

W. Rate Sheet Dated: 5/27/2021

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	102.032	102.032	101.626	2.750	99.954	99.954	99.548	2.250	98.512	98.512	98.207	3.125	96.426	96.426	96.126
2.875	102.239	102.239	101.833	2.875	100.128	100.128	99.721	2.500	98.843	98.843	98.539	3.250	97.692	97.692	97.392
3.000	102.444	102.444	102.037	3.000	100.297	100.297	99.891	2.625	99.008	99.008	98.703	3.375	97.770	97.770	97.470
3.125	102.641	102.641	102.235	3.125	100.428	100.428	100.021	2.750	100.519	100.519	100.219	3.500	97.848	97.848	97.548
3.250	103.099	103.099	102.799	3.250	100.961	100.961	100.661	2.875	100.680	100.680	100.380	3.625	97.926	97.926	97.626
3.375	103.197	103.197	102.897	3.375	101.117	101.117	100.817	3.000	100.837	100.837	100.537	Margin = 2.250		Index = 0.050	
3.500	103.393	103.393	103.093	3.500	101.261	101.261	100.961	3.125	100.955	100.955	100.655	30 Year OTC			
3.625	103.577	103.577	103.277	3.625	101.305	101.305	101.005	3.250	102.512	102.512	102.212	Rate	30 Day	45 Day	60 Day
3.750	103.436	103.436	103.136	3.750	102.756	102.756	102.456	3.375	102.655	102.655	102.355	4.000	101.507	101.507	101.007
3.875	103.506	103.506	103.206	3.875	102.881	102.881	102.581	3.500	102.789	102.789	102.489	4.125	101.629	101.629	101.129
4.000	103.682	103.682	103.382	4.000	102.999	102.999	102.699	3.625	102.826	102.826	102.526	4.375	102.498	102.498	101.998
4.125	103.804	103.804	103.504	4.125	103.091	103.091	102.791	3.750	103.570	103.570	103.270	4.500	102.621	102.621	102.121
4.250	103.968	103.968	103.768	4.250	103.308	103.308	103.108	3.875	103.686	103.686	103.386	4.625	102.778	102.778	102.278
4.375	103.973	103.973	103.773	4.375	103.432	103.432	103.232	4.000	103.796	103.796	103.496	4.875	103.218	103.218	102.718
4.500	104.096	104.096	103.896	4.500	103.551	103.551	103.351	4.125	103.879	103.879	103.579	5.000	103.341	103.341	102.841
4.625	104.253	104.253	104.053	4.625	103.642	103.642	103.442	4.250	103.784	103.784	103.484	5.125	103.499	103.499	102.999
4.750	103.974	103.974	103.774	4.750	103.328	103.328	103.128	4.375	103.899	103.899	103.599	5.500	104.530	104.530	104.030
4.875	103.993	103.993	103.793	4.875	103.453	103.453	103.253	4.500	104.009	104.009	103.709	5.625	104.688	104.688	104.188
6.250	106.000	106.000	105.800	6.250	105.240	105.240	105.040	4.625	104.092	104.092	103.792	6.250	105.010	105.010	104.510

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	102.232	102.132	102.132	101.726	2.750	101.634	101.534	101.534	101.128	2.250	100.642	100.542	100.542	100.237
2.875	102.439	102.339	102.339	101.933	2.875	101.808	101.708	101.708	101.301	2.375	100.813	100.713	100.713	100.408
3.000	102.644	102.544	102.544	102.137	3.000	101.977	101.877	101.877	101.471	2.500	100.973	100.873	100.873	100.569
3.125	102.841	102.741	102.741	102.335	3.125	102.108	102.008	102.008	101.601	2.625	101.138	101.038	101.038	100.733
3.250	103.199	103.099	103.099	102.799	3.250	102.641	102.541	102.541	102.241	2.750	101.549	101.449	101.449	101.149
3.375	103.397	103.297	103.297	102.997	3.375	102.797	102.697	102.697	102.397	2.875	101.710	101.610	101.610	101.310
3.500	103.593	103.493	103.493	103.193	3.500	102.941	102.841	102.841	102.541	3.000	101.867	101.767	101.767	101.467
3.625	103.777	103.677	103.677	103.377	3.625	102.985	102.885	102.885	102.585	3.125	101.985	101.885	101.885	101.585
3.750	103.636	103.536	103.536	103.236	3.750	103.386	103.286	103.286	102.986	3.250	104.142	104.042	104.042	103.742
3.875	103.806	103.706	103.706	103.406	3.875	103.511	103.411	103.411	103.111	3.375	104.285	104.185	104.185	103.885
4.000	103.982	103.882	103.882	103.582	4.000	103.629	103.529	103.529	103.229	3.500	104.419	104.319	104.319	104.019
4.125	104.104	104.004	104.004	103.704	4.125	103.721	103.621	103.621	103.321	3.625	104.456	104.356	104.356	104.056
4.250	104.868	104.768	104.768	104.568	4.250	104.638	104.538	104.538	104.338	3.750	105.700	105.600	105.600	105.300

