

W. Rate Sheet Dated: 6/1/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	101.954	101.954	101.548	2.750	99.876	99.876	99.470	2.250	98.426	98.426	98.105	3.125	96.426	96.426	96.126
2.875	102.161	102.161	101.755	2.875	100.050	100.050	99.643	2.500	98.757	98.757	98.437	3.250	97.692	97.692	97.392
3.000	102.366	102.366	101.959	3.000	100.219	100.219	99.813	2.625	98.922	98.922	98.602	3.375	97.770	97.770	97.470
3.125	102.563	102.563	102.157	3.125	100.350	100.350	99.943	2.750	100.429	100.429	100.129	3.500	97.848	97.848	97.548
3.250	102.958	102.958	102.636	3.250	100.821	100.821	100.499	2.875	100.590	100.590	100.290	3.625	97.926	97.926	97.626
3.375	103.057	103.057	102.735	3.375	100.976	100.976	100.654	3.000	100.747	100.747	100.447	Margin = 2.250		Index = 0.050	
3.500	103.253	103.253	102.931	3.500	101.120	101.120	100.798	3.125	100.865	100.865	100.565	30 Year OTC			
3.625	103.436	103.436	103.115	3.625	101.164	101.164	100.842	3.250	102.481	102.481	102.181	Rate	30 Day	45 Day	60 Day
3.750	103.405	103.405	103.105	3.750	102.725	102.725	102.425	3.375	102.624	102.624	102.324	4.000	101.476	101.476	100.976
3.875	103.475	103.475	103.175	3.875	102.850	102.850	102.550	3.500	102.757	102.757	102.457	4.125	101.598	101.598	101.098
4.000	103.651	103.651	103.351	4.000	102.968	102.968	102.668	3.625	102.795	102.795	102.495	4.375	102.451	102.451	101.951
4.125	103.773	103.773	103.473	4.125	103.060	103.060	102.760	3.750	103.555	103.555	103.255	4.500	102.574	102.574	102.074
4.250	103.921	103.921	103.721	4.250	103.261	103.261	103.061	3.875	103.670	103.670	103.370	4.625	102.731	102.731	102.231
4.375	103.926	103.926	103.726	4.375	103.386	103.386	103.186	4.000	103.780	103.780	103.480	4.875	102.952	102.952	102.452
4.500	104.049	104.049	103.849	4.500	103.504	103.504	103.304	4.125	103.863	103.863	103.563	5.000	103.076	103.076	102.576
4.625	104.206	104.206	104.006	4.625	103.596	103.596	103.396	4.250	103.694	103.694	103.394	5.125	103.233	103.233	102.733
4.750	103.708	103.708	103.508	4.750	103.063	103.063	102.863	4.375	103.810	103.810	103.510	5.500	104.655	104.655	104.155
4.875	103.727	103.727	103.527	4.875	103.187	103.187	102.987	4.500	103.919	103.919	103.619	5.625	104.813	104.813	104.313
6.250	106.000	106.000	105.800	6.250	105.271	105.271	105.071	4.625	104.002	104.002	103.702	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	102.154	102.054	102.054	101.648	2.750	101.556	101.456	101.456	101.050	2.250	100.556	100.456	100.456	100.135
2.875	102.361	102.261	102.261	101.855	2.875	101.730	101.630	101.630	101.223	2.375	100.727	100.627	100.627	100.306
3.000	102.566	102.466	102.466	102.059	3.000	101.899	101.799	101.799	101.393	2.500	100.887	100.787	100.787	100.467
3.125	102.763	102.663	102.663	102.257	3.125	102.030	101.930	101.930	101.523	2.625	101.052	100.952	100.952	100.632
3.250	103.058	102.958	102.958	102.636	3.250	102.501	102.401	102.401	102.079	2.750	101.459	101.359	101.359	101.059
3.375	103.257	103.157	103.157	102.835	3.375	102.656	102.556	102.556	102.234	2.875	101.620	101.520	101.520	101.220
3.500	103.453	103.353	103.353	103.031	3.500	102.800	102.700	102.700	102.378	3.000	101.777	101.677	101.677	101.377
3.625	103.636	103.536	103.536	103.215	3.625	102.844	102.744	102.744	102.422	3.125	101.895	101.795	101.795	101.495
3.750	103.605	103.505	103.505	103.205	3.750	103.355	103.255	103.255	102.955	3.250	104.111	104.011	104.011	103.711
3.875	103.775	103.675	103.675	103.375	3.875	103.480	103.380	103.380	103.080	3.375	104.254	104.154	104.154	103.854
4.000	103.951	103.851	103.851	103.551	4.000	103.598	103.498	103.498	103.198	3.500	104.387	104.287	104.287	103.987
4.125	104.073	103.973	103.973	103.673	4.125	103.690	103.590	103.590	103.290	3.625	104.425	104.325	104.325	104.025
4.250	104.821	104.721	104.721	104.521	4.250	104.591	104.491	104.491	104.291	3.750	105.685	105.585	105.585	105.285

