



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.: 6/17/2021

45 Day Lock Exp.: 7/2/2021

60 Day Lock Exp.: 7/19/2021

W. Rate Sheet Dated: 5/18/2021

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	102.142	102.142	101.767	2.750	100.094	100.094	99.719	2.250	98.297	98.297	97.992	3.125	96.426	96.426	96.126
2.875	102.349	102.349	101.974	2.875	100.267	100.267	99.892	2.500	98.628	98.628	98.324	3.250	97.692	97.692	97.392
3.000	102.553	102.553	102.178	3.000	100.436	100.436	100.061	2.625	98.793	98.793	98.488	3.375	97.770	97.770	97.470
3.125	102.751	102.751	102.376	3.125	100.567	100.567	100.192	2.750	100.449	100.449	100.149	3.500	97.848	97.848	97.548
3.250	103.146	103.146	102.846	3.250	101.038	101.038	100.738	2.875	100.610	100.610	100.310	3.625	97.926	97.926	97.626
3.375	103.244	103.244	102.944	3.375	101.189	101.189	100.889	3.000	100.766	100.766	100.466	Margin = 2.250		Index = 0.050	
3.500	103.440	103.440	103.140	3.500	101.333	101.333	101.033	3.125	100.885	100.885	100.585	30 Year OTC			
3.625	103.624	103.624	103.324	3.625	101.373	101.373	101.073	3.250	102.406	102.406	102.106	Rate	30 Day	45 Day	60 Day
3.750	103.515	103.515	103.215	3.750	102.856	102.856	102.556	3.375	102.550	102.550	102.250	4.000	101.585	101.585	101.085
3.875	103.584	103.584	103.284	3.875	102.980	102.980	102.680	3.500	102.683	102.683	102.383	4.125	101.707	101.707	101.207
4.000	103.760	103.760	103.460	4.000	103.098	103.098	102.798	3.625	102.721	102.721	102.421	4.375	102.404	102.404	101.904
4.125	103.882	103.882	103.582	4.125	103.190	103.190	102.890	3.750	103.481	103.481	103.181	4.500	102.527	102.527	102.027
4.250	103.874	103.874	103.674	4.250	103.235	103.235	103.035	3.875	103.596	103.596	103.296	4.625	102.684	102.684	102.184
4.375	103.879	103.879	103.679	4.375	103.360	103.360	103.160	4.000	103.706	103.706	103.406	4.875	103.546	103.546	103.046
4.500	104.002	104.002	103.802	4.500	103.478	103.478	103.278	4.125	103.789	103.789	103.489	5.000	103.669	103.669	103.169
4.625	104.159	104.159	103.959	4.625	103.570	103.570	103.370	4.250	103.698	103.698	103.398	5.125	103.827	103.827	103.327
4.750	104.302	104.302	104.102	4.750	103.678	103.678	103.478	4.375	103.813	103.813	103.513	5.500	105.155	105.155	104.655
4.875	104.321	104.321	104.121	4.875	103.802	103.802	103.602	4.500	103.923	103.923	103.623	5.625	105.313	105.313	104.813
6.250	106.000	106.000	105.800	6.250	105.323	105.323	105.123	4.625	104.006	104.006	103.706	6.250	105.073	105.073	104.573

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	102.342	102.242	102.242	101.867	2.750	101.774	101.674	101.674	101.299	2.250	100.427	100.327	100.327	100.022	
2.875	102.549	102.449	102.449	102.074	2.875	101.947	101.847	101.847	101.472	2.375	100.598	100.498	100.498	100.193	
3.000	102.753	102.653	102.653	102.278	3.000	102.116	102.016	102.016	101.641	2.500	100.758	100.658	100.658	100.354	
3.125	102.951	102.851	102.851	102.476	3.125	102.247	102.147	102.147	101.772	2.625	100.923	100.823	100.823	100.518	
3.250	103.246	103.146	103.146	102.846	3.250	102.718	102.618	102.618	102.318	2.750	101.479	101.379	101.379	101.079	
3.375	103.444	103.344	103.344	103.044	3.375	102.869	102.769	102.769	102.469	2.875	101.640	101.540	101.540	101.240	
3.500	103.640	103.540	103.540	103.240	3.500	103.013	102.913	102.913	102.613	3.000	101.796	101.696	101.696	101.396	
3.625	103.824	103.724	103.724	103.424	3.625	103.053	102.953	102.953	102.653	3.125	101.915	101.815	101.815	101.515	
3.750	103.715	103.615	103.615	103.315	3.750	103.486	103.386	103.386	103.086	3.250	104.036	103.936	103.936	103.636	
3.875	103.884	103.784	103.784	103.484	3.875	103.610	103.510	103.510	103.210	3.375	104.180	104.080	104.080	103.780	
4.000	104.060	103.960	103.960	103.660	4.000	103.728	103.628	103.628	103.328	3.500	104.313	104.213	104.213	103.913	
4.125	104.182	104.082	104.082	103.782	4.125	103.820	103.720	103.720	103.420	3.625	104.351	104.251	104.251	103.951	
4.250	104.774	104.674	104.674	104.474	4.250	104.565	104.465	104.465	104.265	3.750	105.611	105.511	105.511	105.211	