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.500	\$125,001 - \$175,000	0.000
FICO 620 - 639	-0.500	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >= 90.000		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL <= 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001-High Balance
2.75-3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.25-3.625	1.375	1.125	0.875	0.750	0.625	0.625	0.625	0.500
3.75-4.125	1.625	1.375	1.125	1.000	0.875	0.625	0.500	0.500
4.25-4.625	1.875	1.625	1.375	1.250	1.000	0.875	0.875	0.625
4.75-5.125	0.750	0.625	0.500	0.500	0.375	0.250	0.250	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.757	98.757	98.257	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.879	98.879	98.379	4.750	101.000	101.000	100.500
3.875	99.438	99.438	98.938	6.250	103.750	103.750	103.500	4.375	99.748	99.748	99.248	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.261	99.261	98.761					4.500	99.871	99.871	99.371	Rate	30 Day	45 Day	60 Day
4.125	99.139	99.139	98.639					4.625	100.028	100.028	99.528	6.250	102.750	102.750	102.250
4.250	100.907	100.907	100.407					4.875	100.468	100.468	99.968	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.802	100.802	100.302					5.000	100.591	100.591	100.091				
4.500	100.679	100.679	100.179					5.125	100.749	100.749	100.249				
4.625	100.522	100.522	100.022					5.500	101.780	101.780	101.280				
4.750	101.670	101.670	101.170					5.625	101.938	101.938	101.438				
Borrower Paid Como Only				Lender Paid Only				6.250	102.260	102.260	101.760				

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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/28/2021

45 Day Lock Exp.:

7/12/2021

60 Day Lock Exp.:

7/26/2021

W. Rate Sheet Dated: 5/27/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.176	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	101.824	101.824	101.524	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	101.985	101.985	101.685	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	102.142	102.142	101.842	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.503	102.503	102.203	3.125	102.260	102.260	101.960	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.547	102.547	102.247	3.250	103.754	103.754	103.454	Rate	30 Day	45 Day	60 Day
3.750	103.124	103.124	102.824	3.750	102.874	102.874	102.574	3.375	103.898	103.898	103.598	3.250	98.586	98.586	98.086
3.875	103.194	103.194	102.894	3.875	102.998	102.998	102.698	3.500	104.031	104.031	103.731	3.375	98.785	98.785	98.285
4.000	103.370	103.370	103.070	4.000	103.117	103.117	102.817	3.625	104.069	104.069	103.769	3.500	98.981	98.981	98.481
4.125	103.492	103.492	103.192	4.125	103.208	103.208	102.908	3.750	103.688	103.688	103.388	3.625	99.165	99.165	98.665
4.250	103.155	103.155	102.955	4.250	102.926	102.926	102.726	3.875	N/A	N/A	N/A	3.750	99.199	99.199	98.699
4.375	103.160	103.160	102.960	4.375	103.050	103.050	102.850	4.000	N/A	N/A	N/A	3.875	99.369	99.369	98.869
4.500	103.283	103.283	103.083	4.500	103.168	103.168	102.968	4.125	N/A	N/A	N/A	4.000	99.545	99.545	99.045
4.625	103.441	103.441	103.241	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.667	99.667	99.167
4.750	102.662	102.662	102.462	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.930	99.930	99.430
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	102.011	101.911	101.911	101.611	3.250	101.454	101.354	101.354	101.054	2.750	98.768	98.668	98.668	98.368
3.375	102.210	102.110	102.110	101.810	3.375	101.609	101.509	101.509	101.209	2.875	98.929	98.829	98.829	98.529
3.500	102.406	102.306	102.306	102.006	3.500	101.753	101.653	101.653	101.353	3.000	99.085	98.985	98.985	98.685
3.625	102.590	102.490	102.490	102.190	3.625	101.797	101.697	101.697	101.397	3.125	99.204	99.104	99.104	98.804
3.750	101.324	101.224	101.224	100.924	3.750	101.074	100.974	100.974	100.674	3.250	101.017	100.917	100.917	100.617
3.875	101.494	101.394	101.394	101.094	3.875	101.198	101.098	101.098	100.798	3.375	101.160	101.060	101.060	100.760
4.000	101.670	101.570	101.570	101.270	4.000	101.317	101.217	101.217	100.917	3.500	101.294	101.194	101.194	100.894
4.125	101.792	101.692	101.692	101.392	4.125	101.408	101.308	101.308	101.008	3.625	101.331	101.231	101.231	100.931
4.250	102.055	101.955	101.955	101.755	4.250	101.826	101.726	101.726	101.526	3.750	102.575	102.475	102.475	102.175