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 $\leq$ 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	98.726	98.726	98.226	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.848	98.848	98.348	4.750	101.000	101.000	100.500
3.875	99.406	99.406	98.906	6.250	103.750	103.750	103.500	4.375	99.701	99.701	99.201	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.230	99.230	98.730					4.500	99.824	99.824	99.324	Rate	30 Day	45 Day	60 Day
4.125	99.108	99.108	98.608					4.625	99.981	99.981	99.481	6.250	102.750	102.750	102.250
4.250	100.860	100.860	100.360					4.875	100.202	100.202	99.702	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.756	100.756	100.256					5.000	100.326	100.326	99.826				
4.500	100.632	100.632	100.132					5.125	100.483	100.483	99.983				
4.625	100.475	100.475	99.975					5.500	101.905	101.905	101.405				
4.750	101.404	101.404	100.904					5.625	102.063	102.063	101.563				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.291	102.291	101.791				

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 will not be accepted. Locks received after close (11pm ET) will be rejected.

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/1/2021

45 Day Lock Exp.:

7/16/2021

60 Day Lock Exp.:

8/2/2021

W. Rate Sheet Dated: 6/1/2021

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	101.734	101.734	101.434	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	101.895	101.895	101.595	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	102.052	102.052	101.752	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.425	102.425	102.103	3.125	102.170	102.170	101.870	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.469	102.469	102.147	3.250	103.786	103.786	103.486	Rate	30 Day	45 Day	60 Day
3.750	103.343	103.343	103.043	3.750	103.093	103.093	102.793	3.375	103.929	103.929	103.629	3.250	98.508	98.508	98.008
3.875	103.412	103.412	103.112	3.875	103.217	103.217	102.917	3.500	104.062	104.062	103.762	3.375	98.707	98.707	98.207
4.000	103.589	103.589	103.289	4.000	103.336	103.336	103.036	3.625	104.100	104.100	103.800	3.500	98.903	98.903	98.403
4.125	103.711	103.711	103.411	4.125	103.427	103.427	103.127	3.750	103.922	103.922	103.622	3.625	99.086	99.086	98.586
4.250	103.109	103.109	102.909	4.250	102.879	102.879	102.679	3.875	N/A	N/A	N/A	3.750	99.418	99.418	98.918
4.375	103.113	103.113	102.913	4.375	103.003	103.003	102.803	4.000	N/A	N/A	N/A	3.875	99.587	99.587	99.087
4.500	103.236	103.236	103.036	4.500	103.122	103.122	102.922	4.125	N/A	N/A	N/A	4.000	99.764	99.764	99.264
4.625	103.394	103.394	103.194	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.886	99.886	99.386
4.750	102.396	102.396	102.196	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.884	99.884	99.384
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	101.933	101.833	101.833	101.511	3.250	101.376	101.276	101.276	100.954	2.750	98.678	98.578	98.578	98.278
3.375	102.132	102.032	102.032	101.710	3.375	101.531	101.431	101.431	101.109	2.875	98.839	98.739	98.739	98.439
3.500	102.328	102.228	102.228	101.906	3.500	101.675	101.575	101.575	101.253	3.000	98.996	98.896	98.896	98.596
3.625	102.511	102.411	102.411	102.090	3.625	101.719	101.619	101.619	101.297	3.125	99.114	99.014	99.014	98.714
3.750	101.543	101.443	101.443	101.143	3.750	101.293	101.193	101.193	100.893	3.250	100.986	100.886	100.886	100.586
3.875	101.712	101.612	101.612	101.312	3.875	101.417	101.317	101.317	101.017	3.375	101.129	101.029	101.029	100.729
4.000	101.889	101.789	101.789	101.489	4.000	101.536	101.436	101.436	101.136	3.500	101.262	101.162	101.162	100.862
4.125	102.011	101.911	101.911	101.611	4.125	101.627	101.527	101.527	101.227	3.625	101.300	101.200	101.200	100.900
4.250	102.009	101.909	101.909	101.709	4.250	101.779	101.679	101.679	101.479	3.750	102.560	102.460	102.460	102.160

