

W. Rate Sheet Dated: 5/25/2021

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	102.110	102.110	101.720	2.750	100.033	100.033	99.642	2.250	98.461	98.461	98.148	3.125	96.426	96.426	96.126
2.875	102.317	102.317	101.927	2.875	100.206	100.206	99.815	2.500	98.792	98.792	98.480	3.250	97.692	97.692	97.392
3.000	102.522	102.522	102.131	3.000	100.375	100.375	99.985	2.625	98.957	98.957	98.645	3.375	97.770	97.770	97.470
3.125	102.719	102.719	102.329	3.125	100.506	100.506	100.115	2.750	100.476	100.476	100.176	3.500	97.848	97.848	97.548
3.250	103.224	103.224	102.924	3.250	101.086	101.086	100.786	2.875	100.637	100.637	100.337	3.625	97.926	97.926	97.626
3.375	103.322	103.322	103.022	3.375	101.242	101.242	100.942	3.000	100.794	100.794	100.494	Margin = 2.250		Index = 0.050	
3.500	103.518	103.518	103.218	3.500	101.386	101.386	101.086	3.125	100.912	100.912	100.612	30 Year OTC			
3.625	103.702	103.702	103.402	3.625	101.430	101.430	101.130	3.250	102.559	102.559	102.259	Rate	30 Day	45 Day	60 Day
3.750	103.546	103.546	103.246	3.750	102.866	102.866	102.566	3.375	102.702	102.702	102.402	4.000	101.617	101.617	101.117
3.875	103.616	103.616	103.316	3.875	102.990	102.990	102.690	3.500	102.836	102.836	102.536	4.125	101.739	101.739	101.239
4.000	103.792	103.792	103.492	4.000	103.109	103.109	102.809	3.625	102.873	102.873	102.573	4.375	102.654	102.654	102.154
4.125	103.914	103.914	103.614	4.125	103.200	103.200	102.900	3.750	103.418	103.418	103.118	4.500	102.777	102.777	102.277
4.250	104.124	104.124	103.924	4.250	103.464	103.464	103.264	3.875	103.534	103.534	103.234	4.625	102.934	102.934	102.434
4.375	104.129	104.129	103.929	4.375	103.589	103.589	103.389	4.000	103.644	103.644	103.344	4.875	103.421	103.421	102.921
4.500	104.252	104.252	104.052	4.500	103.707	103.707	103.507	4.125	103.726	103.726	103.426	5.000	103.544	103.544	103.044
4.625	104.409	104.409	104.209	4.625	103.799	103.799	103.599	4.250	103.772	103.772	103.472	5.125	103.702	103.702	103.202
4.750	104.177	104.177	103.977	4.750	103.532	103.532	103.332	4.375	103.888	103.888	103.588	5.500	104.733	104.733	104.233
4.875	104.196	104.196	103.996	4.875	103.656	103.656	103.456	4.500	103.998	103.998	103.698	5.625	104.891	104.891	104.391
6.250	106.000	106.000	105.800	6.250	105.271	105.271	105.071	4.625	104.080	104.080	103.780	6.250	105.041	105.041	104.541

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	102.310	102.210	102.210	101.820	2.750	101.713	101.613	101.613	101.222	2.250	100.591	100.491	100.491	100.178
2.875	102.517	102.417	102.417	102.027	2.875	101.886	101.786	101.786	101.395	2.375	100.762	100.662	100.662	100.349
3.000	102.722	102.622	102.622	102.231	3.000	102.055	101.955	101.955	101.565	2.500	100.922	100.822	100.822	100.510
3.125	102.919	102.819	102.819	102.429	3.125	102.186	102.086	102.086	101.695	2.625	101.087	100.987	100.987	100.675
3.250	103.324	103.224	103.224	102.924	3.250	102.766	102.666	102.666	102.366	2.750	101.506	101.406	101.406	101.106
3.375	103.522	103.422	103.422	103.122	3.375	102.922	102.822	102.822	102.522	2.875	101.667	101.567	101.567	101.267
3.500	103.718	103.618	103.618	103.318	3.500	103.066	102.966	102.966	102.666	3.000	101.824	101.724	101.724	101.424
3.625	103.902	103.802	103.802	103.502	3.625	103.110	103.010	103.010	102.710	3.125	101.942	101.842	101.842	101.542
3.750	103.746	103.646	103.646	103.346	3.750	103.496	103.396	103.396	103.096	3.250	104.189	104.089	104.089	103.789
3.875	103.916	103.816	103.816	103.516	3.875	103.620	103.520	103.520	103.220	3.375	104.332	104.232	104.232	103.932
4.000	104.092	103.992	103.992	103.692	4.000	103.739	103.639	103.639	103.339	3.500	104.466	104.366	104.366	104.066
4.125	104.214	104.114	104.114	103.814	4.125	103.830	103.730	103.730	103.430	3.625	104.503	104.403	104.403	104.103
4.250	105.024	104.924	104.924	104.724	4.250	104.794	104.694	104.694	104.494	3.750	105.548	105.448	105.448	105.148

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 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				4.000	98.867	98.867	98.367	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.989	98.989	98.489	4.750	101.000	101.000	100.500
3.875	99.547	99.547	99.047	6.250	103.750	103.750	103.500	4.375	99.904	99.904	99.404	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.371	99.371	98.871					4.500	100.027	100.027	99.527	Rate	30 Day	45 Day	60 Day
4.125	99.249	99.249	98.749					4.625	100.184	100.184	99.684	6.250	102.750	102.750	102.250
4.250	101.063	101.063	100.563					4.875	100.671	100.671	100.171	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.959	100.959	100.459					5.000	100.794	100.794	100.294				
4.500	100.835	100.835	100.335					5.125	100.952	100.952	100.452				
4.625	100.678	100.678	100.178					5.500	101.983	101.983	101.483				
4.750	101.873	101.873	101.373					5.625	102.141	102.141	101.641				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.291	102.291	101.791				