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

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

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

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



AFR Loan Center

Lockdesk e-mail: Lockdesk@afrownhouse.com

Lockdesk Phone: 1-877-588-2706

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

30 Day Lock Exp: 6/28/2021

45 Day Lock Exp: 7/12/2021

60 Day Lock Exp: 7/26/2021

W. Rate Sheet Dated: 5/27/2021

Release Time: 10:00 am ET

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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	97.582	97.582	97.382	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.114	98.114	97.914	2.000	N/A	N/A	N/A	2.500	97.836	97.677	97.564
2.625	98.538	98.538	98.338	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.915	98.915	98.715	2.125	N/A	N/A	N/A	2.625	98.489	98.330	98.217
2.750	99.463	99.463	99.263	2.250	94.207	94.207	94.007	2.250	94.207	94.207	94.007	2.750	99.659	99.659	99.459	2.250	94.137	94.137	93.937	2.750	99.314	99.155	99.042
2.875	100.141	100.141	99.941	2.375	95.312	95.312	95.112	2.375	95.083	95.083	94.883	2.875	100.275	100.275	100.075	2.375	95.289	95.289	95.089	2.875	99.991	99.832	99.719
2.990	100.605	100.605	100.405	2.500	96.479	96.479	96.279	2.500	96.316	96.316	96.116	2.990	100.630	100.630	100.430	2.500	96.611	96.611	96.411	2.990	100.456	100.297	100.184
3.000	100.705	100.705	100.505	2.625	97.611	97.611	97.411	2.625	97.511	97.511	97.311	3.000	100.730	100.730	100.530	2.625	97.788	97.788	97.588	3.000	100.556	100.397	100.284
3.125	101.081	101.081	100.881	2.750	98.616	98.616	98.416	2.750	98.554	98.554	98.354	3.125	101.254	101.254	101.054	2.750	98.612	98.612	98.412	3.125	101.122	100.965	100.857
3.250	101.850	101.850	101.650	2.875	99.362	99.362	99.162	2.875	99.299	99.299	99.099	3.250	101.958	101.958	101.758	2.875	99.296	99.296	99.096	3.250	101.891	101.734	101.626
3.375	102.323	102.323	102.123	2.990	99.925	99.925	99.725	2.990	99.824	99.824	99.624	3.375	102.491	102.491	102.291	2.990	99.750	99.750	99.550	3.375	102.465	102.298	102.200
3.500	102.657	102.657	102.457	3.000	100.025	100.025	99.825	3.000	99.924	99.924	99.724	3.500	102.877	102.877	102.677	3.000	99.850	99.850	99.650	3.500	102.949	102.782	102.684
3.625	103.049	103.049	102.849	3.125	101.258	101.258	101.058	3.125	101.220	101.220	101.020	3.625	103.092	103.092	102.892	3.125	101.054	101.054	100.854	3.625	103.341	103.174	103.076
3.750	102.873	102.873	102.673	3.250	102.199	102.199	101.999	3.250	102.199	102.199	101.999	3.750	103.132	103.132	102.932	3.250	101.758	101.758	101.558	3.750	102.827	102.727	102.627
3.875	103.372	103.372	103.172	3.375	102.831	102.831	102.631	3.375	102.831	102.831	102.631	3.875	102.603	102.603	102.403	3.375	102.291	102.291	102.091	3.875	103.326	103.226	103.126
3.990	103.709	103.709	103.509	3.500	103.363	103.363	103.163	3.500	103.363	103.363	103.163	3.990	102.839	102.839	102.639	3.500	102.677	102.677	102.477	3.990	103.612	103.512	103.412
4.000	103.809	103.809	103.609	3.625	103.792	103.792	103.592	3.625	103.792	103.792	103.592	4.000	102.939	102.939	102.739	3.625	102.892	102.892	102.692	4.000	103.712	103.612	103.512
4.125	103.932	103.932	103.732	3.750	104.438	104.438	104.238	3.750	104.438	104.438	104.238	4.125	103.132	103.132	102.932	3.750	103.939	103.939	103.739	4.125	104.036	103.936	103.836
4.250	104.044	104.044	103.844	3.875	104.986	104.986	104.786	3.875	104.986	104.986	104.786	4.250	101.863	101.863	101.663	3.875	104.403	104.403	104.203	4.250	104.805	104.705	104.605
4.375	104.426	104.426	104.226	3.990	105.313	105.313	105.113	3.990	105.313	105.313	105.113	4.375	102.274	102.274	102.074	3.990	102.639	102.639	102.439	4.375	104.188	104.088	103.988
4.500	104.781	104.781	104.581	4.000	105.413	105.413	105.213	4.000	105.413	105.413	105.213	4.500	102.579	102.579	102.379	4.000	102.739	102.739	102.539	4.500	104.542	104.442	104.342
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	98.550	98.550	98.350	2.875	101.000	101.000	100.800	2.875	101.416	101.416	101.216	2.875	101.416	101.416	101.216	2.000	99.084	99.084	98.884	2.000	99.121	98.998	98.921
2.875	99.233	99.233	99.033	2.990	101.426	101.426	101.226	2.990	100.896	100.896	100.696	2.990	100.896	100.896	100.696	2.125	99.688	99.688	99.488	2.125	99.725	99.602	99.525
2.990	99.649	99.649	99.449	3.000	101.526	101.526	101.326	3.000	100.996	100.996	100.796	3.000	100.996	100.996	100.796	2.250	100.220	100.220	100.020	2.250	100.257	100.134	100.057
3.000	99.749	99.749	99.549	3.125	101.978	101.978	101.778	3.125	101.588	101.588	101.388	3.125	101.566	101.566	101.366	2.375	100.697	100.697	100.497	2.375	100.734	100.611	100.534
3.125	101.054	101.054	100.854	3.250	102.390	102.390	102.190	3.250	102.420	102.420	102.220	3.250	102.420	102.420	102.220	2.500	101.233	101.233	101.033	2.500	101.264	101.141	101.064
3.250	101.758	101.758	101.558	3.375	102.958	102.958	102.758	3.375	103.045	103.045	102.845	3.375	103.045	103.045	102.845	2.625	101.812	101.812	101.612	2.625	101.843	101.720	101.643
3.375	102.291	102.291	102.091	3.500	103.408	103.408	103.208	3.500	103.540	103.540	103.340	3.500	103.540	103.540	103.340	2.750	102.346	102.346	102.146	2.750	102.377	102.254	102.177
3.500	102.677	102.677	102.477	3.625	103.798	103.798	103.598	3.625	103.967	103.967	103.767	3.625	103.967	103.967	103.767	2.875	102.760	102.760	102.560	2.875	102.791	102.668	102.591
3.625	102.892	102.892	102.692	3.750	103.377	103.377	103.177	3.750	103.636	103.636	103.436	3.750	103.636	103.636	103.436	2.990	103.124	103.124	102.924	2.990	103.155	103.032	102.955
3.750	101.939	101.939	101.739	3.875	103.872	103.872	103.672	3.875	104.179	104.179	103.979	3.875	104.179	104.179	103.979	3.000	103.224	103.224	103.024	3.000	103.255	103.132	103.055
3.875	102.403	102.403	102.203	3.990	104.128	104.128	103.928	3.990	104.472	104.472	104.272	3.990	104.659	104.659	104.459	3.125	103.636	103.636	103.436	3.125	103.667	103.544	103.467
3.990	102.639	102.639	102.439	4.000	104.228	104.228	104.028	4.000	104.572	104.572	104.372	4.000	104.759	104.759	104.559	3.250	103.692	103.692	103.492	3.250	103.723	103.600	103.523
4.000	102.739	102.739	102.539	4.125	104.548	104.548	104.348	4.125	104.922	104.922	104.722	4.125	105.109	105.109	104.909	3.375	104.098	104.098	103.898	3.375	104.129	104.006	103.929
4.125	102.932	102.932	102.732	4.250	104.272	104.272	104.072	4.250	104.555	104.555	104.355	4.250	104.742	104.742	104.542	3.500	104.442	104.442	104.242	3.500	104.473	104.350	104.273
4.250	95.831	95.831	95.631	4.375	104.650	104.650	104.450	4.375	104.969	104.969	104.769	4.375	105.157	105.157	104.957	3.625	104.860	104.860	104.660	3.625	104.891	104.768	104.689
4.375	N/A	N/A	N/A	4.500	104.985	104.985	104.785	4.500	105.338	105.338	105.138	4.500	105.526	105.526	105.326	3.750	104.564	104.564	104.364	3.750	104.595	104.472	104.395
4.500	N/A	N/A	N/A	4.625	105.224	105.224	105.024	4.625	105.600	105.600	105.400	4.625	105.788	105.788	105.588	3.875	105.005	105.005	104.805	3.875	105.036	104.913	104.836
4.625	N/A	N/A	N/A	4.750	105.382	105.382	105.182	4.750	105.724	105.724	105.524	4.750	105.911	105.911	105.711	3.990	105.332	105.332	105.132	3.990	105.363	105.240	105.163
4.750	N/A	N/A	N/A	4.875	105.733	105.733	105.533	4.875	106.109	106.109	105.909	4.875	106.299	106.299	106.099	4.000	105.432	105.432	105.232	4.000	105.463	105.340	105.263
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	97.429	97.429	97.229	2.000	97.171	97.171	96.971	2.000	99.337	99.337	99.137	2.000	97.482	97.482	97.282	2.000	97.224	97.224	97.024	2.000	99.927	99.927	99.727
2.125	98.134	98.134	97.934	2.125	97.884	97.884	97.684	2.125	99.797	99.797	99.597	2.125	98.043	98.043	97.843	2.125	97.793	97.793	97.593	2.125	100.532	100.532	100.332
2																							