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				
								4.375	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
												Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

Lock Desk Policy	
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@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/1/2021

45 Day Lock Exp.:

7/16/2021

60 Day Lock Exp.:

8/2/2021

W. Rate Sheet Dated: 6/1/2021

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	97.344	97.344	97.144	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.933	97.933	97.733	2.000	N/A	N/A	N/A	2.500	97.584	97.424	97.311
2.625	98.376	98.376	98.176	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.752	98.752	98.552	2.125	N/A	N/A	N/A	2.625	98.309	98.142	98.029
2.750	99.315	99.315	99.115	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.509	99.509	99.309	2.250	N/A	N/A	N/A	2.750	99.148	98.981	98.868
2.875	100.001	100.001	99.801	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.133	100.133	99.933	2.375	N/A	N/A	N/A	2.875	99.833	99.666	99.553
2.990	100.470	100.470	100.270	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.492	100.492	100.292	2.500	N/A	N/A	N/A	2.990	100.303	100.136	100.023
3.000	100.570	100.570	100.370	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.592	100.592	100.392	2.625	N/A	N/A	N/A	3.000	100.403	100.236	100.123
3.125	100.870	100.870	100.670	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.043	101.043	100.843	2.750	N/A	N/A	N/A	3.125	100.903	100.735	100.614
3.250	101.653	101.653	101.453	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.758	101.758	101.558	2.875	N/A	N/A	N/A	3.250	101.685	101.517	101.396
3.375	102.142	102.142	101.942	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.306	102.306	102.106	2.990	N/A	N/A	N/A	3.375	102.275	102.107	101.986
3.500	102.495	102.495	102.295	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.708	102.708	102.508	3.000	N/A	N/A	N/A	3.500	102.778	102.610	102.489
3.625	102.898	102.898	102.698	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.928	102.928	102.728	3.125	N/A	N/A	N/A	3.625	103.181	103.013	102.892
3.750	102.723	102.723	102.523	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.989	101.989	101.789	3.250	N/A	N/A	N/A	3.750	102.680	102.580	102.480
3.875	103.237	103.237	103.037	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.465	102.465	102.265	3.375	N/A	N/A	N/A	3.875	103.193	103.093	102.993
3.990	103.584	103.584	103.384	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	102.713	102.713	102.513	3.500	N/A	N/A	N/A	3.990	103.491	103.391	103.291
4.000	103.684	103.684	103.484	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	102.813	102.813	102.613	3.625	N/A	N/A	N/A	4.000	103.591	103.491	103.391
4.125	103.818	103.818	103.618	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.016	103.016	102.816	3.750	N/A	N/A	N/A	4.125	103.925	103.825	103.725
4.250	103.899	103.899	103.699	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	101.718	101.718	101.518	3.875	N/A	N/A	N/A	4.250	103.668	103.568	103.468
4.375	104.296	104.296	104.096	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.144	102.144	101.944	3.990	N/A	N/A	N/A	4.375	104.066	103.966	103.866
4.500	104.667	104.667	104.467	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.464	102.464	102.264	4.000	N/A	N/A	N/A	4.500	104.437	104.337	104.237
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	N/A	N/A	N/A	2.875	100.858	100.858	100.658	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.969	98.969	98.769	2.000	98.991	98.861	98.773
2.875	N/A	N/A	N/A	2.990	101.289	101.289	101.089	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.585	99.585	99.385	2.125	99.606	99.476	99.388
2.990	N/A	N/A	N/A	3.000	101.389	101.389	101.189	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.124	100.124	99.924	2.250	100.146	100.016	99.928
3.000	N/A	N/A	N/A	3.125	101.854	101.854	101.654	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.606	100.606	100.406	2.375	100.628	100.497	100.410