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 >90.00		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"			
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	4.000	98.835	98.835	98.335	4.250	100.000	100.000	99.500
3.875	99.516	99.516	99.016	6.250	103.750	103.750	103.500	4.125	98.957	98.957	98.457	4.750	101.000	101.000	100.500
4.000	99.340	99.340	98.840					4.375	99.654	99.654	99.154	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	99.218	99.218	98.718					4.500	99.777	99.777	99.277	Rate	30 Day	45 Day	60 Day
4.250	100.813	100.813	100.313					4.625	99.934	99.934	99.434	6.250	102.750	102.750	102.250
4.375	100.709	100.709	100.209					4.875	100.796	100.796	100.296	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.585	100.585	100.085					5.000	100.919	100.919	100.419				
4.625	100.428	100.428	99.928					5.125	101.077	101.077	100.577				
4.750	101.998	101.998	101.498					5.500	102.405	102.405	101.905				
								5.625	102.563	102.563	102.063				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.323	102.323	101.823				

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
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/17/2021

45 Day Lock Exp.:

7/2/2021

60 Day Lock Exp.:

7/19/2021

W. Rate Sheet Dated: 5/18/2021

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	96.176	96.176	95.876
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	97.442	97.442	97.142
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	97.520	97.520	97.220
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.816	101.816	101.516	3.500	97.598	97.598	97.298
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	101.977	101.977	101.677	3.625	97.676	97.676	97.376
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	102.134	102.134	101.834	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.701	102.701	102.401	3.125	102.252	102.252	101.952	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.740	102.740	102.440	3.250	103.774	103.774	103.474	Rate	30 Day	45 Day	60 Day
3.750	103.327	103.327	103.027	3.750	103.098	103.098	102.798	3.375	103.917	103.917	103.617	3.250	98.758	98.758	98.258
3.875	103.397	103.397	103.097	3.875	103.222	103.222	102.922	3.500	104.051	104.051	103.751	3.375	98.957	98.957	98.457
4.000	103.573	103.573	103.273	4.000	103.341	103.341	103.041	3.625	104.088	104.088	103.788	3.500	99.153	99.153	98.653
4.125	103.695	103.695	103.395	4.125	103.432	103.432	103.132	3.750	103.723	103.723	103.423	3.625	99.336	99.336	98.836
4.250	103.187	103.187	102.987	4.250	102.978	102.978	102.778	3.875	N/A	N/A	N/A	3.750	99.402	99.402	98.902
4.375	103.191	103.191	102.991	4.375	103.102	103.102	102.902	4.000	N/A	N/A	N/A	3.875	99.572	99.572	99.072
4.500	103.315	103.315	103.115	4.500	103.221	103.221	103.021	4.125	N/A	N/A	N/A	4.000	99.748	99.748	99.248
4.625	103.472	103.472	103.272	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.870	99.870	99.370
4.750	103.115	103.115	102.915	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.962	99.962	99.462
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	102.183	102.083	102.083	101.783	3.250	101.656	101.556	101.556	101.256	2.750	98.698	98.598	98.598	98.298
3.375	102.382	102.282	102.282	101.982	3.375	101.807	101.707	101.707	101.407	2.875	98.858	98.758	98.758	98.458
3.500	102.578	102.478	102.478	102.178	3.500	101.951	101.851	101.851	101.551	3.000	99.015	98.915	98.915	98.615
3.625	102.761	102.661	102.661	102.361	3.625	101.990	101.890	101.890	101.590	3.125	99.133	99.033	99.033	98.733
3.750	101.527	101.427	101.427	101.127	3.750	101.298	101.198	101.198	100.898	3.250	100.911	100.811	100.811	100.511
3.875	101.697	101.597	101.597	101.297	3.875	101.422	101.322	101.322	101.022	3.375	101.055	100.955	100.955	100.655
4.000	101.873	101.773	101.773	101.473	4.000	101.541	101.441	101.441	101.141	3.500	101.188	101.088	101.088	100.788
4.125	101.995	101.895	101.895	101.595	4.125	101.632	101.532	101.532	101.232	3.625	101.226	101.126	101.126	100.826
4.250	102.087	101.987	101.987	101.787	4.250	101.878	101.778	101.778	101.578	3.750	102.486	102.386	102.386	102.086

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
0			-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

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
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)	



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30 Day Lock Exp.: 6/17/2021
45 Day Lock Exp.: 7/2/2021
60 Day Lock Exp.: 7/19/2021