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.:

6/28/2021

45 Day Lock Exp.:

7/12/2021

60 Day Lock Exp.:

7/26/2021

W. Rate Sheet Dated: 5/27/2021

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	97.582	97.582	97.382	2.500	98.114	98.114	97.914	2.875	101.000	101.000	100.800	2.000	99.084	99.084	98.884	2.000	99.337	99.337	99.137
2.625	98.538	98.538	98.338	2.625	98.915	98.915	98.715	2.990	101.426	101.426	101.226	2.125	99.688	99.688	99.488	2.125	99.797	99.797	99.597
2.750	99.463	99.463	99.263	2.750	99.659	99.659	99.459	3.000	101.526	101.526	101.326	2.250	100.220	100.220	100.020	2.250	100.169	100.169	99.969
2.875	100.141	100.141	99.941	2.875	100.275	100.275	100.075	3.125	101.978	101.978	101.778	2.375	100.697	100.697	100.497	2.375	100.619	100.619	100.419
2.990	100.605	100.605	100.405	2.990	100.630	100.630	100.430	3.250	102.390	102.390	102.190	2.500	101.233	101.233	101.033	2.500	101.165	101.165	100.965
3.000	100.705	100.705	100.505	3.000	100.730	100.730	100.530	3.375	102.958	102.958	102.758	2.625	101.812	101.812	101.612	2.625	101.600	101.600	101.400
3.125	101.081	101.081	100.881	3.125	101.254	101.254	101.054	3.500	103.408	103.408	103.208	2.750	102.346	102.346	102.146	2.750	101.973	101.973	101.773
3.250	101.850	101.850	101.650	3.250	101.958	101.958	101.758	3.625	103.798	103.798	103.598	2.875	102.760	102.760	102.560	2.875	102.263	102.263	102.063
3.375	102.323	102.323	102.123	3.375	102.491	102.491	102.291	3.750	103.377	103.377	103.177	2.990	103.124	103.124	102.924	2.990	102.489	102.489	102.289
3.500	102.657	102.657	102.457	3.500	102.877	102.877	102.677	3.875	103.872	103.872	103.672	3.000	103.224	103.224	103.024	3.000	102.589	102.589	102.389
3.625	103.049	103.049	102.849	3.625	103.092	103.092	102.892	3.990	104.128	104.128	103.928	3.125	103.636	103.636	103.436	3.125	102.877	102.877	102.677
3.750	102.873	102.873	102.673	3.750	102.139	102.139	101.939	4.000	104.228	104.228	104.028	3.250	103.692	103.692	103.492	3.250	102.626	102.626	102.426
3.875	103.372	103.372	103.172	3.875	102.603	102.603	102.403	4.125	104.548	104.548	104.348	3.375	104.098	104.098	103.898	3.375	102.911	102.911	102.711
3.990	103.709	103.709	103.509	3.990	102.839	102.839	102.639	4.250	104.272	104.272	104.072	3.500	104.442	104.442	104.242	3.500	103.149	103.149	102.949
4.000	103.809	103.809	103.609	4.000	102.939	102.939	102.739	4.375	104.650	104.650	104.450	3.625	104.860	104.860	104.660	3.625	103.442	103.442	103.242
4.125	103.932	103.932	103.732	4.125	103.132	103.132	102.932	4.500	104.985	104.985	104.785	3.750	104.564	104.564	104.364	3.750	102.403	102.403	102.203
4.250	104.044	104.044	103.844	4.250	101.863	101.863	101.663	4.625	105.224	105.224	105.024	3.875	105.005	105.005	104.805	3.875	102.712	102.712	102.512
4.375	104.426	104.426	104.226	4.375	102.274	102.274	102.074	4.750	105.382	105.382	105.182	3.990	105.332	105.332	105.132	3.990	102.912	102.912	102.712
4.500	104.781	104.781	104.581	4.500	102.579	102.579	102.379	4.875	105.733	105.733	105.533	4.000	105.432	105.432	105.232	4.000	103.012	103.012	102.812