3.125	N/A	N/A	N/A	3.250	102.176	102.176	101.976	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.084	101.084	100.884	2.500	101.112	100.989	100.912
3.250	N/A	N/A	N/A	3.375	102.761	102.761	102.561	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.672	101.672	101.472	2.625	101.699	101.576	101.499
3.375	N/A	N/A	N/A	3.500	103.230	103.230	103.030	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.218	102.218	102.018	2.750	102.245	102.122	102.045
3.500	N/A	N/A	N/A	3.625	103.630	103.630	103.430	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.646	102.646	102.446	2.875	102.673	102.550	102.473
3.625	N/A	N/A	N/A	3.750	103.229	103.229	103.029	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.030	103.030	102.830	2.990	103.057	102.934	102.857
3.750	N/A	N/A	N/A	3.875	103.738	103.738	103.538	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.130	103.130	102.930	3.000	103.157	103.034	102.957
3.875	N/A	N/A	N/A	3.990	104.003	104.003	103.803	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.555	103.555	103.355	3.125	103.583	103.460	103.383
3.990	N/A	N/A	N/A	4.000	104.103	104.103	103.903	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.643	103.643	103.443	3.250	103.670	103.547	103.470
4.000	N/A	N/A	N/A	4.125	104.434	104.434	104.234	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.060	104.060	103.860	3.375	103.727	103.627	103.527
4.125	N/A	N/A	N/A	4.250	104.128	104.128	103.928	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.417	104.417	104.217	3.500	104.084	103.984	103.884
4.250	N/A	N/A	N/A	4.375	104.521	104.521	104.321	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.847	104.847	104.647	3.625	104.514	104.414	104.314
4.375	N/A	N/A	N/A	4.500	104.872	104.872	104.672	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.499	104.499	104.299	3.750	104.193	104.093	103.993
4.500	N/A	N/A	N/A	4.625	105.121	105.121	104.921	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.961	104.961	104.761	3.875	104.655	104.555	104.455
4.625	N/A	N/A	N/A	4.750	105.234	105.234	105.034	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.308	105.308	105.108	3.990	105.002	104.902	104.802
4.750	N/A	N/A	N/A	4.875	105.600	105.600	105.400	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.408	105.408	105.208	4.000	105.102	105.002	104.902
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	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.224	99.224	99.024	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.813	99.813	99.613
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.692	99.692	99.492	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.429	100.429	100.229
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.070	100.070	99.870	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.968	100.968	100.768
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.466	100.466	100.266	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.450	101.450	101.250
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.017	101.017	100.817	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.902	101.902	101.702
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.458	101.458	101.258	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.387	102.387	102.187
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.839	101.839	101.639	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.836	102.836	102.636
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.140	102.140	101.940	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.285	103.285	103.085
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.378	102.378	102.178	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.724	103.724	103.524
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.478	102.478	102.278	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.848	103.848	103.648
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.775	102.775	102.575	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.774	103.774	103.574
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.569	102.569	102.369	3.250	N/A	N/A									



