	105.645	105.345

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	-0.500	\$125,001 - \$175,000	0.000
FICO 620 - 639	-0.500	\$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	1.375	1.125	0.875	0.750	0.625	0.625	0.625	0.500
3.75-4.125	1.625	1.375	1.125	1.000	0.875	0.625	0.500	0.500
4.25-4.625	1.875	1.625	1.375	1.250	1.000	0.875	0.875	0.625
4.75-5.125	0.750	0.625	0.500	0.500	0.375	0.250	0.250	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				3.250	96.849	96.849	96.349	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	97.048	97.048	96.548	4.750	101.000	101.000	100.500
3.875	100.549	100.549	100.049	6.250	103.750	103.750	103.500	3.500	97.244	97.244	96.744	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.373	100.373	99.873					3.625	97.428	97.428	96.928	Rate	30 Day	45 Day	60 Day
4.125	100.238	100.238	99.738					3.750	99.243	99.243	98.743	6.250	102.750	102.750	102.250
4.250	101.943	101.943	101.443					3.875	99.413	99.413	98.913	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.825	101.825	101.325					4.000	99.589	99.589	99.089				
4.500	101.702	101.702	101.202					4.125	99.725	99.725	99.225				
4.625	101.544	101.544	101.044					4.250	100.426	100.426	99.926				
4.750	102.926	102.926	102.426					4.375	100.544	100.544	100.044				
Borrower Paid Como Only				Lender Paid Only				6.250	102.697	102.697	102.197				

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/24/2021

45 Day Lock Exp.:

6/7/2021

60 Day Lock Exp.:

6/22/2021

W. Rate Sheet Dated: 4/23/2021

Release Time: 10:00 am ET

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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	96.286	96.286	95.986
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	97.552	97.552	97.252
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	97.630	97.630	97.330
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.177	102.177	101.877	3.500	97.708	97.708	97.408
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.337	102.337	102.037	3.625	97.786	97.786	97.486
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	102.494	102.494	102.194	Margin = 2.250		Index = .060	
3.500	N/A	N/A	N/A	3.500	102.847	102.847	102.463	3.125	102.612	102.612	102.312	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.899	102.899	102.515	3.250	104.228	104.228	103.928	Rate	30 Day	45 Day	60 Day
3.750	103.893	103.893	103.556	3.750	103.695	103.695	103.357	3.375	104.378	104.378	104.078	3.250	102.312	102.312	101.812
3.875	103.963	103.963	103.626	3.875	103.819	103.819	103.482	3.500	104.511	104.511	104.211	3.375	102.510	102.510	102.010
4.000	104.139	104.139	103.802	4.000	103.938	103.938	103.600	3.625	104.555	104.555	104.255	3.500	102.706	102.706	102.206
4.125	104.275	104.275	103.937	4.125	104.029	104.029	103.692	3.750	103.670	103.670	103.370	3.625	102.890	102.890	102.390
4.250	104.188	104.188	103.988	4.250	103.996	103.996	103.796	3.875	N/A	N/A	N/A	3.750	102.393	102.393	101.893
4.375	104.206	104.206	104.006	4.375	104.121	104.121	103.921	4.000	N/A	N/A	N/A	3.875	102.563	102.563	102.063
4.500	104.330	104.330	104.130	4.500	104.239	104.239	104.039	4.125	N/A	N/A	N/A	4.000	102.739	102.739	102.239
4.625	104.487	104.487	104.287	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	102.875	102.875	102.375
4.750	103.817	103.817	103.617	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	103.388	103.388	102.888
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	102.412	102.312	102.312	101.928	3.250	102.289	102.189	102.189	101.805	2.750	101.177	101.077	101.077	100.777
3.375	102.610	102.510	102.510	102.126	3.375	102.453	102.353	102.353	101.969	2.875	101.337	101.237	101.237	100.937
3.500	102.806	102.706	102.706	102.322	3.500	102.597	102.497	102.497	102.113	3.000	101.494	101.394	101.394	101.094
3.625	102.990	102.890	102.890	102.506	3.625	102.649	102.549	102.549	102.165	3.125	101.612	101.512	101.512	101.212
3.750	102.493	102.393	102.393	102.056	3.750	102.395	102.295	102.295	101.957	3.250	103.828	103.728	103.728	103.428
3.875	102.663	102.563	102.563	102.226	3.875	102.519	102.419	102.419	102.082	3.375	103.978	103.878	103.878	103.578
4.000	102.839	102.739	102.739	102.402	4.000	102.638	102.538	102.538	102.200	3.500	104.111	104.011	104.011	103.711
4.125	102.975	102.875	102.875	102.537	4.125	102.729	102.629	102.629	102.292	3.625	104.155	104.055	104.055	103.755
4.250	103.488	103.388	103.388	103.188	4.250	103.396	103.296	103.296	103.096	3.750	103.770	103.670	103.670	103.370