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 Phone:

Lockdesk Hours:

Lockdesk@afwloans.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.:

6/24/2021

7/9/2021

7/26/2021

W. Rate Sheet Dated: 5/25/2021

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	101.844	101.844	101.544	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	102.004	102.004	101.704	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	102.161	102.161	101.861	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.691	102.691	102.391	3.125	102.279	102.279	101.979	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.735	102.735	102.435	3.250	103.864	103.864	103.564	Rate	30 Day	45 Day	60 Day
3.750	103.296	103.296	102.996	3.750	103.046	103.046	102.746	3.375	104.007	104.007	103.707	3.250	98.774	98.774	98.274
3.875	103.366	103.366	103.066	3.875	103.170	103.170	102.870	3.500	104.141	104.141	103.841	3.375	98.972	98.972	98.472
4.000	103.542	103.542	103.242	4.000	103.289	103.289	102.989	3.625	104.178	104.178	103.878	3.500	99.168	99.168	98.668
4.125	103.664	103.664	103.364	4.125	103.380	103.380	103.080	3.750	103.598	103.598	103.298	3.625	99.352	99.352	98.852
4.250	103.374	103.374	103.174	4.250	103.144	103.144	102.944	3.875	N/A	N/A	N/A	3.750	99.371	99.371	98.871
4.375	103.379	103.379	103.179	4.375	103.269	103.269	103.069	4.000	N/A	N/A	N/A	3.875	99.541	99.541	99.041
4.500	103.502	103.502	103.302	4.500	103.387	103.387	103.187	4.125	N/A	N/A	N/A	4.000	99.717	99.717	99.217
4.625	103.659	103.659	103.459	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.839	99.839	99.339
4.750	102.990	102.990	102.790	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.149	100.149	99.649
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	102.199	102.099	102.099	101.799	3.250	101.641	101.541	101.541	101.241	2.750	98.725	98.625	98.625	98.325
3.375	102.397	102.297	102.297	101.997	3.375	101.797	101.697	101.697	101.397	2.875	98.886	98.786	98.786	98.486
3.500	102.593	102.493	102.493	102.193	3.500	101.941	101.841	101.841	101.541	3.000	99.043	98.943	98.943	98.643
3.625	102.777	102.677	102.677	102.377	3.625	101.985	101.885	101.885	101.585	3.125	99.161	99.061	99.061	98.761
3.750	101.496	101.396	101.396	101.096	3.750	101.246	101.146	101.146	100.846	3.250	101.064	100.964	100.964	100.664
3.875	101.666	101.566	101.566	101.266	3.875	101.370	101.270	101.270	100.970	3.375	101.207	101.107	101.107	100.807
4.000	101.842	101.742	101.742	101.442	4.000	101.489	101.389	101.389	101.089	3.500	101.341	101.241	101.241	100.941
4.125	101.964	101.864	101.864	101.564	4.125	101.580	101.480	101.480	101.180	3.625	101.378	101.278	101.278	100.978
4.250	102.274	102.174	102.174	101.974	4.250	102.044	101.944	101.944	101.744	3.750	102.423	102.323	102.323	102.023

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
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 Phone:

Lockdesk Hours:

Lockdesk@afrowholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/24/2021

45 Day Lock Exp.:

7/9/2021

60 Day Lock Exp.:

7/26/2021

W. Rate Sheet Dated: 5/25/2021

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	97.782	97.782	97.582	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.274	98.274	98.074	2.000	N/A	N/A	N/A	2.500	98.044	97.885	97.784
2.625	98.669	98.669	98.469	2.125	93.361	93.361	93.161	2.125	93.322	93.322	93.122	2.625	99.077	99.077	98.877	2.125	92.646	92.646	92.446	2.625	98.621	98.454	98.340
2.750	99.597	99.597	99.397	2.250	94.401	94.401	94.201	2.250	94.401	94.401	94.201	2.750	99.825	99.825	99.625	2.250	94.297	94.297	94.097	2.750	99.450	99.283	99.168
2.875	100.279	100.279	100.079	2.375	95.435	95.435	95.235	2.375	95.239	95.239	95.039	2.875	100.444	100.444	100.244	2.375	95.378	95.378	95.178	2.875	100.131	99.964	99.849
2.990	100.750	100.750	100.550	2.500	96.606	96.606	96.406	2.500	96.443	96.443	96.243	2.990	100.805	100.805	100.605	2.500	96.898	96.898	96.698	2.990	100.602	100.435	100.320
3.000	100.850	100.850	100.650	2.625	97.742	97.742	97.542	2.625	97.641	97.641	97.441	3.000	100.905	100.905	100.705	2.625	97.950	97.950	97.750	3.000	100.702	100.535	100.420
3.125	101.195	101.195	100.995	2.750	98.751	98.751	98.551	2.750	98.688	98.688	98.488	3.125	101.464	101.464	101.264	2.750	98.779	98.779	98.579	3.125	101.243	101.076	100.956
3.250	101.971	101.971	101.771	2.875	99.500	99.500	99.300	2.875	99.437	99.437	99.237	3.250	102.172	102.172	101.972	2.875	99.465	99.465	99.265	3.250	102.018	101.851	101.731
3.375	102.449	102.449	102.249	2.990	100.032	100.032	99.832	2.990	99.963	99.963	99.763	3.375	102.710	102.710	102.510	2.990	99.887	99.887	99.687	3.375	102.597	102.430	102.310
3.500	102.791	102.791	102.591	3.000	100.132	100.132	99.932	3.000	100.063	100.063	99.863	3.500	103.101	103.101	102.901	3.000	99.987	99.987	99.787	3.500	103.088	102.921	102.801
3.625	103.184	103.184	102.984	3.125	101.372	101.372	101.172	3.125	101.334	101.334	101.134	3.625	103.318	103.318	103.118	3.125	101.264	101.264	101.064	3.625	103.482	103.315	103.195
3.750	102.975	102.975	102.775	3.250	102.320	102.320	102.120	3.250	102.320	102.320	102.120	3.750	102.241	102.241	102.041	3.250	101.972	101.972	101.772	3.750	102.928	102.828	102.728
3.875	103.479	103.479	103.279	3.375	102.957	102.957	102.757	3.375	102.957	102.957	102.757	3.875	102.709	102.709	102.509	3.375	102.510	102.510	102.310	3.875	103.432	103.332	103.232
3.990	103.820	103.820	103.620	3.500	103.496	103.496	103.296	3.500	103.496	103.496	103.296	3.990	102.950	102.950	102.750	3.500	102.901	102.901	102.701	3.990	103.723	103.623	103.523
4.000	103.920	103.920	103.720	3.625	103.931	103.931	103.731	3.625	103.931	103.931	103.731	4.000	103.050	103.050	102.850	3.625	103.118	103.118	102.918	4.000	103.823	103.723	103.623
4.125	104.047	104.047	103.847	3.750	104.540	104.540	104.340	3.750	104.540	104.540	104.340	4.125	103.245	103.245	103.045	3.750	102.041	102.041	101.841	4.125	104.150	104.050	103.950
4.250	104.144	104.144	103.944	3.875	105.094	105.094	104.894	3.875	105.094	105.094	104.894	4.250	101.963	101.963	101.763	3.875	102.509	102.509	102.309	4.250	103.902	103.802	103.702
4.375	104.532	104.532	104.332	3.990	105.424	105.424	105.224	3.990	105.424	105.424	105.224	4.375	102.378	102.378	102.178	3.990	102.750	102.750	102.550	4.375	104.290	104.190	104.090
4.500	104.888	104.888	104.688	4.000	105.524	105.524	105.324	4.000	105.524	105.524	105.324	4.500	102.686	102.686	102.486	4.000	102.850	102.850	102.650	4.500	104.646	104.546	104.446
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	98.716	98.716	98.516	2.875	101.077	101.077	100.877	2.875	100.555	100.555	100.355	2.875	100.555	100.555	100.355	2.000	99.089	99.089	98.889	2.000	99.130	99.007	98.930
2.875	99.402	99.402	99.202	2.990	101.509	101.509	101.309	2.990	101.038	101.038	100.838	2.990	101.038	101.038	100.838	2.125	99.696	99.696	99.496	2.125	99.737	99.614	99.537
2.990	99.818	99.818	99.618	3.000	101.609	101.609	101.409	3.000	101.138	101.138	100.938	3.000	101.138	101.138	100.938	2.250	100.230	100.230	100.030	2.250	100.271	100.148	100.071
3.000	99.918	99.918	99.718	3.125	102.061	102.061	101.861	3.125	101.704	101.704	101.504	3.125	101.682	101.682	101.482	2.375	100.712	100.712	100.512	2.375	100.753	100.630	100.553
3.125	101.264	101.264	101.064	3.250	102.497	102.497	102.297	3.250	102.542	102.542	102.342	3.250	102.542	102.542	102.342	2.500	101.193	101.193	100.993	2.500	101.222	101.092	101.011
3.250	101.972	101.972	101.772	3.375	103.070	103.070	102.870	3.375	103.172	103.172	102.972	3.375	103.172	103.172	102.972	2.625	101.776	101.776	101.576	2.625	101.805	101.675	101.594
3.375	102.510	102.510	102.310	3.500	103.528	103.528	103.328	3.500	103.675	103.675	103.475	3.500	103.675	103.675	103.475	2.750	102.313	102.313	102.113	2.750	102.342	102.212	102.131
3.500	102.901	102.901	102.701	3.625	103.919	103.919	103.719	3.625	104.107	104.107	103.907	3.625	104.107	104.107	103.907	2.875	102.734	102.734	102.534	2.875	102.763	102.632	102.552
3.625	103.118	103.118	102.918	3.750	103.481	103.481	103.281	3.750	103.739	103.739	103.539	3.750	103.927	103.927	103.727	2.990	103.103	103.103	102.903	2.990	103.132	103.002	102.921
3.750	102.041	102.041	101.841	3.875	103.980	103.980	103.780	3.875	104.289	104.289	104.089	3.875	104.476	104.476	104.276	3.000	103.203	103.203	103.003	3.000	103.232	103.102	103.021
3.875	102.509	102.509	102.309	3.990	104.240	104.240	104.040	3.990	104.584	104.584	104.384	3.990	104.772	104.772	104.572	3.125	103.619	103.619	103.419	3.125	103.648	103.517	103.437
3.990	102.750	102.750	102.550	4.000	104.340	104.340	104.140	4.000	104.684	104.684	104.484	4.000	104.872	104.872	104.672	3.250	103.657	103.657	103.457	3.250	103.686	103.556	103.475
4.000	102.850	102.850	102.650	4.125	104.664	104.664	104.464	4.125	105.038	105.038	104.838	4.125	105.225	105.225	105.025	3.375	104.068	104.068	103.868	3.375	103.738	103.608	103.538
4.125	103.045	103.045	102.845	4.250	104.374	104.374	104.174	4.250	104.656	104.656	104.456	4.250	104.844	104.844	104.644	3.500	104.417	104.417	104.217	3.500	104.086	103.986	103.886
4.250	95.831	95.831	95.631	4.375	104.756	104.756	104.556	4.375	105.076	105.076	104.876	4.375	105.264	105.264	105.064	3.625	104.839	104.839	104.639	3.625	104.508	104.408	104.308
4.375	N/A	N/A	N/A	4.500	105.093	105.093	104.893	4.500	105.449	105.449	105.249	4.500	105.637	105.637	105.437	3.750	104.685	104.685	104.485	3.750	104.228	104.128	104.028
4.500	N/A	N/A	N/A	4.625	105.335	105.335	105.135	4.625	105.716	105.716	105.516	4.625	105.903	105.903	105.703	3.875	105.132	105.132	104.932	3.875	104.674	104.574	104.474
4.625	N/A	N/A	N/A	4.750	105.484	105.484	105.284	4.750	105.826	105.826	105.626	4.750	106.013	106.013	105.813	3.990	105.463	105.463	105.263	3.990	105.005	104.905	104.805
4.750	N/A	N/A	N/A	4.875	105.837	105.837	105.637	4.875	98.209	98.209	98.009	4.875	98.209	98.209	98.009	4.000	105.563	105.563	105.363	4.000	105.105	105.005	104.905
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	97.434	97.434	N/A	2.000	97.176	97.176	96.976	2.000	99.342	99.342	99.142	2.000	97.487	97.487	97.287	2.000	97.220	97.223	97.023	2.000	99.964	99.964	99.764
2.125	98.142	98.142	97.942	2.125	97.892	97.892	97.692	2.125	99.805	99.805	99.605	2.125	98.051	98.051	97.851	2.125	97.801	97.801	97.601	2.125	100.571	100.571	100.371
2.250	98.736	98.736	98.536	2.250	98.682	98.																	