W. Rate Sheet Dated: 5/18/2021

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				30/25/20 Year Investment			
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
2.500	97.451	97.451	97.251	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.092	98.092	97.892	2.000	N/A	N/A	N/A	2.500	97.744	97.585	97.475
2.625	98.350	98.350	98.150	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.899	98.899	98.699	2.125	N/A	N/A	N/A	2.625	98.331	98.172	98.061
2.750	99.283	99.283	99.083	2.250	94.063	94.063	93.863	2.250	94.063	94.063	93.863	2.750	99.651	99.651	99.451	2.250	94.112	94.112	93.912	2.750	99.164	99.005	98.895
2.875	99.969	99.969	99.769	2.375	95.109	95.109	94.909	2.375	94.905	94.905	94.705	2.875	100.274	100.274	100.074	2.375	95.200	95.200	95.000	2.875	99.851	99.692	99.582
2.990	100.492	100.492	100.292	2.500	96.281	96.281	96.081	2.500	96.119	96.119	95.919	2.990	100.638	100.638	100.438	2.500	96.722	96.722	96.522	2.990	100.323	100.164	100.054
3.000	100.592	100.592	100.392	2.625	97.422	97.422	97.222	2.625	97.321	97.321	97.121	3.000	100.738	100.738	100.538	2.625	97.771	97.771	97.571	3.000	100.423	100.264	100.154
3.125	100.879	100.879	100.679	2.750	98.436	98.436	98.236	2.750	98.374	98.374	98.174	3.125	101.260	101.260	101.060	2.750	98.604	98.604	98.404	3.125	100.997	100.838	100.712
3.250	101.710	101.710	101.510	2.875	99.191	99.191	98.991	2.875	99.128	99.128	98.928	3.250	101.974	101.974	101.774	2.875	99.296	99.296	99.096	3.250	101.778	101.619	101.493
3.375	102.196	102.196	101.996	2.990	99.755	99.755	99.555	2.990	99.664	99.664	99.464	3.375	102.517	102.517	102.317	2.990	99.701	99.701	99.501	3.375	102.363	102.196	102.078
3.500	102.540	102.540	102.340	3.000	99.855	99.855	99.655	3.000	99.764	99.764	99.564	3.500	102.912	102.912	102.712	3.000	99.801	99.801	99.601	3.500	102.858	102.691	102.573
3.625	102.941	102.941	102.741	3.125	101.104	101.104	100.904	3.125	101.066	101.066	100.866	3.625	103.132	103.132	102.932	3.125	101.060	101.060	100.860	3.625	103.259	103.092	102.974
3.750	102.857	102.857	102.657	3.250	102.060	102.060	101.860	3.250	102.060	102.060	101.860	3.750	103.123	103.123	102.923	3.250	101.774	101.774	101.574	3.750	102.806	102.706	102.606
3.875	103.367	103.367	103.167	3.375	102.703	102.703	102.503	3.375	102.703	102.703	102.503	3.875	102.596	102.596	102.396	3.375	102.317	102.317	102.117	3.875	103.317	103.217	103.117
3.990	103.714	103.714	103.514	3.500	103.248	103.248	103.048	3.500	103.248	103.248	103.048	3.990	102.843	102.843	102.643	3.500	102.712	102.712	102.512	3.990	103.613	103.513	103.413
4.000	103.814	103.814	103.614	3.625	103.688	103.688	103.488	3.625	103.688	103.688	103.488	4.000	102.943	102.943	102.743	3.625	102.932	102.932	102.732	4.000	103.713	103.613	103.513
4.125	103.943	103.943	103.743	3.750	104.422	104.422	104.222	3.750	104.422	104.422	104.222	4.125	103.142	103.142	102.942	3.750	101.923	101.923	101.723	4.125	104.042	103.942	103.842
4.250	104.054	104.054	103.854	3.875	104.983	104.983	104.783	3.875	104.983	104.983	104.783	4.250	101.873	101.873	101.673	3.875	102.396	102.396	102.196	4.250	103.794	103.694	103.594
4.375	104.447	104.447	104.247	3.990	105.321	105.321	105.121	3.990	105.321	105.321	105.121	4.375	102.294	102.294	102.094	3.990	102.643	102.643	102.443	4.375	104.186	104.086	103.986
4.500	104.810	104.810	104.610	4.000	105.421	105.421	105.221	4.000	105.421	105.421	105.221	4.500	102.608	102.608	102.408	4.000	102.743	102.743	102.543	4.500	104.550	104.450	104.350
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
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
2.750	98.542	98.542	98.342	2.875	100.768	100.768	100.568	2.875	100.247	100.247	100.047	2.875	100.247	100.247	100.047	2.000	98.983	98.983	98.783	2.000	98.929	98.806	98.729
2.875	99.233	99.233	99.033	2.990	101.201	101.201	101.001	2.990	100.736	100.736	100.536	2.990	100.736	100.736	100.536	2.125	99.593	99.593	99.393	2.125	99.538	99.415	99.338
2.990	99.610	99.610	99.410	3.000	101.301	101.301	101.101	3.000	100.836	100.836	100.636	3.000	100.836	100.836	100.636	2.250	100.131	100.131	99.931	2.250	100.077	99.954	99.877
3.000	99.710	99.710	99.510	3.125	101.760	101.760	101.560	3.125	101.437	101.437	101.237	3.125	101.415	101.415	101.215	2.375	100.617	100.617	100.417	2.375	100.563	100.440	100.363
3.125	101.060	101.060	100.860	3.250	102.316	102.316	102.116	3.250	102.282	102.282	102.082	3.250	102.282	102.282	102.082	2.500	101.101	101.101	100.901	2.500	101.039	100.916	100.839
3.250	101.774	101.774	101.574	3.375	102.816	102.816	102.616	3.375	102.919	102.919	102.719	3.375	102.919	102.919	102.719	2.625	101.689	101.689	101.489	2.625	101.627	101.504	101.427
3.375	102.317	102.317	102.117	3.500	103.276	103.276	103.076	3.500	103.427	103.427	103.227	3.500	103.427	103.427	103.227	2.750	102.231	102.231	102.031	2.750	102.169	102.046	101.969
3.500	102.712	102.712	102.512	3.625	103.676	103.676	103.476	3.625	103.864	103.864	103.664	3.625	103.864	103.864	103.664	2.875	102.654	102.654	102.454	2.875	102.592	102.469	102.392
3.625	102.932	102.932	102.732	3.750	103.364	103.364	103.164	3.750	103.623	103.623	103.423	3.750	103.811	103.811	103.611	2.990	103.030	103.030	102.830	2.990	102.968	102.845	102.768
3.750	103.923	103.923	103.723	3.875	103.869	103.869	103.669	3.875	104.178	104.178	103.978	3.875	104.365	104.365	104.165	3.000	103.130	103.130	102.930	3.000	103.068	102.945	102.868
3.875	102.396	102.396	102.196	3.990	104.135	104.135	103.935	3.990	104.483	104.483	104.283	3.990	104.670	104.670	104.470	3.125	103.551	103.551	103.351	3.125	103.489	103.366	103.289
3.990	102.643	102.643	102.443	4.000	104.235	104.235	104.035	4.000	104.583	104.583	104.383	4.000	104.770	104.770	104.570	3.250	103.648	103.648	103.448	3.250	103.320	103.220	103.120
4.000	102.743	102.743	102.543	4.125	104.560	104.560	104.360	4.125	104.943	104.943	104.743	4.125	105.130	105.130	104.930	3.375	104.064	104.064	103.864	3.375	103.736	103.636	103.536
4.125	102.942	102.942	102.742	4.250	104.284	104.284	104.084	4.250	104.567	104.567	104.367	4.250	104.755	104.755	104.555	3.500	104.417	104.417	104.217	3.500	104.089	103.989	103.889
4.250	95.831	95.831	95.631	4.375	104.671	104.671	104.471	4.375	104.993	104.993	104.793	4.375	105.181	105.181	104.981	3.625	104.844	104.844	104.644	3.625	104.516	104.416	104.316
4.375	N/A	N/A	N/A	4.500	105.015	105.015	104.815	4.500	105.369	105.369	105.169	4.500	105.556	105.556	105.356	3.750	104.692	104.692	104.492	3.750	104.223	104.123	104.023
4.500	N/A	N/A	N/A	4.625	105.259	105.259	105.059	4.625	105.640	105.640	105.440	4.625	105.827	105.827	105.627	3.875	105.146	105.146	104.946	3.875	104.678	104.578	104.478
4.625	N/A	N/A	N/A	4.750	105.398	105.398	105.198	4.750	105.741	105.741	105.541	4.750	105.928	105.928	105.728	3.990	105.483	105.483	105.283	3.990	105.015	104.915	104.815
4.750	N/A	N/A	N/A	4.875	105.755	105.755	105.555	4.875	106.134	106.134	105.934	4.875	98.208	98.208	98.008	4.000	105.583	105.583	105.383	4.000	105.115	105.015	104.915
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	97.228	97.228	#N/A	2.000	96.970	96.970	96.770	2.000	99.137	99.137	98.937	2.000	97.182	97.182	96.982	2.000	96.924	96.924	96.724	2.000	99.821	99.821	99.621
2.125	97.939	97.939	#N/A	2.125	97.689	97.689	97.489	2.125	99.601	99.601	99.401	2.125	97.747	97.747	97.547	2.125	9						