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 Phone:

Lockdesk Hours:

Lockdesk@afrownlo.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/28/2021

45 Day Lock Exp.:

7/12/2021

60 Day Lock Exp.:

7/26/2021

W. Rate Sheet Dated: 5/27/2021

Release Time: 10:00 am ET

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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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	99.398	99.398	99.198	2.750	99.398	99.398	99.198	2.750	99.398	99.398	99.198	2.750	98.700	98.700	98.500	2.750	98.700	98.700	98.500	2.750	98.700	98.700	98.500	2.750	99.148	99.048	98.948	2.750	99.148	99.048	98.948				
2.875	100.233	100.233	100.033	2.875	100.233	100.233	100.033	2.875	100.233	100.233	100.033	2.875	99.535	99.535	99.335	2.875	99.535	99.535	99.335	2.875	99.535	99.535	99.335	2.875	99.983	99.883	99.783	2.875	99.983	99.883	99.783				
2.990	100.642	100.642	100.442	2.990	100.642	100.642	100.442	2.990	100.642	100.642	100.442	2.990	99.944	99.944	99.744	2.990	99.944	99.944	99.744	2.990	99.944	99.944	99.744	2.990	100.392	100.292	100.192	2.990	100.392	100.292	100.192				
3.000	100.742	100.742	100.542	3.000	100.742	100.742	100.542	3.000	100.742	100.742	100.542	3.000	100.044	100.044	99.844	3.000	100.044	100.044	99.844	3.000	100.044	100.044	99.844	3.000	100.492	100.392	100.292	3.000	100.492	100.392	100.292				
3.125	101.237	101.237	100.994	3.125	101.237	101.237	100.994	3.125	101.237	101.237	100.994	3.125	100.071	100.071	99.828	3.125	100.071	100.071	99.828	3.125	100.071	100.071	99.828	3.125	100.987	100.887	100.787	3.125	100.987	100.887	100.787				
3.250	102.015	102.015	101.783	3.250	102.015	102.015	101.783	3.250	102.015	102.015	101.783	3.250	100.849	100.849	100.617	3.250	100.849	100.849	100.617	3.250	100.849	100.849	100.617	3.250	100.724	100.624	100.524	3.250	100.724	100.624	100.524				
3.375	102.493	102.493	102.268	3.375	102.493	102.493	102.268	3.375	102.493	102.493	102.268	3.375	101.327	101.327	101.102	3.375	101.327	101.327	101.102	3.375	101.327	101.327	101.102	3.375	101.202	101.102	100.977	3.375	101.202	101.102	100.977				
3.500	102.844	102.844	102.623	3.500	102.844	102.844	102.623	3.500	102.844	102.844	102.623	3.500	101.678	101.678	101.457	3.500	101.678	101.678	101.457	3.500	101.678	101.678	101.457	3.500	101.553	101.453	101.332	3.500	101.553	101.453	101.332				
3.625	103.235	103.235	103.013	3.625	103.235	103.235	103.013	3.625	103.235	103.235	103.013	3.625	102.069	102.069	101.847	3.625	102.069	102.069	101.847	3.625	102.069	102.069	101.847	3.625	101.944	101.844	101.722	3.625	101.944	101.844	101.722				
3.750	102.742	102.742	102.542	3.750	102.742	102.742	102.542	3.750	102.742	102.742	102.542	3.750	102.424	102.424	102.244	3.750	102.424	102.424	102.244	3.750	99.617	99.617	99.417	3.750	102.492	102.392	102.292	3.750	102.492	102.392	102.292				
3.875	103.236	103.236	103.036	3.875	103.236	103.236	103.036	3.875	103.236	103.236	103.036	3.875	102.611	102.611	102.411	3.875	102.611	102.611	102.411	3.875	100.111	100.111	99.911	3.875	102.611	102.511	102.411	3.875	102.611	102.511	102.411				
3.990	103.570	103.570	103.370	3.990	103.570	103.570	103.370	3.990	103.570	103.570	103.370	3.990	102.945	102.945	102.745	3.990	102.945	102.945	102.745	3.990	102.945	102.945	102.745	3.990	103.320	103.220	103.120	3.990	103.320	103.220	103.120				
4.000	103.670	103.670	103.470	4.000	103.670	103.670	103.470	4.000	103.670	103.670	103.470	4.000	103.045	103.045	102.845	4.000	103.045	103.045	102.845	4.000	103.045	103.045	102.845	4.000	103.420	103.320	103.220	4.000	103.420	103.320	103.220				
4.125	104.142	104.142	103.942	4.125	104.142	104.142	103.942	4.125	104.142	104.142	103.942	4.125	102.787	102.787	102.587	4.125	102.787	102.787	102.587	4.125	98.908	98.908	98.708	4.125	102.787	102.687	102.587	4.125	102.787	102.687	102.587				
4.250	104.015	104.015	103.815	4.250	104.015	104.015	103.815	4.250	104.015	104.015	103.815	4.250	103.640	103.640	103.440	4.250	103.640	103.640	103.440	4.250	99.511	99.511	99.311	4.250	103.640	103.540	103.440	4.250	103.640	103.540	103.440				