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.:

6/24/2021

45 Day Lock Exp.:

7/9/2021

60 Day Lock Exp.:

7/26/2021

W. Rate Sheet Dated: 5/25/2021

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	97.782	97.782	97.582	2.500	98.274	98.274	98.074	2.875	101.077	101.077	100.877	2.000	99.089	99.089	98.889	2.000	99.342	99.342	99.142
2.625	98.669	98.669	98.469	2.625	99.077	99.077	98.877	2.990	101.509	101.509	101.309	2.125	99.696	99.696	99.496	2.125	99.805	99.805	99.605
2.750	99.597	99.597	99.397	2.750	99.825	99.825	99.625	3.000	101.609	101.609	101.409	2.250	100.230	100.230	100.030	2.250	100.177	100.177	99.977
2.875	100.279	100.279	100.079	2.875	100.444	100.444	100.244	3.125	102.061	102.061	101.861	2.375	100.712	100.712	100.512	2.375	100.577	100.577	100.377
2.990	100.750	100.750	100.550	2.990	100.805	100.805	100.605	3.250	102.497	102.497	102.297	2.500	101.193	101.193	100.993	2.500	101.125	101.125	100.925
3.000	100.850	100.850	100.650	3.000	100.905	100.905	100.705	3.375	103.070	103.070	102.870	2.625	101.776	101.776	101.576	2.625	101.563	101.563	101.363
3.125	101.195	101.195	100.995	3.125	101.464	101.464	101.264	3.500	103.528	103.528	103.328	2.750	102.313	102.313	102.113	2.750	101.938	101.938	101.738
3.250	101.971	101.971	101.771	3.250	102.172	102.172	101.972	3.625	103.919	103.919	103.719	2.875	102.734	102.734	102.534	2.875	102.231	102.231	102.031
3.375	102.449	102.449	102.249	3.375	102.710	102.710	102.510	3.750	103.481	103.481	103.281	2.990	103.103	103.103	102.903	2.990	102.459	102.459	102.259
3.500	102.791	102.791	102.591	3.500	103.101	103.101	102.901	3.875	103.980	103.980	103.780	3.000	103.203	103.203	103.003	3.000	102.559	102.559	102.359
3.625	103.184	103.184	102.984	3.625	103.318	103.318	103.118	3.990	104.240	104.240	104.040	3.125	103.619	103.619	103.419	3.125	102.855	102.855	102.655
3.750	102.975	102.975	102.775	3.750	102.241	102.241	102.041	4.000	104.340	104.340	104.140	3.250	103.657	103.657	103.457	3.250	102.590	102.590	102.390
3.875	103.479	103.479	103.279	3.875	102.709	102.709	102.509	4.125	104.664	104.664	104.464	3.375	104.068	104.068	103.868	3.375	102.875	102.875	102.675
3.990	103.820	103.820	103.620	3.990	102.950	102.950	102.750	4.250	104.374	104.374	104.174	3.500	104.417	104.417	104.217	3.500	103.119	103.119	102.919
4.000	103.920	103.920	103.720	4.000	103.050	103.050	102.850	4.375	104.756	104.756	104.556	3.625	104.839	104.839	104.639	3.625	103.416	103.416	103.216
4.125	104.047	104.047	103.847	4.125	103.245	103.245	103.045	4.500	105.093	105.093	104.893	3.750	104.685	104.685	104.485	3.750	102.380	102.380	102.180
4.250	104.144	104.144	103.944	4.250	101.963	101.963	101.763	4.625	105.335	105.335	105.135	3.875	105.132	105.132	104.932	3.875	102.695	102.695	102.495
4.375	104.532	104.532	104.332	4.375	102.378	102.378	102.178	4.750	105.484	105.484	105.284	3.990	105.463	105.463	105.263	3.990	102.898	102.898	102.698
4.500	104.888	104.888	104.688	4.500	102.686	102.686	102.486	4.875	105.837	105.837	105.637	4.000	105.563	105.563	105.363	4.000	102.998	102.998	102.798

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	-1.000	N/A	N/A
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	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	-6.125	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	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	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	-0.250	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@afrwholesale.com