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.:

6/17/2021

45 Day Lock Exp.:

7/2/2021

60 Day Lock Exp.:

7/19/2021

W. Rate Sheet Dated: 5/18/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year 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	45 Day	60 Day
2.500	97.451	97.451	97.251	2.500	98.092	98.092	97.892	2.875	100.768	100.768	100.568	2.000	98.983	98.983	98.783	2.000	99.137	99.137	98.937
2.625	98.350	98.350	98.150	2.625	98.899	98.899	98.699	2.990	101.201	101.201	101.001	2.125	99.593	99.593	99.393	2.125	99.601	99.601	99.401
2.750	99.283	99.283	99.083	2.750	99.651	99.651	99.451	3.000	101.301	101.301	101.101	2.250	100.131	100.131	99.931	2.250	99.977	99.977	99.777
2.875	99.969	99.969	99.769	2.875	100.274	100.274	100.074	3.125	101.760	101.760	101.560	2.375	100.617	100.617	100.417	2.375	100.384	100.384	100.184
2.990	100.492	100.492	100.292	2.990	100.638	100.638	100.438	3.250	102.236	102.236	102.036	2.500	101.101	101.101	100.901	2.500	100.935	100.935	100.735
3.000	100.592	100.592	100.392	3.000	100.738	100.738	100.538	3.375	102.816	102.816	102.616	2.625	101.689	101.689	101.489	2.625	101.375	101.375	101.175
3.125	100.879	100.879	100.679	3.125	101.260	101.260	101.060	3.500	103.276	103.276	103.076	2.750	102.231	102.231	102.031	2.750	101.755	101.755	101.555
3.250	101.710	101.710	101.510	3.250	101.974	101.974	101.774	3.625	103.676	103.676	103.476	2.875	102.654	102.654	102.454	2.875	102.051	102.051	101.851
3.375	102.196	102.196	101.996	3.375	102.517	102.517	102.317	3.750	103.364	103.364	103.164	2.990	103.030	103.030	102.830	2.990	102.282	102.282	102.082
3.500	102.540	102.540	102.340	3.500	102.912	102.912	102.712	3.875	103.869	103.869	103.669	3.000	103.130	103.130	102.930	3.000	102.382	102.382	102.182
3.625	102.941	102.941	102.741	3.625	103.132	103.132	102.932	3.990	104.135	104.135	103.935	3.125	103.551	103.551	103.351	3.125	102.682	102.682	102.482
3.750	102.857	102.857	102.657	3.750	102.123	102.123	101.923	4.000	104.235	104.235	104.035	3.250	103.648	103.648	103.448	3.250	102.563	102.563	102.363
3.875	103.367	103.367	103.167	3.875	102.596	102.596	102.396	4.125	104.560	104.560	104.360	3.375	104.064	104.064	103.864	3.375	102.852	102.852	102.652
3.990	103.714	103.714	103.514	3.990	102.843	102.843	102.643	4.250	104.284	104.284	104.084	3.500	104.417	104.417	104.217	3.500	103.100	103.100	102.900
4.000	103.814	103.814	103.614	4.000	102.943	102.943	102.743	4.375	104.671	104.671	104.471	3.625	104.844	104.844	104.644	3.625	103.400	103.400	103.200
4.125	103.943	103.943	103.743	4.125	103.142	103.142	102.942	4.500	105.015	105.015	104.815	3.750	104.692	104.692	104.492	3.750	102.387	102.387	102.187
4.250	104.054	104.054	103.854	4.250	101.873	101.873	101.673	4.625	105.259	105.259	105.059	3.875	105.146	105.146	104.946	3.875	102.703	102.703	102.503
4.375	104.447	104.447	104.247	4.375	102.294	102.294	102.094	4.750	105.398	105.398	105.198	3.990	105.483	105.483	105.283	3.990	102.910	102.910	102.710
4.500	104.810	104.810	104.610	4.500	102.608	102.608	102.408	4.875	105.755	105.755	105.555	4.000	105.583	105.583	105.383	4.000	103.010	103.010	102.810