4.375	104.411	104.411	104.211	4.375	104.411	104.411	104.211	4.375	104.411	104.411	104.211	4.375	104.036	104.036	103.836	4.375	104.036	104.036	103.836	4.375	99.907	99.907	99.707	4.375	104.036	103.936	103.836	4.375	104.036	103.936	103.836				
4.500	104.726	104.726	104.526	4.500	104.726	104.726	104.526	4.500	104.726	104.726	104.526	4.500	104.351	104.351	104.151	4.500	104.351	104.351	104.151	4.500	100.222	100.222	100.022	4.500	104.351	104.251	104.151	4.500	104.351	104.251	104.151				
4.625	104.867	104.867	104.667	4.625	104.867	104.867	104.667	4.625	104.867	104.867	104.667	4.625	104.492	104.492	104.292	4.625	104.492	104.492	104.292	4.625	99.675	99.675	99.475	4.625	104.492	104.392	104.292	4.625	104.492	104.392	104.292				
4.750	105.287	105.287	105.087	4.750	105.287	105.287	105.087	4.750	105.287	105.287	105.087	4.750	105.095	105.095	104.895	4.750	105.095	105.095	104.895	4.750	105.095	105.095	104.895	4.750	105.095	104.995	104.895	4.750	105.095	104.995	104.895				
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	98.700	98.700	98.500	2.500	98.389	98.389	98.165	2.500	98.389	98.389	98.165	2.500	98.389	98.389	98.165	2.500	98.389	98.389	98.165	2.000	98.968	98.968	98.768	2.000	98.718	98.618	98.518	2.000	98.718	98.618	98.518				
2.875	99.535	99.535	99.335	2.625	99.415	99.415	99.192	2.625	99.415	99.415	99.192	2.625	99.415	99.415	99.192	2.625	99.415	99.415	99.192	2.125	99.599	99.599	99.399	2.125	99.349	99.249	99.149	2.125	99.349	99.249	99.149				
2.990	99.944	99.944	99.744	2.750	100.199	100.199	99.977	2.750	100.199	100.199	99.977	2.750	100.199	100.199	99.977	2.750	100.199	100.199	99.977	2.250	100.289	100.289	100.089	2.250	100.039	99.939	99.839	2.250	100.039	99.939	99.839				
3.000	100.044	100.044	99.844	2.875	100.882	100.882	100.661	2.875	100.882	100.882	100.661	2.875	100.882	100.882	100.661	2.875	100.882	100.882	100.661	2.375	100.814	100.814	100.614	2.375	100.564	100.464	100.364	2.375	100.564	100.464	100.364				
3.125	100.071	100.071	99.828	2.990	101.318	101.318	101.099	2.990	101.318	101.318	101.099	2.990	101.318	101.318	101.099	2.990	101.318	101.318	101.099	2.500	101.103	101.103	100.903	2.500	100.853	100.753	100.653	2.500	100.853	100.753	100.653				
3.250	100.849	100.849	100.617	3.000	101.418	101.418	101.199	3.000	101.418	101.418	101.199	3.000	101.418	101.418	101.199	3.000	101.418	101.418	101.199	2.625	101.858	101.858	101.658	2.625	101.608	101.508	101.408	2.625	101.608	101.508	101.408				
3.375	101.327	101.327	101.102	3.125	101.674	101.674	101.436	3.125	101.674	101.674	101.436	3.125	101.674	101.674	101.436	3.125	101.674	101.674	101.436	2.750	102.372	102.372	102.172	2.750	102.122	102.022	101.922	2.750	102.122	102.022	101.922				
3.500	101.678	101.678	101.457	3.250	102.323	102.323	102.089	3.250	102.323	102.323	102.089	3.250	102.323	102.323	102.089	3.250	102.323	102.323	102.089	2.875	102.754	102.754	102.554	2.875	102.504	102.404	102.304	2.875	102.504	102.404	102.304				
3.625	102.069	102.069	101.847	3.375	102.899	102.899	102.670	3.375	102.899	102.899	102.670	3.375	102.899	102.899	102.670	3.375	102.899	102.899	102.670	2.990	103.065	103.065	102.865	2.990	102.815	102.715	102.615	2.990	102.815	102.715	102.615				
3.750	99.617	99.617	99.417	3.500	103.388	103.388	103.170	3.500	103.388	103.388	103.170	3.500	103.388	103.388	103.170	3.500	103.388	103.388	103.170	3.000	103.165	103.165	102.965	3.000	102.915	102.815	102.715	3.000	102.915	102.815	102.715				
3.875	100.111	100.111	99.911	3.625	103.703	103.703	103.486	3.625	103.703	103.703	103.486	3.625	103.703	103.703	103.486	3.625	103.703	103.703	103.486	3.125	102.979	102.979	102.779	3.125	102.729	102.629	102.529	3.125	102.729	102.629	102.529				
3.990	100.445	100.445	100.245	3.750	102.888	102.888	102.688	3.750	102.888	102.888	102.688	3.750	102.888	102.888	102.688	3.750	102.888	102.888	102.688	3.250	103.445	103.445	103.245	3.250	103.195	103.095	102.995	3.250	103.195	103.095	102.995				
4.000	100.545	100.545	100.345	3.875	103.226	103.226	103.026	3.875	103.226	103.226	103.026	3.875	103.226	103.226	103.026	3.875	103.226	103.226	103.026	3.375	103.774	103.774													