Lockdesk Phone: 1-877-588-2706

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

30 Day Lock Exp: 6/24/2021

45 Day Lock Exp: 7/9/2021

60 Day Lock Exp: 7/26/2021

W. Rate Sheet Dated: 5/25/2021

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	99.552	99.552	99.350	2.750	99.552	99.552	99.350	2.750	99.552	99.552	99.350	2.750	98.930	98.930	98.728	2.750	98.930	98.930	98.728	2.750	99.302	99.202	99.100
2.875	100.382	100.382	100.182	2.875	100.382	100.382	100.182	2.875	100.382	100.382	100.182	2.875	99.760	99.760	99.560	2.875	99.760	99.760	99.560	2.875	100.132	100.032	99.932
2.990	100.784	100.784	100.584	2.990	100.784	100.784	100.584	2.990	100.784	100.784	100.584	2.990	100.162	100.162	99.962	2.990	100.162	100.162	99.962	2.990	100.534	100.434	100.334
3.000	100.884	100.884	100.684	3.000	100.884	100.884	100.684	3.000	100.884	100.884	100.684	3.000	100.262	100.262	100.062	3.000	100.262	100.262	100.062	3.000	100.634	100.534	100.434
3.125	101.361	101.361	101.099	3.125	101.361	101.361	101.099	3.125	101.361	101.361	101.099	3.125	100.233	100.233	99.971	3.125	100.233	100.233	99.971	3.125	101.111	101.011	100.849
3.250	102.133	102.133	101.882	3.250	102.008	102.008	101.757	3.250	102.133	102.133	101.882	3.250	101.005	101.005	100.754	3.250	100.880	100.880	100.629	3.250	101.883	101.763	101.632
3.375	102.608	102.608	102.365	3.375	102.483	102.483	102.240	3.375	102.608	102.608	102.365	3.375	101.480	101.480	101.237	3.375	101.355	101.355	101.112	3.375	102.358	102.240	102.115
3.500	102.957	102.957	102.717	3.500	102.832	102.832	102.592	3.500	102.957	102.957	102.717	3.500	101.829	101.829	101.589	3.500	101.704	101.704	101.464	3.500	102.707	102.590	102.467
3.625	103.345	103.345	103.105	3.625	103.220	103.220	102.980	3.625	103.345	103.345	103.105	3.625	102.217	102.217	101.977	3.625	102.092	102.092	101.852	3.625	103.095	102.979	102.855
3.750	102.855	102.855	102.655	3.750	102.330	102.330	102.030	3.750	102.230	102.230	102.030	3.750	100.369	100.369	100.169	3.750	99.744	99.744	99.544	3.750	102.605	102.505	102.405
3.875	103.346	103.346	103.146	3.875	102.721	102.721	102.521	3.875	102.721	102.721	102.521	3.875	100.860	100.860	100.660	3.875	100.235	100.235	100.035	3.875	103.096	102.996	102.896
3.990	103.677	103.677	103.477	3.990	103.052	103.052	102.852	3.990	103.052	103.052	102.852	3.990	101.191	101.191	100.991	3.990	100.566	100.566	100.366	3.990	103.427	103.327	103.227
4.000	103.777	103.777	103.577	4.000	103.152	103.152	102.952	4.000	103.152	103.152	102.952	4.000	101.291	101.291	101.091	4.000	100.666	100.666	100.466	4.000	103.527	103.427	103.327
4.125	103.564	103.564	103.364	4.125	102.939	102.939	102.739	4.125	102.939	102.939	102.739	4.125	99.076	99.076	98.876	4.125	98.451	98.451	98.251	4.125	103.314	103.214	103.114
4.250	104.164	104.164	103.964	4.250	103.789	103.789	103.589	4.250	103.789	103.789	103.589	4.250	99.676	99.676	99.476	4.250	99.301	99.301	99.101	4.250	103.914	103.814	103.714
4.375	104.557	104.557	104.357	4.375	104.182	104.182	103.982	4.375	104.182	104.182	103.982	4.375	100.069	100.069	99.869	4.375	99.694	99.694	99.494	4.375	104.307	104.207	104.107
4.500	104.871	104.871	104.671	4.500	104.496	104.496	104.296	4.500	104.496	104.496	104.296	4.500	100.383	100.383	100.183	4.500	100.008	100.008	99.808	4.500	104.621	104.521	104.421
4.625	105.005	105.005	104.805	4.625	104.630	104.630	104.430	4.625	104.630	104.630	104.430	4.625	99.829	99.829	99.629	4.625	99.454	99.454	99.254	4.625	104.755	104.655	104.555
4.750	105.424	105.424	105.224	4.750	105.424	105.424	105.224	4.750	105.424	105.424	105.224	4.750	100.248	100.248	100.048	4.750	100.248	100.248	100.048	4.750	105.174	105.074	104.974
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	98.930	98.930	98.728	2.500	98.518	98.518	98.264	2.500	98.518	98.518	98.264	2.500	98.518	98.518	98.264	2.000	98.983	98.983	98.783	2.000	98.733	98.633	98.533
2.875	99.760	99.760	99.560	2.625	99.544	99.544	99.290	2.625	99.544	99.544	99.290	2.625	99.544	99.544	99.290	2.125	99.613	99.613	99.413	2.125	99.363	99.263	99.163
2.990	100.162	100.162	99.962	2.750	100.327	100.327	100.074	2.750	100.327	100.327	100.074	2.750	100.327	100.327	100.074	2.250	100.302	100.302	100.102	2.250	100.052	99.952	99.852
3.000	100.262	100.262	100.062	2.875	101.007	101.007	100.757	2.875	101.007	101.007	100.757	2.875	101.007	101.007	100.757	2.375	100.822	100.822	100.622	2.375	100.572	100.472	100.372
3.125	100.233	100.233	99.971	2.990	101.441	101.441	101.190	2.990	101.441	101.441	101.190	2.990	101.441	101.441	101.190	2.500	101.124	101.124	100.924	2.500	100.874	100.774	100.674
3.250	101.005	101.005	100.754	3.000	101.541	101.541	101.290	3.000	101.541	101.541	101.290	3.000	101.541	101.541	101.290	2.625	101.876	101.876	101.676	2.625	101.626	101.526	101.426
3.375	101.480	101.480	101.237	3.125	101.849	101.849	101.574	3.125	101.849	101.849	101.574	3.125	101.849	101.849	101.574	2.750	102.387	102.387	102.187	2.750	102.137	102.037	101.937
3.500	101.829	101.829	101.589	3.250	102.494	102.494	102.223	3.250	102.494	102.494	102.223	3.250	102.494	102.494	102.223	2.875	102.771	102.771	102.571	2.875	102.521	102.421	102.321
3.625	102.217	102.217	101.977	3.375	103.066	103.066	102.800	3.375	103.066	103.066	102.800	3.375	103.066	103.066	102.800	2.990	103.080	103.080	102.880	2.990	102.830	102.730	102.630
3.750	99.744	99.744	99.544	3.500	103.552	103.552	103.297	3.500	104.302	104.302	104.047	3.500	103.552	103.552	103.297	3.000	103.180	103.180	102.980	3.000	103.930	103.830	103.730
3.875	100.235	100.235	100.035	3.625	103.864	103.864	103.615	3.625	104.614	104.614	104.365	3.625	103.864	103.864	103.615	3.125	102.925	102.925	102.725	3.125	102.675	102.575	102.475
3.990	100.566	100.566	100.366	3.750	104.021	104.021	103.771	3.750	104.271	104.271	104.021	3.750	104.271	104.271	104.021	3.250	103.388	103.388	103.188	3.250	103.138	103.038	102.938
4.000	100.666	100.666	100.466	3.875	103.357	103.357	103.107	3.875	104.607	104.607	104.357	3.875	104.607	104.607	104.357	3.375	103.716	103.716	103.516	3.375	103.466	103.366	103.266
4.125	98.451	98.451	98.251	3.990	103.658	103.658	103.408	3.990	104.908	104.908	104.658	3.990	104.908	104.908	104.658	3.500	103.955	103.955	103.755	3.500	103.705	103.605	103.505
4.250	99.301	99.301	99.101	4.000	103.758	103.758	103.558	4.000	105.008	105.008	104.808	4.000	105.008	105.008	104.808	3.625	104.027	104.027	103.827	3.625	103.777	103.677	103.577
4.375	99.694	99.694	99.494	4.125	103.646	103.646	103.428	4.125	104.896	104.896	104.678	4.125	104.896	104.896	104.678	3.750	104.401	104.401	104.201	3.750	104.151	104.051	103.951
4.500	100.008	100.008	99.808	4.250	104.427	104.427	104.227	4.250	105.677	105.677	105.477	4.250	105.677	105.677	105.477	3.875	104.572	104.572	104.372	3.875	104.322	104.222	104.122
4.625	99.454	99.454	99.254	4.375	104.800	104.800	104.600	4.375	106.050	106.050	105.850	4.375	106.050	106.050	105.850	3.990	104.839	104.839	104.639	3.990	104.589	104.489	104.389
4.750	100.248	100.248	100.048	4.500	105.132	105.132	104.932	4.500	106.382	106.382	106.182	4.500	106.382	106.382	106.182	4.000	104.939	104.939	104.739	4.000	104.689	104.589	104.489