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	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	N/A	N/A	N/A
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	N/A	N/A	N/A
Second Home	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A
* Not applicable to 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
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	-0.500
Conv OTC Placement	-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
*** Does not apply to loan amt ≤ \$125K	

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%	N/A	N/A
* 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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
FHA ID# - 1358600006			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center
Lockdesk e-mail:
Lockdesk Phone:
Lockdesk Hours:

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

30 Day Lock Exp.: 6/17/2021
45 Day Lock Exp.: 7/2/2021
60 Day Lock Exp.: 7/19/2021

W. Rate Sheet Dated: 5/18/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
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
2.750	99.223	99.223	99.023	2.750	99.223	99.223	99.023	2.750	99.223	99.223	99.023	2.750	98.597	98.597	98.397	2.750	98.597	98.597	98.397	2.750	98.973	98.873	98.773
2.875	100.108	100.108	99.908	2.875	100.108	100.108	99.908	2.875	100.108	100.108	99.908	2.875	99.482	99.482	99.282	2.875	99.482	99.482	99.282	2.875	99.858	99.758	99.658
2.990	100.510	100.510	100.310	2.990	100.510	100.510	100.310	2.990	100.510	100.510	100.310	2.990	99.884	99.884	99.684	2.990	99.884	99.884	99.684	2.990	100.260	100.160	100.060
3.000	100.610	100.610	100.410	3.000	100.610	100.610	100.410	3.000	100.610	100.610	100.410	3.000	99.984	99.984	99.784	3.000	99.984	99.984	99.784	3.000	100.360	100.260	100.160
3.125	101.123	101.123	100.877	3.125	101.123	101.123	100.877	3.125	101.123	101.123	100.877	3.125	100.053	100.053	99.807	3.125	100.053	100.053	99.807	3.125	100.873	100.741	100.627
3.250	101.910	101.910	101.673	3.250	101.910	101.910	101.673	3.250	101.910	101.910	101.673	3.250	100.840	100.840	100.603	3.250	100.715	100.715	100.478	3.250	101.660	101.532	101.423
3.375	102.387	102.387	102.155	3.375	102.387	102.387	102.155	3.375	102.387	102.387	102.155	3.375	101.317	101.317	101.085	3.375	101.192	101.192	100.960	3.375	102.137	102.011	101.905
3.500	102.756	102.756	102.529	3.500	102.756	102.756	102.529	3.500	102.756	102.756	102.529	3.500	101.686	101.686	101.459	3.500	101.561	101.561	101.334	3.500	102.506	102.381	102.279
3.625	103.149	103.149	102.923	3.625	103.149	103.149	102.923	3.625	103.149	103.149	102.923	3.625	102.079	102.079	101.853	3.625	101.954	101.954	101.728	3.625	102.899	102.775	102.673
3.750	103.540	103.540	103.314	3.750	103.540	103.540	103.314	3.750	103.540	103.540	103.314	3.750	102.472	102.472	102.246	3.750	102.347	102.347	102.121	3.750	103.299	103.175	103.073
3.875	103.949	103.949	103.723	3.875	103.949	103.949	103.723	3.875	103.949	103.949	103.723	3.875	102.875	102.875	102.649	3.875	102.750	102.750	102.524	3.875	103.701	103.577	103.475
3.990	104.359	104.359	104.133	3.990	104.359	104.359	104.133	3.990	104.359	104.359	104.133	3.990	103.278	103.278	103.052	3.990	103.153	103.153	102.927	3.990	104.102	103.978	103.876
4.000	104.695	104.695	104.469	4.000	104.695	104.695	104.469	4.000	104.695	104.695	104.469	4.000	103.681	103.681	103.455	4.000	103.556	103.556	103.330	4.000	104.503	104.379	104.277
4.125	105.104	105.104	104.878	4.125	105.104	105.104	104.878	4.125	105.104	105.104	104.878	4.125	104.084	104.084	103.858	4.125	103.959	103.959	103.733	4.125	104.904	104.780	104.678
4.250	105.513	105.513	105.287	4.250	105.513	105.513	105.287	4.250	105.513	105.513	105.287	4.250	104.487	104.487	104.261	4.250	104.362	104.362	104.136	4.250	105.309	105.185	105.083
4.375	105.922	105.922	105.696	4.375	105.922	105.922	105.696	4.375	105.922	105.922	105.696	4.375	104.890	104.890	104.664	4.375	104.765	104.765	104.539	4.375	105.714	105.590	105.488