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-0.500
FICO 680 - 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.500		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/24/2021
45 Day Lock Exp.: 6/7/2021
60 Day Lock Exp.: 6/22/2021

W. Rate Sheet Dated: 4/23/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																	
30/25 Year			30/25 Year 105-125			30/25 Year >125			30/25 Year High Balance			30/25 Year 105-125 High Balance					
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
2.500	97.601	97.601	97.401	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.249	98.249	98.049	2.000	N/A
2.625	98.775	98.775	98.575	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.043	99.043	98.843	2.125	N/A
2.750	99.697	99.697	99.497	2.250	94.413	94.413	94.213	2.250	94.219	94.219	94.019	2.750	99.784	99.784	99.584	2.250	94.470
2.875	100.377	100.377	100.177	2.375	95.566	95.566	95.366	2.375	95.341	95.341	95.141	2.875	100.402	100.402	100.202	2.375	95.680
2.990	100.899	100.899	100.699	2.500	96.730	96.730	96.530	2.500	96.567	96.567	96.367	2.990	100.948	100.948	100.748	2.500	97.178
3.000	100.999	100.999	100.799	2.625	97.850	97.850	97.650	2.625	97.750	97.750	97.550	3.000	101.048	101.048	100.848	2.625	97.918
3.125	101.295	101.295	101.095	2.750	98.851	98.851	98.651	2.750	98.788	98.788	98.588	3.125	101.925	101.925	101.725	2.750	98.738
3.250	102.121	102.121	101.921	2.875	99.598	99.598	99.398	2.875	99.536	99.536	99.336	3.250	102.635	102.635	102.435	2.875	99.423
3.375	102.604	102.604	102.404	2.990	100.152	100.152	99.952	2.990	100.067	100.067	99.867	3.375	103.176	103.176	102.976	2.990	100.001
3.500	102.949	102.949	102.749	3.000	100.252	100.252	100.052	3.000	100.167	100.167	99.967	3.500	103.574	103.574	103.374	3.000	100.101
3.625	103.357	103.357	103.157	3.125	101.489	101.489	101.289	3.125	101.452	101.452	101.252	3.625	103.797	103.797	103.597	3.125	101.725
3.750	103.476	103.476	103.276	3.250	102.440	102.440	102.240	3.250	102.440	102.440	102.240	3.750	103.866	103.866	103.666	3.250	102.435
3.875	103.993	103.993	103.793	3.375	103.080	103.080	102.880	3.375	103.080	103.080	102.880	3.875	103.347	103.347	103.147	3.375	102.976
3.990	104.349	104.349	104.149	3.500	103.626	103.626	103.426	3.500	103.626	103.626	103.426	3.990	103.602	103.602	103.402	3.500	103.374
4.000	104.449	104.449	104.249	3.625	104.072	104.072	103.872	3.625	104.072	104.072	103.872	4.000	103.702	103.702	103.502	3.625	103.597
4.125	104.579	104.579	104.379	3.750	104.885	104.885	104.685	3.750	104.885	104.885	104.685	4.125	103.901	103.901	103.701	3.750	102.666
4.250	105.117	105.117	104.917	3.875	105.453	105.453	105.253	3.875	105.453	105.453	105.253	4.250	102.686	102.686	102.486	3.875	103.147
4.375	105.511	105.511	105.311	3.990	105.802	105.802	105.602	3.990	105.802	105.802	105.602	4.375	103.108	103.108	102.908	3.990	103.402
4.500	105.874	105.874	105.674	4.000	105.902	105.902	105.702	4.000	105.902	105.902	105.702	4.500	103.421	103.421	103.221	4.000	103.502