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.:

7/1/2021

45 Day Lock Exp.:

7/16/2021

60 Day Lock Exp.:

8/2/2021

W. Rate Sheet Dated: 6/1/2021

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	97.344	97.344	97.144	2.500	97.933	97.933	97.733	2.875	100.858	100.858	100.658	2.000	98.969	98.969	98.769	2.000	99.224	99.224	99.024
2.625	98.376	98.376	98.176	2.625	98.752	98.752	98.552	2.990	101.289	101.289	101.089	2.125	99.585	99.585	99.385	2.125	99.692	99.692	99.492
2.750	99.315	99.315	99.115	2.750	99.509	99.509	99.309	3.000	101.389	101.389	101.189	2.250	100.124	100.124	99.924	2.250	100.070	100.070	99.870
2.875	100.001	100.001	99.801	2.875	100.133	100.133	99.933	3.125	101.854	101.854	101.654	2.375	100.606	100.606	100.406	2.375	100.466	100.466	100.266
2.990	100.470	100.470	100.270	2.990	100.492	100.492	100.292	3.250	102.176	102.176	101.976	2.500	101.084	101.084	100.884	2.500	101.017	101.017	100.817
3.000	100.570	100.570	100.370	3.000	100.592	100.592	100.392	3.375	102.761	102.761	102.561	2.625	101.672	101.672	101.472	2.625	101.458	101.458	101.258
3.125	100.870	100.870	100.670	3.125	101.043	101.043	100.843	3.500	103.230	103.230	103.030	2.750	102.218	102.218	102.018	2.750	101.839	101.839	101.639
3.250	101.653	101.653	101.453	3.250	101.758	101.758	101.558	3.625	103.630	103.630	103.430	2.875	102.646	102.646	102.446	2.875	102.140	102.140	101.940
3.375	102.142	102.142	101.942	3.375	102.306	102.306	102.106	3.750	103.229	103.229	103.029	2.990	103.030	103.030	102.830	2.990	102.378	102.378	102.178
3.500	102.495	102.495	102.295	3.500	102.708	102.708	102.508	3.875	103.738	103.738	103.538	3.000	103.130	103.130	102.930	3.000	102.478	102.478	102.278
3.625	102.898	102.898	102.698	3.625	102.928	102.928	102.728	3.990	104.003	104.003	103.803	3.125	103.555	103.555	103.355	3.125	102.775	102.775	102.575
3.750	102.723	102.723	102.523	3.750	101.989	101.989	101.789	4.000	104.103	104.103	103.903	3.250	103.643	103.643	103.443	3.250	102.569	102.569	102.369
3.875	103.237	103.237	103.037	3.875	102.465	102.465	102.265	4.125	104.434	104.434	104.234	3.375	104.060	104.060	103.860	3.375	102.861	102.861	102.661
3.990	103.584	103.584	103.384	3.990	102.713	102.713	102.513	4.250	104.128	104.128	103.928	3.500	104.417	104.417	104.217	3.500	103.111	103.111	102.911
4.000	103.684	103.684	103.484	4.000	102.813	102.813	102.613	4.375	104.521	104.521	104.321	3.625	104.847	104.847	104.647	3.625	103.413	103.413	103.213
4.125	103.818	103.818	103.618	4.125	103.016	103.016	102.816	4.500	104.872	104.872	104.672	3.750	104.499	104.499	104.299	3.750	102.330	102.330	102.130
4.250	103.899	103.899	103.699	4.250	101.718	101.718	101.518	4.625	105.121	105.121	104.921	3.875	104.961	104.961	104.761	3.875	102.656	102.656	102.456
4.375	104.296	104.296	104.096	4.375	102.144	102.144	101.944	4.750	105.234	105.234	105.034	3.990	105.308	105.308	105.108	3.990	102.867	102.867	102.667
4.500	104.667	104.667	104.467	4.500	102.464	102.464	102.264	4.875	105.600	105.600	105.400	4.000	105.408	105.408	105.208	4.000	102.967	102.967	102.767