4.500	106.331	106.331	106.105	4.500	106.331	106.331	106.105	4.500	106.331	106.331	106.105	4.500	105.293	105.293	105.067	4.500	105.168	105.168	104.942	4.500	106.121	106.000	105.898
4.625	106.740	106.740	106.514	4.625	106.740	106.740	106.514	4.625	106.740	106.740	106.514	4.625	105.696	105.696	105.470	4.625	105.571	105.571	105.345	4.625	106.526	106.405	106.303
4.750	107.149	107.149	106.923	4.750	107.149	107.149	106.923	4.750	107.149	107.149	106.923	4.750	106.099	106.099	105.873	4.750	105.974	105.974	105.748	4.750	106.931	106.810	106.708
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
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
2.750	98.597	98.597	98.397	2.500	98.171	98.171	97.947	2.500	98.171	98.171	97.947	2.500	98.171	98.171	97.947	2.000	98.785	98.785	98.585	2.000	98.335	98.335	98.335
2.875	99.482	99.482	99.282	2.625	99.058	99.058	98.834	2.625	99.058	99.058	98.834	2.625	99.058	99.058	98.834	2.125	99.419	99.419	99.219	2.125	99.169	99.069	98.969
2.990	99.884	99.884	99.684	2.750	100.005	100.005	99.781	2.750	100.005	100.005	99.781	2.750	100.005	100.005	99.781	2.250	100.115	100.115	99.915	2.250	99.865	99.765	99.665
3.000	99.984	99.984	99.784	2.875	100.699	100.699	100.477	2.875	100.699	100.699	100.477	2.875	100.699	100.699	100.477	2.375	100.639	100.639	100.439	2.375	100.389	100.289	100.189
3.125	100.053	100.053	99.807	2.990	101.150	101.150	100.932	2.990	101.150	101.150	100.932	2.990	101.150	101.150	100.932	2.500	100.949	100.949	100.749	2.500	100.699	100.599	100.499
3.250	100.840	100.840	100.603	3.000	101.250	101.250	101.032	3.000	101.250	101.250	101.032	3.000	101.250	101.250	101.032	2.625	101.708	101.708	101.508	2.625	101.458	101.358	101.258
3.375	101.317	101.317	101.085	3.125	101.536	101.536	101.318	3.125	101.536	101.536	101.318	3.125	101.536	101.536	101.318	2.750	102.222	102.222	102.022	2.750	101.972	101.872	101.772
3.500	101.686	101.686	101.459	3.250	102.079	102.079	101.853	3.250	102.079	102.079	101.853	3.250	102.079	102.079	101.853	2.875	102.608	102.608	102.408	2.875	102.358	102.258	102.158
3.625	102.079	102.079	101.853	3.375	102.487	102.487	102.261	3.375	102.487	102.487	102.261	3.375	102.487	102.487	102.261	2.990	102.916	102.916	102.716	2.990	102.666	102.566	102.466
3.750	99.381	99.381	99.181	3.500	103.361	103.361	103.118	3.500	103.361	103.361	103.118	3.500	103.361	103.361	103.118	3.000	103.016	103.016	102.816	3.000	102.766	102.666	102.566
3.875	99.880	99.880	99.680	3.625	103.655	103.655	103.416	3.625	103.655	103.655	103.416	3.625	103.655	103.655	103.416	3.125	102.983	102.983	102.783	3.125	102.733	102.633	102.533
3.990	100.226	100.226	100.026	3.750	104.045	104.045	103.806	3.750	104.045	104.045	103.806	3.750	104.045	104.045	103.806	3.250	103.451	103.451	103.251	3.250	103.201	103.101	103.001
4.000	100.326	100.326	100.126	3.875	104.349	104.349	104.110	3.875	104.349	104.349	104.110	3.875	104.349	104.349	104.110	3.375	103.779	103.779	103.579	3.375	103.529	103.429	103.329
4.125	98.257	98.257	98.057	3.990	104.649	104.649	104.410	3.990	104.649	104.649	104.410	3.990	104.649	104.649	104.410	3.500	104.020	104.020	103.820	3.500	103.770	103.670	103.570
4.250	99.118	99.118	98.918	4.000	104.949	104.949	104.710	4.000	104.949	104.949	104.710	4.000	104.949	104.949	104.710	3.625	104.320	104.320	104.120	3.625	104.070	103.970	103.870
4.375	99.520	99.520	99.320	4.125	105.249	105.249	105.010	4.125	105.249	105.249	105.010	4.125	105.249	105.249	105.010	3.750	104.620	104.620	104.420	3.750	104.370	104.270	104.170
4.500	99.838	99.838	99.638	4.250	105.549	105.549	105.310	4.250	105.549	105.549	105.310	4.250	105.549	105.549	105.310	3.875	104.920	104.920	104.720	3.875	104.670	104.570	104.470
4.625	99.275	99.275	99.075	4.375	105.849	105.849	105.610	4.375	105.849	105.849	105.610	4.375	105.849	105.849	105.610	3.990	105.220	105.220	105.020	3.990	104.970	104.870	104.770
4.750	100.076	100.076	99.876	4.500	106.149	106.149	105.910	4.500	106.149	106.149	105.910	4.500	106.149	106.149	105.910	4.000	105.520	105.520	105.320	4.000	105.270	105.170	105.070