30/25 Year >125 High Balance			20 Year			20 Year 105-125			20 Year >125			15 Year					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day
2.750	98.675	98.675	98.475	2.875	101.268	101.268	101.068	2.875	100.653	100.653	100.453	2.875	100.653	100.653	100.453	2.000	99.404
2.875	99.361	99.361	99.161	2.990	101.702	101.702	101.502	2.990	101.140	101.140	100.940	2.990	101.140	101.140	100.940	2.125	100.004
2.990	99.916	99.916	99.716	3.000	101.802	101.802	101.602	3.000	101.240	101.240	101.040	3.000	101.240	101.240	101.040	2.250	100.535
3.000	100.016	100.016	99.816	3.125	102.296	102.296	102.096	3.125	101.822	101.822	101.622	3.125	101.800	101.800	101.600	2.375	101.017
3.125	101.725	101.725	101.525	3.250	103.007	103.007	102.807	3.250	102.662	102.662	102.462	3.250	102.662	102.662	102.462	2.500	101.473
3.250	102.435	102.435	102.235	3.375	103.585	103.585	103.385	3.375	103.297	103.297	103.097	3.375	103.297	103.297	103.097	2.625	102.028
3.375	102.976	102.976	102.776	3.500	104.046	104.046	103.846	3.500	103.806	103.806	103.606	3.500	103.806	103.806	103.606	2.750	102.568
3.500	103.374	103.374	103.174	3.625	104.452	104.452	104.252	3.625	104.250	104.250	104.050	3.625	104.250	104.250	104.050	2.875	102.992
3.625	103.597	103.597	103.397	3.750	104.092	104.092	103.892	3.750	104.086	104.086	103.886	3.750	104.274	104.274	104.074	2.990	103.367
3.750	102.666	102.666	102.466	3.875	104.607	104.607	104.407	3.875	104.650	104.650	104.450	3.875	104.838	104.838	104.638	3.000	103.467
3.875	103.147	103.147	102.947	3.990	104.881	104.881	104.681	3.990	104.966	104.966	104.766	3.990	105.153	105.153	104.953	3.125	103.898
3.990	103.402	103.402	103.202	4.000	104.981	104.981	104.781	4.000	105.066	105.066	104.866	4.000	105.253	105.253	105.053	3.250	104.021
4.000	103.502	103.502	103.302	4.125	105.307	105.307	105.107	4.125	105.424	105.424	105.224	4.125	105.612	105.612	105.412	3.375	104.447
4.125	97.435	97.435	97.235	4.250	105.098	105.098	104.898	4.250	105.382	105.382	105.182	4.250	105.569	105.569	105.369	3.500	104.810
4.250	N/A	N/A	N/A	4.375	105.487	105.487	105.287	4.375	105.809	105.809	105.609	4.375	105.996	105.996	105.796	3.625	105.238
4.375	N/A	N/A	N/A	4.500	105.830	105.830	105.630	4.500	106.186	106.186	105.986	4.500	98.310	98.310	98.110	3.750	105.026
4.500	N/A	N/A	N/A	4.625	106.070	106.070	105.870	4.625	98.309	98.309	98.109	4.625	98.309	98.309	98.109	3.875	105.481
4.625	N/A	N/A	N/A	4.750	106.258	106.258	106.058	4.750	98.309	98.309	98.109	4.750	98.309	98.309	98.109	3.990	105.817
4.750	N/A	N/A	N/A	4.875	98.298	98.298	98.098	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.917