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	99.093	99.093	98.893	2.000	99.093	99.093	98.893	2.000	97.242	97.242	97.042	2.000	97.367	97.367	97.167	2.000	97.367	97.367	97.167
2.125	99.724	99.724	99.524	2.125	99.724	99.724	99.524	2.125	97.873	97.873	97.673	2.125	97.998	97.998	97.798	2.125	97.998	97.998	97.798
2.250	100.414	100.414	100.214	2.250	100.414	100.414	100.214	2.250	98.563	98.563	98.363	2.250	98.688	98.688	98.488	2.250	98.688	98.688	98.488
2.375	100.939	100.939	100.739	2.375	100.939	100.939	100.739	2.375	99.088	99.088	98.888	2.375	99.213	99.213	99.013	2.375	99.213	99.213	99.013
2.500	101.228	101.228	101.028	2.500	101.228	101.228	101.028	2.500	99.377	99.377	99.177	2.500	99.502	99.502	99.302	2.500	99.502	99.502	99.302
2.625	101.983	101.983	101.783	2.625	101.983	101.983	101.783	2.625	100.132	100.132	99.932	2.625	100.257	100.257	100.057	2.625	100.257	100.257	100.057
2.750	102.497	102.497	102.297	2.750	102.497	102.497	102.297	2.750	100.646	100.646	100.446	2.750	100.771	100.771	100.571	2.750	100.771	100.771	100.571
2.875	102.878	102.878	102.678	2.875	102.878	102.878	102.678	2.875	101.028	101.028	100.828	2.875	101.153	101.153	100.953	2.875	101.153	101.153	100.953
3.000	103.189	103.189	102.989	3.000	103.189	103.189	102.989	3.000	101.390	101.390	101.190	3.000	101.464	101.464	101.264	3.000	101.464	101.464	101.264
3.125	103.290	103.290	103.090	3.125	103.290	103.290	103.090	3.125	101.439	101.439	101.239	3.125	101.564	101.564	101.364	3.125	101.564	101.564	101.364
3.250	103.104	103.104	102.904	3.250	103.104	103.104	102.904	3.250	101.753	101.753	101.553	3.250	101.878	101.878	101.678	3.250	101.878	101.878	101.678
3.375	103.899	103.899	103.699	3.375	103.899	103.899	103.699	3.375	101.548	101.548	101.348	3.375	101.673	101.673	101.473	3.375	101.673	101.673	101.473
3.500	104.139	104.139	103.939	3.500	104.139	104.139	103.939	3.500	101.788	101.788	101.588	3.500	101.913	101.913	101.713	3.500	101.913	101.913	101.713
3.625	104.059	104.059	103.859	3.625	104.059	104.059	103.859	3.625	101.708	101.708	101.508	3.625	101.833	101.833	101.633	3.625	101.833	101.833	101.633
3.750	104.436	104.436	104.236	3.750	104.436	104.436	104.236	3.750	101.085	101.085	100.885	3.750	101.210	101.210	101.010	3.750	101.210	101.210	101.010
3.875	104.608	104.608	104.408	3.875	104.608	104.608	104.408	3.875	101.257	101.257	101.057	3.875	101.382	101.382	101.182	3.875	101.382	101.382	101.182
3.990	104.881	104.881	104.681	3.990	104.881	104.881	104.681	3.990	101.530	101.530	101.330	3.990	101.655	101.655	101.455	3.990	101.655	101.655	101.455
4.000	104.981	104.981	104.781	4.000	104.981	104.981	104.781	4.000	101.630	101.630	101.430	4.000	101.755	101.755	101.555	4.000	101.755	101.755	101.555



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.:

6/28/2021

45 Day Lock Exp.:

7/12/2021

60 Day Lock Exp.:

7/26/2021

W. Rate Sheet Dated: 5/27/2021

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	99.398	99.398	99.198	2.750	98.700	98.700	98.500	2.500	98.389	98.389	98.165	2.000	98.968	98.968	98.768	2.000	97.242	97.242	97.042
2.875	100.233	100.233	100.033	2.875	99.535	99.535	99.335	2.625	99.415	99.415	99.192	2.125	99.599	99.599	99.399	2.125	97.873	97.873	97.673
2.990	100.642	100.642	100.442	2.990	99.944	99.944	99.744	2.750	100.199	100.199	99.977	2.250	100.289	100.289	100.089	2.250	98.563	98.563	98.363
3.000	100.742	100.742	100.542	3.000	100.044	100.044	99.844	2.875	100.882	100.882	100.661	2.375	100.814	100.814	100.614	2.375	99.088	99.088	98.888
3.125	101.237	101.237	100.994	3.125	100.071	100.071	99.828	2.990	101.318	101.318	101.099	2.500	101.103	101.103	100.903	2.500	99.377	99.377	99.177
3.250	102.015	102.015	101.783	3.250	100.849	100.849	100.617	3.000	101.418	101.418	101.199	2.625	101.858	101.858	101.658	2.625	100.132	100.132	99.932
3.375	102.493	102.493	102.268	3.375	101.327	101.327	101.102	3.125	101.674	101.674	101.436	2.750	102.372	102.372	102.172	2.750	100.646	100.646	100.446
3.500	102.844	102.844	102.623	3.500	101.678	101.678	101.457	3.250	102.323	102.323	102.089	2.875	102.754	102.754	102.554	2.875	101.028	101.028	100.828
3.625	103.235	103.235	103.013	3.625	102.069	102.069	101.847	3.375	102.899	102.899	102.670	2.990	103.065	103.065	102.865	2.990	101.339	101.339	101.139
3.750	102.742	102.742	102.542	3.750	100.242	100.242	100.042	3.500	103.388	103.388	103.170	3.000	103.165	103.165	102.965	3.000	101.439	101.439	101.239
3.875	103.236	103.236	103.036	3.875	100.736	100.736	100.536	3.625	103.703	103.703	103.486	3.125	102.979	102.979	102.779	3.125	100.753	100.753	100.553
3.990	103.570	103.570	103.370	3.990	101.070	101.070	100.870	3.750	102.888	102.888	102.688	3.250	103.445	103.445	103.245	3.250	101.219	101.219	101.019
4.000	103.670	103.670	103.470	4.000	101.170	101.170	100.970	3.875	103.226	103.226	103.026	3.375	103.774	103.774	103.574	3.375	101.548	101.548	101.348
4.125	103.412	103.412	103.212	4.125	98.908	98.908	98.708	3.990	103.533	103.533	103.333	3.500	104.014	104.014	103.814	3.500	101.788	101.788	101.588
4.250	104.015	104.015	103.815	4.250	99.511	99.511	99.311	4.000	103.633	103.633	103.433	3.625	103.934	103.934	103.734	3.625	100.708	100.708	100.508
4.375	104.411	104.411	104.211	4.375	99.907	99.907	99.707	4.125	103.478	103.478	103.278	3.750	104.311	104.311	104.111	3.750	101.085	101.085	100.885
4.500	104.726	104.726	104.526	4.500	100.222	100.222	100.022	4.250	104.279	104.279	104.079	3.875	104.483	104.483	104.283	3.875	101.257	101.257	101.057
4.625	104.867	104.867	104.667	4.625	99.675	99.675	99.475	4.375	104.654	104.654	104.454	3.990	104.756	104.756	104.556	3.990	101.530	101.530	101.330
4.750	105.287	105.287	105.087	4.750	100.095	100.095	99.895	4.500	104.992	104.992	104.792	4.000	104.856	104.856	104.656	4.000	101.630	101.630	101.430