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
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	98.910	98.910	98.710	2.000	98.910	98.910	98.710	2.000	98.185	98.185	97.985	2.000	98.310	98.310	98.110	2.000	98.310	98.310	98.110
2.125	99.544	99.544	99.344	2.125	99.544	99.544	99.344	2.125	98.819	98.819	98.619	2.125	98.944	98.944	98.744	2.125	98.944	98.944	98.744
2.250	100.240	100.240	100.040	2.250	100.240	100.240	100.040	2.250	99.515	99.515	99.315	2.250	99.640	99.640	99.440	2.250	99.640	99.640	99.440
2.375	100.764	100.764	100.564	2.375	100.764	100.764	100.564	2.375	100.039	100.039	99.839	2.375	100.164	100.164	99.964	2.375	100.164	100.164	99.964
2.500	101.074	101.074	100.874	2.500	101.074	101.074	100.874	2.500	100.349	100.349	100.149	2.500	100.474	100.474	100.274	2.500	100.474	100.474	100.274
2.625	101.833	101.833	101.633	2.625	101.833	101.833	101.633	2.625	99.794	99.794	99.594	2.625	99.919	99.919	99.719	2.625	99.919	99.919	99.719
2.750	102.347	102.347	102.147	2.750	102.347	102.347	102.147	2.750	100.308	100.308	100.108	2.750	100.433	100.433	100.233	2.750	100.433	100.433	100.233
2.875	102.733	102.733	102.533	2.875	102.733	102.733	102.533	2.875	100.694	100.694	100.494	2.875	100.819	100.819	100.619	2.875	100.819	100.819	100.619
2.990	103.041	103.041	102.841	2.990	103.041	103.041	102.841	2.990	101.002	101.002	100.802	2.990	101.127	101.127	100.927	2.990	101.127	101.127	100.927
3.100	103.344	103.344	103.144	3.100	103.344	103.344	103.144	3.100	101.313	101.313	101.113	3.100	101.432	101.432	101.232	3.100	101.432	101.432	101.232
3.125	103.108	103.108	102.908	3.125	103.108	103.108	102.908	3.125	100.633	100.633	100.433	3.125	100.758	100.758	100.558	3.125	100.758	100.758	100.558
3.250	103.576	103.576	103.376	3.250	103.576	103.576	103.376	3.250	101.101	101.101	100.901	3.250	101.226	101.226	101.026	3.250	101.226	101.226	101.026
3.375	103.904	103.904	103.704	3.375	103.904	103.904	103.704	3.375	101.429	101.429	101.229	3.375	101.554	101.554	101.354	3.375	101.554	101.554	101.354
3.500	104.145	104.145	103.945	3.500	104.145	104.145	103.945	3.500	101.670	101.670	101.470	3.500	101.795	101.795	101.595	3.500	101.795	101.795	101.595
3.625	104.115	104.115	103.915	3.625	104.115	104.115	103.915	3.625	100.652	100.652	100.452	3.625	100.777	100.777	100.577	3.625	100.777	100.777	100.577
3.750	104.492	104.492	104.292	3.750	104.492	104.492	104.292	3.750	101.029	101.029	100.829	3.750	101.154	101.154	100.954	3.750	101.154	101.154	100.954
3.875	104.663	104.663	104.463	3.875	104.663	104.663	104.463	3.875	101.200	101.200	101.000	3.875	101.325	101.325	101.125	3.875	101.325	101.325	101.125
3.990	104.940	104.940	104.740	3.990	104.940	104.940	104.740	3.990	101.477	101.477	101.277	3.990	101.602	101.602	101.402	3.990	101.602	101.602	101.402
4.000	105.040	105.040	104.840	4.000	105.040	105.040	104.840	4.000	101.577	101.577	101.377	4.000	101.702	101.702	101.502	4.000	101.702	101.702	101.502



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.:

6/17/2021

45 Day Lock Exp.:

7/2/2021

60 Day Lock Exp.:

7/19/2021

W. Rate Sheet Dated: 5/18/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
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	99.223	99.223	99.023	2.750	98.597	98.597	98.397	2.500	98.171	98.171	97.947	2.000	98.785	98.785	98.585	2.000	98.185	98.185	97.985
2.875	100.108	100.108	99.908	2.875	99.482	99.482	99.282	2.625	99.058	99.058	98.834	2.125	99.419	99.419	99.219	2.125	98.819	98.819	98.619
2.990	100.510	100.510	100.310	2.990	99.884	99.884	99.684	2.750	100.005	100.005	99.781	2.250	100.115	100.115	99.915	2.250	99.515	99.515	99.315
3.000	100.610	100.610	100.410	3.000	99.984	99.984	99.784	2.875	100.699	100.699	100.477	2.375	100.639	100.639	100.439	2.375	100.039	100.039	99.839
3.125	101.123	101.123	100.877	3.125	100.053	100.053	99.807	2.990	101.150	101.150	100.932	2.500	100.949	100.949	100.749	2.500	100.349	100.349	100.149
3.250	101.910	101.910	101.673	3.250	100.840	100.840	100.603	3.000	101.250	101.250	101.032	2.625	101.708	101.708	101.508	2.625	99.794	99.794	99.594
3.375	102.387	102.387	102.155	3.375	101.317	101.317	101.085	3.125	101.536	101.536	101.275	2.750	102.222	102.222	102.022	2.750	100.308	100.308	100.108
3.500	102.756	102.756	102.529	3.500	101.686	101.686	101.459	3.250	102.279	102.279	102.022	2.875	102.608	102.608	102.408	2.875	100.694	100.694	100.494
3.625	103.149	103.149	102.923	3.625	102.079	102.079	101.853	3.375	102.864	102.864	102.613	2.990	102.916	102.916	102.716	2.990	101.002	101.002	100.802
3.750	102.750	102.750	102.550	3.750	100.006	100.006	99.806	3.500	103.361	103.361	103.118	3.000	103.016	103.016	102.816	3.000	101.102	101.102	100.902
3.875	103.249	103.249	103.049	3.875	100.505	100.505	100.305	3.625	103.655	103.655	103.416	3.125	102.983	102.983	102.783	3.125	100.633	100.633	100.433
3.990	103.595	103.595	103.395	3.990	100.851	100.851	100.651	3.750	103.076	103.076	102.876	3.250	103.451	103.451	103.251	3.250	101.101	101.101	100.901
4.000	103.695	103.695	103.495	4.000	100.951	100.951	100.751	3.875	103.419	103.419	103.219	3.375	103.779	103.779	103.579	3.375	101.429	101.429	101.229
4.125	103.370	103.370	103.170	4.125	98.882	98.882	98.682	3.990	103.732	103.732	103.532	3.500	104.020	104.020	103.820	3.500	101.670	101.670	101.470
4.250	103.981	103.981	103.781	4.250	99.493	99.493	99.293	4.000	103.832	103.832	103.632	3.625	103.990	103.990	103.790	3.625	100.652	100.652	100.452
4.375	104.383	104.383	104.183	4.375	99.895	99.895	99.695	4.125	103.494	103.494	103.258	3.750	104.367	104.367	104.167	3.750	101.029	101.029	100.829
4.500	104.701	104.701	104.501	4.500	100.213	100.213	100.013	4.250	104.222	104.222	104.022	3.875	104.538	104.538	104.338	3.875	101.200	101.200	101.000
4.625	104.826	104.826	104.626	4.625	99.650	99.650	99.450	4.375	104.602	104.602	104.402	3.990	104.815	104.815	104.615	3.990	101.477	101.477	101.277
4.750	105.252	105.252	105.052	4.750	100.076	100.076	99.876	4.500	104.947	104.947	104.747	4.000	104.915	104.915	104.715	4.000	101.577	101.577	101.377