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



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

30 Day Lock Exp.: 7/1/2021
45 Day Lock Exp.: 7/16/2021
60 Day Lock Exp.: 8/2/2021

W. Rate Sheet Dated: 6/1/2021

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	Rate	30 Day	45 Day	60 Day				
2.750	99.259	99.259	99.051	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.577	98.577	98.369	2.750	N/A	N/A	N/A	2.750	99.009	98.909	98.801	2.875	100.102	100.102	99.898	2.875	N/A	N/A	N/A
2.875	100.102	100.102	99.898	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.420	99.420	99.216	2.875	N/A	N/A	N/A	2.875	99.852	99.752	99.648	2.990	100.516	100.516	100.316	2.990	N/A	N/A	N/A
2.990	100.516	100.516	100.316	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.834	99.834	99.634	2.990	N/A	N/A	N/A	2.990	100.266	100.166	100.066	3.000	100.616	100.616	100.416	3.000	N/A	N/A	N/A
3.000	100.616	100.616	100.416	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.934	99.934	99.734	3.000	N/A	N/A	N/A	3.000	100.366	100.266	100.166	3.125	101.000	101.000	100.761	3.125	N/A	N/A	N/A
3.125	101.000	101.000	100.761	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.842	99.842	99.603	3.125	N/A	N/A	N/A	3.125	100.750	100.633	100.511	3.250	101.788	101.788	101.558	3.250	N/A	N/A	N/A
3.250	101.788	101.788	101.558	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.630	100.630	100.400	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.375	102.271	102.271	102.048	3.375	N/A	N/A	N/A
3.375	102.271	102.271	102.048	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.113	101.113	100.890	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.500	102.627	102.627	102.404	3.500	N/A	N/A	N/A
3.500	102.627	102.627	102.404	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.469	101.469	101.246	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.625	103.019	103.019	102.800	3.625	N/A	N/A	N/A
3.625	103.019	103.019	102.800	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.861	101.861	101.642	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.750	103.570	103.570	103.350	3.750	N/A	N/A	N/A
3.750	103.570	103.570	103.350	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.062	100.062	99.862	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.875	103.071	103.071	102.871	3.875	N/A	N/A	N/A
3.875	103.071	103.071	102.871	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.563	100.563	100.363	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.990	103.408	103.408	103.208	3.990	N/A	N/A	N/A
3.990	103.408	103.408	103.208	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.900	100.900	100.700	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.000	103.508	103.508	103.308	4.000	N/A	N/A	N/A
4.000	103.508	103.508	103.308	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.000	101.000	100.800	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.125	103.308	103.308	103.108	4.125	N/A	N/A	N/A
4.125	103.308	103.308	103.108	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	98.804	98.804	98.604	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.250	103.916	103.916	103.716	4.250	N/A	N/A	N/A
4.250	103.916	103.916	103.716	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	99.412	99.412	99.212	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.375	104.314	104.314	104.114	4.375	N/A	N/A	N/A
4.375	104.314	104.314	104.114	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	99.810	99.810	99.610	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.500	104.631	104.631	104.431	4.500	N/A	N/A	N/A
4.500	104.631	104.631	104.431	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	100.127	100.127	99.927	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.625	104.745	104.745	104.545	4.625	N/A	N/A	N/A
4.625	104.745	104.745	104.545	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.553	99.553	99.353	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.750	105.168	105.168	104.968	4.750	N/A	N/A	N/A
4.750	105.168	105.168	104.968	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	99.976	99.976	99.776	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
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	N/A	N/A	N/A	2.500	98.264	98.264	98.009	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.897	98.897	98.697	2.000	98.647	98.524	98.447	2.875	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.625	99.294	99.294	99.040	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.531	99.531	99.331	2.125	99.281	99.157	99.081	2.990	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.750	100.082	100.082	99.830	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.225	100.225	100.025	2.250	99.975	99.852	99.775	3.000	N/A	N/A	N/A
3.000	N/A	N/A	N/A	2.875	100.770	100.770	100.519	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.748	100.748	100.548	2.375	100.498	100.374	100.298	3.125	N/A	N/A	N/A
3.125	N/A	N/A	N/A	2.990	101.210	101.210	100.960	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.011	101.011	100.811	2.500	100.761	100.661	100.561	3.250	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.000	101.310	101.310	101.060	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.770	101.770	101.570	2.625	101.520	101.420	101.320	3.375	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.125	101.470	101.470	101.212	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.287	102.287	102.087	2.750	102.037	101.937	101.837	3.500	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.250	102.124	102.124	101.870	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.671	102.671	102.471	2.875	102.421	102.321	102.221	3.625	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.375	102.704	102.704	102.455	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.984	102.984	102.784	2.990	102.734	102.634	102.534	3.750	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.500	103.198	103.198	102.957	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.084	103.084	102.884	3.000	102.834	102.734	102.634	3.875	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.625	103.513	103.513	103.280	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.903	102.903	102.703	3.125	102.653	102.553	102.453	3.990	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.750	102.735	102.735	102.535	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.371	103.371	103.171	3.250	103.121	103.021	102.921	4.000	N/A	N/A	N/A
4.000	N/A	N/A	N/A	3.875	103.075	103.075	102.875	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.701	103.701	103.501	3.375	103.451	103.351	103.251	4.125	N/A	N/A	N/A
4.125	N/A	N/A	N/A	3.990	103.383	103.383	103.183	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.943	103.943	103.743	3.500	103.693	103.593	103.493	4.250	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.000	103.483	103.483	103.283	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.880	103.880	103.680	3.625	103.630	103.530	103.430	4.375	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.125	103.355	103.355	103.155	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.258	104.258	104.058	3.750	104.008	103.908	103.808	4.500	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.250	104.144	104.144	103.944	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.430	104.430	104.230	3.875	104.180	104.080	103.980	4.625	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.375	104.520	104.520	104.320	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.705	104.705	104.505	3.990	104.455	104.355	104.255	4.750	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.500	104.859	104.859	104.659	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.805	104.805	104.605	4.000	104.555	104.455	104.355	5.000	N/A	N/A	N/A
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</																		