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	97.649	97.649	#N/A	2.000	97.391	97.391	97.191	2.000	99.390	99.390	99.190	2.000	97.435	97.435	97.235	2.000	97.177	97.177	96.977	2.000	100.216	100.216	100.016
2.125	98.350	98.350	#N/A	2.125	98.100	98.100	97.900	2.125	99.848	99.848	99.648	2.125	97.994	97.994	97.794	2.125	97.744	97.744	97.544	2.125	100.817	100.817	100.617
2.250	98.934	98.934	98.734	2.250	98.848	98.848	98.648	2.250	100.331	100.331	100.131	2.250	98.530	98.530	98.330	2.250	98.444	98.444	98.244	2.250	101.348	101.348	101.148
2.375	99.749	99.749	99.549	2.375	99.721	99.721	99.521	2.375	100.892	100.892	100.692	2.375	99.424	99.424	99.224	2.375	99.396	99.396	99.196	2.375	101.830	101.830	101.630
2.500	100.629	100.629	100.429	2.500	100.620	100.620	100.420	2.500	101.440	101.440	101.240	2.500	100.396	100.396	100.196	2.500	100.387	100.387	100.187	2.500	102.285	102.285	102.085
2.625	101.310	101.310	101.110	2.625	101.310	101.310	101.110	2.625	101.877	101.877	101.677	2.625	100.959	100.959	100.759	2.625	100.959	100.959	100.759	2.625	102.767	102.767	102.567
2.750	101.902	101.902	101.702	2.750	101.902	101.902	101.702	2.750	102.254	102.254	102.054	2.750	101.388	101.388	101.188	2.750	101.388	101.388	101.188	2.750	103.006	103.006	102.806
2.875	102.369	102.369	102.169	2.875	102.369	102.369	102.169	2.875	102.551	102.551	102.351	2.875	101.728	101.728	101.528	2.875	101.728	101.728	101.528	2.875	103.428	103.428	103.228
2.990	102.793	102.793	102.593	2.990	102.793	102.793	102.593	2.990	102.786	102.786	102.586	2.990	102.012	102.012	101.812	2.990	102.012	102.012	101.812	2.990	103.843	103.843	103.643
3.000	102.893	102.893	102.693	3.000	102.893	102.893	102.693	3.000	102.886	102.886	102.686	3.000	102.112	102.112	101.912	3.000	102.112	102.112	101.912	3.000	103.904	103.904	103.704
3.125	103.370	103.370	103.170	3.125	103.370	103.370	103.170	3.125	103.185	103.185	102.985	3.125	102.457	102.457	102.257	3.125	102.457	102.457	102.257	3.125	104.335	104.335	104.135
3.250	103.755	103.755	103.555	3.250	103.755	103.755	103.555	3.250	102.901	102.901	102.701	3.250	102.435	102.435	102.235	3.250	102.435	102.435	102.235	3.250	104.844	104.844	104.644
3.375	104.224	104.224	104.024	3.375	104.224	104.224	104.024	3.375	103.197	103.197	102.997	3.375	102.774	102.774	102.574	3.375	102.774	102.774	102.574	3.375	104.270	104.270	104.070
3.500	104.625	104.625	104.425	3.500	104.625	104.625	104.425	3.500	103.453	103.453	103.253	3.500	103.068	103.068	102.868	3.500	103.068	103.068	102.868	3.500	104.633	104.633	104.433
3.625	105.095	105.095	104.895	3.625	105.095	105.095	104.895	3.625	103.757	103.757	103.557	3.625	103.414	103.414	103.214	3.625	103.414	103.414	103.214	3.625	105.061	105.061	104.861
3.750	104.787	104.787	104.587	3.750	104.787	104.787	104.587	3.750	102.716	102.716	102.516	3.750	102.277	102.277	102.077	3.750	102.277	102.277	102.077	3.750	104.755	104.755	104.555
3.875	105.286	105.286	105.086	3.875	105.286	105.286	105.086	3.875	103.034	103.034	102.834	3.875	102.639	102.639	102.439	3.875	102.639	102.639	102.439	3.875	105.210	105.210	105.010
3.990	105.667	105.667	105.467	3.990	105.667	105.667	105.467	3.990	103.239	103.239	103.039	3.990	102.889	102.889	102.689	3.990	102.889	102.889	102.689	3.990	105.546	105.546	105.346
4.000	105.767	105.767	105.567	4.000	105.767	105.767	105.567	4.000	103.339	103.339	103.139	4.000	102.989	102.989	102.789	4.000	102.989	102.989	102.789	4.000	105.646	105.646	105.446



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

5/24/2021

6/7/2021

6/22/2021

W. Rate Sheet Dated: 4/23/2021

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 <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)

Lock Desk Policy										790.00%	3,300	4,000
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. <i>For use by mortgage professionals only and should not be distributed to borrowers.</i>												



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.:

5/24/2021

45 Day Lock Exp.:

6/7/2021

60 Day Lock Exp.:

6/22/2021

W. Rate Sheet Dated: 4/23/2021

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	99.691	99.691	99.491	2.500	98.639	98.639	98.439	2.000	99.281	99.281	99.081	2.750	98.253	98.253	98.053	2.000	98.331	98.331	98.131
2.875	100.470	100.470	100.270	2.625	99.425	99.425	99.225	2.125	99.918	99.918	99.718	2.875	99.032	99.032	98.832	2.125	98.968	98.968	98.768
2.990	101.026	101.026	100.826	2.750	100.515	100.515	100.315	2.250	100.619	100.619	100.419	2.990	99.588	99.588	99.388	2.250	99.669	99.669	99.469
3.000	101.126	101.126	100.926	2.875	101.216	101.216	101.016	2.375	101.148	101.148	100.948	3.000	99.688	99.688	99.488	2.375	100.198	100.198	99.998
3.125	101.433	101.433	101.215	2.990	101.670	101.670	101.470	2.500	101.336	101.336	101.136	3.125	100.311	100.311	100.093	2.500	100.386	100.386	100.186
3.250	102.282	102.282	102.070	3.000	101.770	101.770	101.570	2.625	102.100	102.100	101.900	3.250	101.160	101.160	100.948	2.625	100.587	100.587	100.387
3.375	102.878	102.878	102.674	3.125	102.071	102.071	101.831	2.750	102.620	102.620	102.420	3.375	101.756	101.756	101.552	2.750	101.107	101.107	100.907
3.500	103.270	103.270	103.070	3.250	102.966	102.966	102.729	2.875	103.008	103.008	102.808	3.500	102.148	102.148	101.948	2.875	101.495	101.495	101.295
3.625	103.628	103.628	103.428	3.375	103.551	103.551	103.321	2.990	103.320	103.320	103.120	3.625	102.506	102.506	102.306	2.990	101.807	101.807	101.607
3.750	103.455	103.455	103.255	3.500	104.068	104.068	103.846	3.000	103.420	103.420	103.220	3.750	101.228	101.228	101.028	3.000	101.907	101.907	101.707
3.875	103.937	103.937	103.737	3.625	104.367	104.367	104.144	3.125	103.309	103.309	103.089	3.875	101.710	101.710	101.510	3.125	101.546	101.546	101.326
3.990	104.271	104.271	104.071	3.750	103.813	103.813	103.613	3.250	103.771	103.771	103.553	3.990	102.044	102.044	101.844	3.250	102.008	102.008	101.790
4.000	104.371	104.371	104.171	3.875	104.154	104.154	103.954	3.375	104.090	104.090	103.874	4.000	102.144	102.144	101.944	3.375	102.327	102.327	102.111
4.125	104.513	104.513	104.301	3.990	104.467	104.467	104.267	3.500	104.321	104.321	104.106	4.125	101.313	101.313	101.101	3.500	102.558	102.558	102.343
4.250	105.109	105.109	104.909	4.000	104.567	104.567	104.367	3.625	104.345	104.345	104.145	4.250	101.909	101.909	101.709	3.625	102.076	102.076	101.876
4.375	105.502	105.502	105.302	4.125	104.971	104.971	104.741	3.750	104.713	104.713	104.513	4.375	102.302	102.302	102.102	3.750	102.444	102.444	102.244
4.500	105.809	105.809	105.609	4.250	105.371	105.371	105.146	3.875	104.877	104.877	104.677	4.500	102.609	102.609	102.409	3.875	102.608	102.608	102.408
4.625	105.667	105.667	105.467	4.375	105.604	105.604	105.383	3.990	105.143	105.143	104.943	4.625	102.342	102.342	102.142	3.990	102.874	102.874	102.674
4.750	106.081	106.081	105.881	4.500	105.806	105.806	105.606	4.000	105.243	105.243	105.043	4.750	102.756	102.756	102.556	4.000	102.974	102.974	102.774

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	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	-6.125	-6.125
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

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/24/2021

45 Day Lock Exp.:

6/7/2021

60 Day Lock Exp.:

6/22/2021

W. Rate Sheet Dated: 4/23/2021

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	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

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

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option.

Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline ¹IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)