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day																																
2.000	99.108	99.108	99.908	2.000	99.108	99.108	99.908	2.000	97.257	97.257	97.057	2.000	97.382	97.382	97.182	2.000	97.382	97.382	97.182	2.000	97.382	97.382	97.182	2.000	97.382	97.382	97.182																																
2.125	99.738	99.738	99.538	2.125	99.738	99.738	99.538	2.125	97.887	97.887	97.687	2.125	98.012	98.012	97.812	2.125	98.012	98.012	97.812	2.125	98.012	98.012	97.812	2.125	98.012	98.012	97.812																																
2.250	100.427	100.427	100.227	2.250	100.427	100.427	100.227	2.250	98.576	98.576	98.376	2.250	98.701	98.701	98.501	2.250	98.701	98.701	98.501	2.250	98.701	98.701	98.501	2.250	98.701	98.701	98.501																																
2.375	103.947	100.947	100.747	2.375	100.947	100.947	100.747	2.375	99.096	99.096	98.896	2.375	99.221	99.221	99.021	2.375	99.221	99.221	99.021	2.375	99.221	99.221	99.021	2.375	99.221	99.221	99.021																																
2.500	101.249	101.249	101.049	2.500	101.249	101.249	101.049	2.500	99.398	99.398	99.198	2.500	99.523	99.523	99.323	2.500	99.523	99.523	99.323	2.500	99.523	99.523	99.323	2.500	99.523	99.523	99.323																																
2.625	102.001	102.001	101.801	2.625	102.001	102.001	101.801	2.625	100.150	100.150	99.950	2.625	100.275	100.275	100.075	2.625	100.275	100.275	100.075	2.625	100.275	100.275	100.075	2.625	100.275	100.275	100.075																																
2.750	102.512	102.512	102.312	2.750	102.512	102.512	102.312	2.750	100.661	100.661	100.461	2.750	100.786	100.786	100.586	2.750	100.786	100.786	100.586	2.750	100.786	100.786	100.586	2.750	100.786	100.786	100.586																																
2.875	102.896	102.896	102.696	2.875	102.896	102.896	102.696	2.875	101.045	101.045	100.845	2.875	101.170	101.170	100.970	2.875	101.170	101.170	100.970	2.875	101.170	101.170	100.970	2.875	101.170	101.170	100.970																																
2.990	103.305	103.305	103.105	2.990	103.305	103.305	103.105	2.990	101.354	101.354	101.154	2.990	101.479	101.479	101.279	2.990	101.479	101.479	101.279	2.990	101.479	101.479	101.279	2.990	101.479	101.479	101.279																																
3.000	103.305	103.305	103.105	3.000	103.305	103.305	103.105	3.000	101.454	101.454	101.254	3.000	101.579	101.579	101.379	3.000	101.579	101.579	101.379	3.000	101.579	101.579	101.379	3.000	101.579	101.579	101.379																																
3.125	103.050	103.050	102.850	3.125	102.850	102.850	102.650	3.125	101.699	101.699	101.499	3.125	101.824	101.824	101.624	3.125	101.824	101.824	101.624	3.125	101.824	101.824	101.624	3.125	101.824	101.824	101.624																																
3.250	103.513	103.513	103.313	3.250	103.513	103.513	103.313	3.250	101.162	101.162	100.962	3.250	101.287	101.287	101.087	3.250	101.287	101.287	101.087	3.250	101.287	101.287	101.087	3.250	101.287	101.287	101.087																																
3.375	103.841	103.841	103.641	3.375	103.841	103.841	103.641	3.375	101.490	101.490	101.290	3.375	101.615	101.615	101.415	3.375	101.615	101.615	101.415	3.375	101.615	101.615	101.415	3.375	101.615	101.615	101.415																																
3.500	104.080	104.080	103.880	3.500	104.080	104.080	103.880	3.500	101.729	101.729	101.529	3.500	101.854	101.854	101.654	3.500	101.854	101.854	101.654	3.500	101.854	101.854	101.654	3.500	101.854	101.854	101.654																																
3.625	104.152	104.152	103.952	3.625	104.152	104.152	103.952	3.625	101.801	101.801	101.601	3.625	101.926	101.926	101.726	3.625	101.926	101.926	101.726	3.625	101.926	101.926	101.726	3.625	101.926	101.926	101.726																																
3.750	104.526	104.526	104.326	3.750	104.526	104.526	104.326	3.750	101.175	101.175	100.975	3.750	101.300	101.300	101.100	3.750	101.300	101.300	101.100	3.750	101.300	101.300	101.100	3.750	101.300	101.300	101.100																																
3.875	104.697	104.697	104.497	3.875	104.697	104.697	104.497	3.875	101.346	101.346	101.146	3.875	101.471	101.471	101.271	3.875	101.471	101.471	101.271	3.875	101.471	101.471	101.271	3.875	101.471	101.471	101.271																																
3.990	104.964	104.964	104.764	3.990	104.964	104.964	104.764	3.990	101.613	101.613	101.413	3.990	101.738	101.738	101.538	3.990	101.738	101.738	101.538	3.990	101.738	101.738	101.538	3.990	101.738	101.738	101.538																																
4.000	105.064	105.064	104.864	4.000	105.064	105.064	104.864	4.000	101.713	101.713	101.513	4.000	101.838	101.838	101.638	4.000	101.838	101.838	101.638	4.000	101.838	101.838	101.638	4.000	101.838	101.838	101.638																																