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/1/2021

45 Day Lock Exp.:

7/16/2021

60 Day Lock Exp.:

8/2/2021

W. Rate Sheet Dated: 6/1/2021

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	99.259	99.259	99.051	2.750	98.577	98.577	98.369	2.500	98.264	98.264	98.009	2.000	98.897	98.897	98.697	2.000	97.171	97.171	96.971
2.875	100.102	100.102	99.898	2.875	99.420	99.420	99.216	2.625	99.294	99.294	99.040	2.125	99.531	99.531	99.331	2.125	97.805	97.805	97.605
2.990	100.516	100.516	100.316	2.990	99.834	99.834	99.634	2.750	100.082	100.082	99.830	2.250	100.225	100.225	100.025	2.250	98.499	98.499	98.299
3.000	100.616	100.616	100.416	3.000	99.934	99.934	99.734	2.875	100.770	100.770	100.519	2.375	100.748	100.748	100.548	2.375	99.022	99.022	98.822
3.125	101.000	101.000	100.761	3.125	99.842	99.842	99.603	2.990	101.210	101.210	100.960	2.500	101.011	101.011	100.811	2.500	99.285	99.285	99.085
3.250	101.788	101.788	101.558	3.250	100.630	100.630	100.400	3.000	101.310	101.310	101.060	2.625	101.770	101.770	101.570	2.625	100.044	100.044	99.844
3.375	102.271	102.271	102.048	3.375	101.113	101.113	100.890	3.125	101.470	101.470	101.212	2.750	102.287	102.287	102.087	2.750	100.561	100.561	100.361
3.500	102.627	102.627	102.404	3.500	101.469	101.469	101.246	3.250	102.124	102.124	101.870	2.875	102.671	102.671	102.471	2.875	100.945	100.945	100.745
3.625	103.019	103.019	102.800	3.625	101.861	101.861	101.642	3.375	102.704	102.704	102.455	2.990	102.984	102.984	102.784	2.990	101.258	101.258	101.058
3.750	102.570	102.570	102.370	3.750	100.062	100.062	99.862	3.500	103.198	103.198	102.957	3.000	103.084	103.084	102.884	3.000	101.358	101.358	101.158
3.875	103.071	103.071	102.871	3.875	100.563	100.563	100.363	3.625	103.513	103.513	103.280	3.125	102.903	102.903	102.703	3.125	100.677	100.677	100.477
3.990	103.408	103.408	103.208	3.990	100.900	100.900	100.700	3.750	102.735	102.735	102.535	3.250	103.371	103.371	103.171	3.250	101.145	101.145	100.945
4.000	103.508	103.508	103.308	4.000	101.000	101.000	100.800	3.875	103.075	103.075	102.875	3.375	103.701	103.701	103.501	3.375	101.475	101.475	101.275
4.125	103.308	103.308	103.108	4.125	98.804	98.804	98.604	3.990	103.383	103.383	103.183	3.500	103.943	103.943	103.743	3.500	101.717	101.717	101.517
4.250	103.916	103.916	103.716	4.250	99.412	99.412	99.212	4.000	103.483	103.483	103.283	3.625	103.880	103.880	103.680	3.625	100.666	100.666	100.466
4.375	104.314	104.314	104.114	4.375	99.810	99.810	99.610	4.125	103.355	103.355	103.155	3.750	104.258	104.258	104.058	3.750	101.044	101.044	100.844
4.500	104.631	104.631	104.431	4.500	100.127	100.127	99.927	4.250	104.144	104.144	103.944	3.875	104.430	104.430	104.230	3.875	101.216	101.216	101.016
4.625	104.745	104.745	104.545	4.625	99.553	99.553	99.353	4.375	104.520	104.520	104.320	3.990	104.705	104.705	104.505	3.990	101.491	101.491	101.291
4.750	105.168	105.168	104.968	4.750	99.976	99.976	99.776	4.500	104.859	104.859	104.659	4.000	104.805	104.805	104.605	4.000	101.591	101.591	101.391