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	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.

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%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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"	-1.000
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 SC	0.125
*** Does not apply to loan amt ≤ \$125K or any Home Possible	

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		

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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/17/2021

45 Day Lock Exp.:

7/2/2021

60 Day Lock Exp.:

7/19/2021

W. Rate Sheet Dated: 5/18/2021

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	99.223	99.223	99.023	2.500	98.171	98.171	97.947	2.000	98.785	98.785	98.585	2.750	98.235	98.235	98.035	2.000	97.835	97.835	97.635
2.875	100.108	100.108	99.908	2.625	99.058	99.058	98.834	2.125	99.419	99.419	99.219	2.875	99.120	99.120	98.920	2.125	98.469	98.469	98.269
2.990	100.510	100.510	100.310	2.750	100.005	100.005	99.781	2.250	100.115	100.115	99.915	2.990	99.522	99.522	99.322	2.250	99.165	99.165	98.965
3.000	100.610	100.610	100.410	2.875	100.699	100.699	100.477	2.375	100.639	100.639	100.439	3.000	99.622	99.622	99.422	2.375	99.689	99.689	99.489
3.125	101.123	101.123	100.877	2.990	101.150	101.150	100.932	2.500	100.949	100.949	100.749	3.125	99.913	99.913	99.667	2.500	99.999	99.999	99.799
3.250	101.910	101.910	101.673	3.000	101.250	101.250	101.032	2.625	101.708	101.708	101.508	3.250	100.700	100.700	100.463	2.625	100.101	100.101	99.901
3.375	102.387	102.387	102.155	3.125	101.536	101.536	101.275	2.750	102.222	102.222	102.022	3.375	101.177	101.177	100.945	2.750	100.615	100.615	100.415
3.500	102.756	102.756	102.529	3.250	102.279	102.279	102.022	2.875	102.608	102.608	102.408	3.500	101.546	101.546	101.319	2.875	101.001	101.001	100.801
3.625	103.149	103.149	102.923	3.375	102.864	102.864	102.613	2.990	102.916	102.916	102.716	3.625	101.939	101.939	101.713	2.990	101.309	101.309	101.109
3.750	102.750	102.750	102.550	3.500	103.361	103.361	103.118	3.000	103.016	103.016	102.816	3.750	100.703	100.703	100.503	3.000	101.409	101.409	101.209
3.875	103.249	103.249	103.049	3.625	103.655	103.655	103.416	3.125	102.983	102.983	102.783	3.875	101.202	101.202	101.002	3.125	101.158	101.158	100.958
3.990	103.595	103.595	103.395	3.750	103.076	103.076	102.876	3.250	103.451	103.451	103.251	3.990	101.548	101.548	101.348	3.250	101.626	101.626	101.426
4.000	103.695	103.695	103.495	3.875	103.419	103.419	103.219	3.375	103.779	103.779	103.579	4.000	101.648	101.648	101.448	3.375	101.954	101.954	101.754
4.125	103.370	103.370	103.170	3.990	103.732	103.732	103.532	3.500	104.020	104.020	103.820	4.125	100.451	100.451	100.251	3.500	102.195	102.195	101.995
4.250	103.981	103.981	103.781	4.000	103.832	103.832	103.632	3.625	103.990	103.990	103.790	4.250	101.062	101.062	100.862	3.625	101.671	101.671	101.471
4.375	104.383	104.383	104.183	4.125	103.494	103.494	103.258	3.750	104.367	104.367	104.167	4.375	101.464	101.464	101.264	3.750	102.048	102.048	101.848
4.500	104.701	104.701	104.501	4.250	104.222	104.222	104.022	3.875	104.538	104.538	104.338	4.500	101.782	101.782	101.582	3.875	102.219	102.219	102.019
4.625	104.826	104.826	104.626	4.375	104.602	104.602	104.402	3.990	104.815	104.815	104.615	4.625	101.563	101.563	101.363	3.990	102.496	102.496	102.296
4.750	105.252	105.252	105.052	4.500	104.947	104.947	104.747	4.000	104.915	104.915	104.715	4.750	101.989	101.989	101.789	4.000	102.596	102.596	102.396

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%	> 105%
Investment Property	-4.125	-4.125	-4.125	-5.375	-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
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	-1.500	-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
SC Purchase or R/T Refi	-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
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.			
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AFR Loan Center

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Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/17/2021

45 Day Lock Exp.:

7/2/2021

60 Day Lock Exp.:

7/19/2021

W. Rate Sheet Dated: 5/18/2021

Release Time: 10:00 am ET

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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

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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)