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.:

6/24/2021

45 Day Lock Exp.:

7/9/2021

60 Day Lock Exp.:

7/26/2021

W. Rate Sheet Dated: 5/25/2021

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	99.552	99.552	99.350	2.750	98.930	98.930	98.728	2.500	98.518	98.518	98.264	2.000	98.983	98.983	98.783	2.000	97.257	97.257	97.057
2.875	100.382	100.382	100.182	2.875	99.760	99.760	99.560	2.625	99.544	99.544	99.290	2.125	99.613	99.613	99.413	2.125	97.887	97.887	97.687
2.990	100.784	100.784	100.584	2.990	100.162	100.162	99.962	2.750	100.327	100.327	100.074	2.250	100.302	100.302	100.102	2.250	98.576	98.576	98.376
3.000	100.884	100.884	100.684	3.000	100.262	100.262	100.062	2.875	101.007	101.007	100.757	2.375	100.822	100.822	100.622	2.375	99.096	99.096	98.896
3.125	101.361	101.361	101.099	3.125	100.233	100.233	99.971	2.990	101.441	101.441	101.190	2.500	101.124	101.124	100.924	2.500	99.398	99.398	99.198
3.250	102.133	102.133	101.882	3.250	101.005	101.005	100.754	3.000	101.541	101.541	101.290	2.625	101.876	101.876	101.676	2.625	100.150	100.150	99.950
3.375	102.608	102.608	102.365	3.375	101.480	101.480	101.237	3.125	101.849	101.849	101.574	2.750	102.387	102.387	102.187	2.750	100.661	100.661	100.461
3.500	102.957	102.957	102.717	3.500	101.829	101.829	101.589	3.250	102.494	102.494	102.223	2.875	102.771	102.771	102.571	2.875	101.045	101.045	100.845
3.625	103.345	103.345	103.105	3.625	102.217	102.217	101.977	3.375	103.066	103.066	102.800	2.990	103.080	103.080	102.880	2.990	101.354	101.354	101.154
3.750	102.855	102.855	102.655	3.750	100.369	100.369	100.169	3.500	103.552	103.552	103.297	3.000	103.180	103.180	102.980	3.000	101.454	101.454	101.254
3.875	103.346	103.346	103.146	3.875	100.860	100.860	100.660	3.625	103.864	103.864	103.615	3.125	102.925	102.925	102.725	3.125	100.699	100.699	100.499
3.990	103.677	103.677	103.477	3.990	101.191	101.191	100.991	3.750	103.021	103.021	102.810	3.250	103.388	103.388	103.188	3.250	101.162	101.162	100.962
4.000	103.777	103.777	103.577	4.000	101.291	101.291	101.091	3.875	103.357	103.357	103.150	3.375	103.716	103.716	103.516	3.375	101.490	101.490	101.290
4.125	103.564	103.564	103.364	4.125	99.076	99.076	98.876	3.990	103.658	103.658	103.458	3.500	103.955	103.955	103.755	3.500	101.729	101.729	101.529
4.250	104.164	104.164	103.964	4.250	99.676	99.676	99.476	4.000	103.758	103.758	103.558	3.625	104.027	104.027	103.827	3.625	100.801	100.801	100.601
4.375	104.557	104.557	104.357	4.375	100.069	100.069	99.869	4.125	103.646	103.646	103.428	3.750	104.401	104.401	104.201	3.750	101.175	101.175	100.975
4.500	104.871	104.871	104.671	4.500	100.383	100.383	100.183	4.250	104.427	104.427	104.227	3.875	104.572	104.572	104.372	3.875	101.346	101.346	101.146
4.625	105.005	105.005	104.805	4.625	99.829	99.829	99.629	4.375	104.800	104.800	104.600	3.990	104.839	104.839	104.639	3.990	101.613	101.613	101.413
4.750	105.424	105.424	105.224	4.750	100.248	100.248	100.048	4.500	105.132	105.132	104.932	4.000	104.939	104.939	104.739	4.000	101.713	101.713	101.513