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	N/A	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.			
FHA ID# - 1358600006			



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.:

7/1/2021

45 Day Lock Exp.:

7/16/2021

60 Day Lock Exp.:

8/2/2021

W. Rate Sheet Dated: 6/1/2021

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	99.259	99.259	99.051	2.500	98.264	98.264	98.009	2.000	98.897	98.897	98.697	2.750	98.243	98.243	98.035	2.000	97.384	97.384	97.184
2.875	100.102	100.102	99.898	2.625	99.294	99.294	99.040	2.125	99.531	99.531	99.331	2.875	99.086	99.086	98.882	2.125	98.018	98.018	97.818
2.990	100.516	100.516	100.316	2.750	100.082	100.082	99.830	2.250	100.225	100.225	100.025	2.990	99.500	99.500	99.300	2.250	98.712	98.712	98.512
3.000	100.616	100.616	100.416	2.875	100.770	100.770	100.519	2.375	100.748	100.748	100.548	3.000	99.600	99.600	99.400	2.375	99.235	99.235	99.035
3.125	101.000	101.000	100.761	2.990	101.210	101.210	100.960	2.500	101.011	101.011	100.811	3.125	99.746	99.746	99.507	2.500	99.498	99.498	99.298
3.250	101.788	101.788	101.558	3.000	101.310	101.310	101.060	2.625	101.770	101.770	101.570	3.250	100.534	100.534	100.304	2.625	100.257	100.257	100.057
3.375	102.271	102.271	102.048	3.125	101.470	101.470	101.212	2.750	102.287	102.287	102.087	3.375	101.017	101.017	100.794	2.750	100.774	100.774	100.574
3.500	102.627	102.627	102.404	3.250	102.124	102.124	101.870	2.875	102.671	102.671	102.471	3.500	101.373	101.373	101.150	2.875	101.158	101.158	100.958
3.625	103.019	103.019	102.800	3.375	102.704	102.704	102.455	2.990	102.984	102.984	102.784	3.625	101.765	101.765	101.546	2.990	101.471	101.471	101.271
3.750	102.570	102.570	102.370	3.500	103.198	103.198	102.957	3.000	103.084	103.084	102.884	3.750	100.641	100.641	100.441	3.000	101.571	101.571	101.371
3.875	103.071	103.071	102.871	3.625	103.513	103.513	103.280	3.125	102.903	102.903	102.703	3.875	101.142	101.142	100.942	3.125	101.140	101.140	100.940
3.990	103.408	103.408	103.208	3.750	102.735	102.735	102.535	3.250	103.371	103.371	103.171	3.990	101.479	101.479	101.279	3.250	101.608	101.608	101.408
4.000	103.508	103.508	103.308	3.875	103.075	103.075	102.875	3.375	103.701	103.701	103.501	4.000	101.579	101.579	101.379	3.375	101.938	101.938	101.738
4.125	103.308	103.308	103.108	3.990	103.383	103.383	103.183	3.500	103.943	103.943	103.743	4.125	100.381	100.381	100.181	3.500	102.180	102.180	101.980
4.250	103.916	103.916	103.716	4.000	103.483	103.483	103.283	3.625	103.880	103.880	103.680	4.250	100.989	100.989	100.789	3.625	101.623	101.623	101.423
4.375	104.314	104.314	104.114	4.125	103.355	103.355	103.155	3.750	104.258	104.258	104.058	4.375	101.387	101.387	101.187	3.750	102.001	102.001	101.801
4.500	104.631	104.631	104.431	4.250	104.144	104.144	103.944	3.875	104.430	104.430	104.230	4.500	101.704	101.704	101.504	3.875	102.173	102.173	101.973
4.625	104.745	104.745	104.545	4.375	104.520	104.520	104.320	3.990	104.705	104.705	104.505	4.625	101.474	101.474	101.274	3.990	102.448	102.448	102.248
4.750	105.168	105.168	104.968	4.500	104.859	104.859	104.659	4.000	104.805	104.805	104.605	4.750	101.897	101.897	101.697	4.000	102.548	102.548	102.348

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

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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

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.:

7/1/2021

45 Day Lock Exp.:

7/16/2021

60 Day Lock Exp.:

8/2/2021

W. Rate Sheet Dated: 6/1/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

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

Lock Desk Policy

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

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

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

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