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.:

6/28/2021

45 Day Lock Exp.:

7/12/2021

60 Day Lock Exp.:

7/26/2021

W. Rate Sheet Dated: 5/27/2021

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	99.398	99.398	99.198	2.500	98.389	98.389	98.165	2.000	98.968	98.968	98.768	2.750	98.374	98.374	98.174	2.000	97.455	97.455	97.255
2.875	100.233	100.233	100.033	2.625	99.415	99.415	99.192	2.125	99.599	99.599	99.399	2.875	99.209	99.209	99.009	2.125	98.086	98.086	97.886
2.990	100.642	100.642	100.442	2.750	100.199	100.199	99.977	2.250	100.289	100.289	100.089	2.990	99.618	99.618	99.418	2.250	98.776	98.776	98.576
3.000	100.742	100.742	100.542	2.875	100.882	100.882	100.661	2.375	100.814	100.814	100.614	3.000	99.718	99.718	99.518	2.375	99.301	99.301	99.101
3.125	101.237	101.237	100.994	2.990	101.318	101.318	101.099	2.500	101.103	101.103	100.903	3.125	99.979	99.979	99.736	2.500	99.590	99.590	99.390
3.250	102.015	102.015	101.783	3.000	101.418	101.418	101.199	2.625	101.858	101.858	101.658	3.250	100.757	100.757	100.525	2.625	100.345	100.345	100.145
3.375	102.493	102.493	102.268	3.125	101.674	101.674	101.436	2.750	102.372	102.372	102.172	3.375	101.235	101.235	101.010	2.750	100.859	100.859	100.659
3.500	102.844	102.844	102.623	3.250	102.323	102.323	102.089	2.875	102.754	102.754	102.554	3.500	101.586	101.586	101.365	2.875	101.241	101.241	101.041
3.625	103.235	103.235	103.013	3.375	102.899	102.899	102.670	2.990	103.065	103.065	102.865	3.625	101.977	101.977	101.755	2.990	101.552	101.552	101.352
3.750	102.742	102.742	102.542	3.500	103.388	103.388	103.170	3.000	103.165	103.165	102.965	3.750	100.817	100.817	100.617	3.000	101.652	101.652	101.452
3.875	103.236	103.236	103.036	3.625	103.703	103.703	103.486	3.125	102.979	102.979	102.779	3.875	101.311	101.311	101.111	3.125	101.216	101.216	101.016
3.990	103.570	103.570	103.370	3.750	102.888	102.888	102.688	3.250	103.445	103.445	103.245	3.990	101.645	101.645	101.445	3.250	101.682	101.682	101.482
4.000	103.670	103.670	103.470	3.875	103.226	103.226	103.026	3.375	103.774	103.774	103.574	4.000	101.745	101.745	101.545	3.375	102.011	102.011	101.811
4.125	103.412	103.412	103.212	3.990	103.533	103.533	103.333	3.500	104.014	104.014	103.814	4.125	100.485	100.485	100.285	3.500	102.251	102.251	102.051
4.250	104.015	104.015	103.815	4.000	103.633	103.633	103.433	3.625	103.934	103.934	103.734	4.250	101.088	101.088	100.888	3.625	101.671	101.671	101.471
4.375	104.411	104.411	104.211	4.125	103.478	103.478	103.278	3.750	104.311	104.311	104.111	4.375	101.484	101.484	101.284	3.750	102.048	102.048	101.848
4.500	104.726	104.726	104.526	4.250	104.279	104.279	104.079	3.875	104.483	104.483	104.283	4.500	101.799	101.799	101.599	3.875	102.220	102.220	102.020
4.625	104.867	104.867	104.667	4.375	104.654	104.654	104.454	3.990	104.756	104.756	104.556	4.625	101.596	101.596	101.396	3.990	102.493	102.493	102.293
4.750	105.287	105.287	105.087	4.500	104.992	104.992	104.792	4.000	104.856	104.856	104.656	4.750	102.016	102.016	101.816	4.000	102.593	102.593	102.393

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			
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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

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6/28/2021

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7/12/2021

60 Day Lock Exp.:

7/26/2021

W. Rate Sheet Dated: 5/27/2021

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

*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.

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