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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/24/2021

45 Day Lock Exp.:

7/9/2021

60 Day Lock Exp.:

7/26/2021

W. Rate Sheet Dated: 5/25/2021

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	99.552	99.552	99.350	2.500	98.518	98.518	98.264	2.000	98.983	98.983	98.783	2.750	98.566	98.566	98.364	2.000	97.470	97.470	97.270
2.875	100.382	100.382	100.182	2.625	99.544	99.544	99.290	2.125	99.613	99.613	99.413	2.875	99.396	99.396	99.196	2.125	98.100	98.100	97.900
2.990	100.784	100.784	100.584	2.750	100.327	100.327	100.074	2.250	100.302	100.302	100.102	2.990	99.798	99.798	99.598	2.250	98.789	98.789	98.589
3.000	100.884	100.884	100.684	2.875	101.007	101.007	100.757	2.375	100.822	100.822	100.622	3.000	99.898	99.898	99.698	2.375	99.309	99.309	99.109
3.125	101.361	101.361	101.099	2.990	101.441	101.441	101.190	2.500	101.124	101.124	100.924	3.125	100.122	100.122	99.860	2.500	99.611	99.611	99.411
3.250	102.133	102.133	101.882	3.000	101.541	101.541	101.290	2.625	101.876	101.876	101.676	3.250	100.894	100.894	100.643	2.625	100.363	100.363	100.163
3.375	102.608	102.608	102.365	3.125	101.849	101.849	101.574	2.750	102.387	102.387	102.187	3.375	101.369	101.369	101.126	2.750	100.874	100.874	100.674
3.500	102.957	102.957	102.717	3.250	102.494	102.494	102.223	2.875	102.771	102.771	102.571	3.500	101.718	101.718	101.478	2.875	101.258	101.258	101.058
3.625	103.345	103.345	103.105	3.375	103.066	103.066	102.800	2.990	103.080	103.080	102.880	3.625	102.106	102.106	101.866	2.990	101.567	101.567	101.367
3.750	102.855	102.855	102.655	3.500	103.552	103.552	103.297	3.000	103.180	103.180	102.980	3.750	100.937	100.937	100.737	3.000	101.667	101.667	101.467
3.875	103.346	103.346	103.146	3.625	103.864	103.864	103.615	3.125	102.925	102.925	102.725	3.875	101.428	101.428	101.228	3.125	101.162	101.162	100.962
3.990	103.677	103.677	103.477	3.750	103.021	103.021	102.810	3.250	103.388	103.388	103.188	3.990	101.759	101.759	101.559	3.250	101.625	101.625	101.425
4.000	103.777	103.777	103.577	3.875	103.357	103.357	103.150	3.375	103.716	103.716	103.516	4.000	101.859	101.859	101.659	3.375	101.953	101.953	101.753
4.125	103.564	103.564	103.364	3.990	103.658	103.658	103.458	3.500	103.955	103.955	103.755	4.125	100.645	100.645	100.445	3.500	102.192	102.192	101.992
4.250	104.164	104.164	103.964	4.000	103.758	103.758	103.558	3.625	104.027	104.027	103.827	4.250	101.245	101.245	101.045	3.625	101.764	101.764	101.564
4.375	104.557	104.557	104.357	4.125	103.646	103.646	103.428	3.750	104.401	104.401	104.201	4.375	101.638	101.638	101.438	3.750	102.138	102.138	101.938
4.500	104.871	104.871	104.671	4.250	104.427	104.427	104.227	3.875	104.572	104.572	104.372	4.500	101.952	101.952	101.752	3.875	102.309	102.309	102.109
4.625	105.005	105.005	104.805	4.375	104.800	104.800	104.600	3.990	104.839	104.839	104.639	4.625	101.742	101.742	101.542	3.990	102.576	102.576	102.376
4.750	105.424	105.424	105.224	4.500	105.132	105.132	104.932	4.000	104.939	104.939	104.739	4.750	102.161	102.161	101.961	4.000	102.676	102.676	102.476

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
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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7/9/2021

60 Day Lock Exp.:

7/26/2021

W. Rate Sheet Dated: 5/25/2021

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

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

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

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

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

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

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