

W. Rate Sheet Dated: 6/2/2021

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	102.095	102.095	101.688	2.750	100.017	100.017	99.611	2.250	98.508	98.508	98.195	3.125	96.426	96.426	96.126
2.875	102.302	102.302	101.895	2.875	100.190	100.190	99.784	2.500	98.839	98.839	98.527	3.250	97.692	97.692	97.392
3.000	102.506	102.506	102.100	3.000	100.360	100.360	99.953	2.625	99.004	99.004	98.691	3.375	97.770	97.770	97.470
3.125	102.704	102.704	102.298	3.125	100.490	100.490	100.084	2.750	100.418	100.418	100.118	3.500	97.848	97.848	97.548
3.250	103.005	103.005	102.705	3.250	100.867	100.867	100.567	2.875	100.578	100.578	100.278	3.625	97.926	97.926	97.626
3.375	103.103	103.103	102.803	3.375	101.023	101.023	100.723	3.000	100.735	100.735	100.435	Margin = 2.250		Index = 0.040	
3.500	103.299	103.299	102.999	3.500	101.167	101.167	100.867	3.125	100.853	100.853	100.553	30 Year OTC			
3.625	103.483	103.483	103.183	3.625	101.211	101.211	100.911	3.250	102.434	102.434	102.134	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	102.577	102.577	102.277	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	102.711	102.711	102.411	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	102.748	102.748	102.448	4.375	102.513	102.513	102.013
4.125	103.773	103.773	103.473	4.125	103.060	103.060	102.760	3.750	103.582	103.582	103.282	4.500	102.636	102.636	102.136
4.250	103.984	103.984	103.784	4.250	103.324	103.324	103.124	3.875	103.698	103.698	103.398	4.625	102.794	102.794	102.294
4.375	103.988	103.988	103.788	4.375	103.448	103.448	103.248	4.000	103.808	103.808	103.508	4.875	103.499	103.499	102.999
4.500	104.111	104.111	103.911	4.500	103.567	103.567	103.367	4.125	103.890	103.890	103.590	5.000	103.622	103.622	103.122
4.625	104.269	104.269	104.069	4.625	103.658	103.658	103.458	4.250	103.768	103.768	103.468	5.125	103.780	103.780	103.280
4.750	104.255	104.255	104.055	4.750	103.610	103.610	103.410	4.375	103.884	103.884	103.584	5.500	104.890	104.890	104.390
4.875	104.274	104.274	104.074	4.875	103.734	103.734	103.534	4.500	103.994	103.994	103.694	5.625	105.047	105.047	104.547
6.250	106.000	106.000	105.800	6.250	105.490	105.490	105.290	4.625	104.076	104.076	103.776	6.250	105.260	105.260	104.760

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	102.295	102.195	102.195	101.788	2.750	101.697	101.597	101.597	101.191	2.250	100.638	100.538	100.538	100.225
2.875	102.502	102.402	102.402	101.995	2.875	101.870	101.770	101.770	101.364	2.375	100.809	100.709	100.709	100.396
3.000	102.706	102.606	102.606	102.200	3.000	102.040	101.940	101.940	101.533	2.500	100.969	100.869	100.869	100.557
3.125	102.904	102.804	102.804	102.398	3.125	102.170	102.070	102.070	101.664	2.625	101.134	101.034	101.034	100.721
3.250	103.105	103.005	103.005	102.705	3.250	102.547	102.447	102.447	102.147	2.750	101.448	101.348	101.348	101.048
3.375	103.303	103.203	103.203	102.903	3.375	102.703	102.603	102.603	102.303	2.875	101.608	101.508	101.508	101.208
3.500	103.499	103.399	103.399	103.099	3.500	102.847	102.747	102.747	102.447	3.000	101.765	101.665	101.665	101.365
3.625	103.683	103.583	103.583	103.283	3.625	102.891	102.791	102.791	102.491	3.125	101.883	101.783	101.783	101.483
3.750	103.605	103.505	103.505	103.205	3.750	103.355	103.255	103.255	102.955	3.250	104.064	103.964	103.964	103.664
3.875	103.775	103.675	103.675	103.375	3.875	103.480	103.380	103.380	103.080	3.375	104.207	104.107	104.107	103.807
4.000	103.951	103.851	103.851	103.551	4.000	103.598	103.498	103.498	103.198	3.500	104.341	104.241	104.241	103.941
4.125	104.073	103.973	103.973	103.673	4.125	103.690	103.590	103.590	103.290	3.625	104.378	104.278	104.278	103.978
4.250	104.884	104.784	104.784	104.584	4.250	104.654	104.554	104.554	104.354	3.750	105.712	105.612	105.612	105.312

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	98.726	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	99.763	99.763	99.263	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.230	99.230	98.730					4.500	99.886	99.886	99.386	Rate	30 Day	45 Day	60 Day
4.125	99.108	99.108	98.608					4.625	100.044	100.044	99.544	6.250	102.750	102.750	102.250
4.250	100.923	100.923	100.423					4.875	100.749	100.749	100.249	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.818	100.818	100.318					5.000	100.872	100.872	100.372				
4.500	100.695	100.695	100.195					5.125	101.030	101.030	100.530				
4.625	100.537	100.537	100.037					5.500	102.140	102.140	101.640				
4.750	101.951	101.951	101.451					5.625	102.297	102.297	101.797				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.510	102.510	102.010				

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@afwloans.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/2/2021

45 Day Lock Exp.:

7/19/2021

60 Day Lock Exp.:

8/2/2021

W. Rate Sheet Dated: 6/2/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.176	96.176	95.876
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.442	97.442	97.142
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.520	97.520	97.220
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.723	101.723	101.423	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	101.883	101.883	101.583	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	102.040	102.040	101.740	Margin = 2.250		Index = .040	
3.500	N/A	N/A	N/A	3.500	102.472	102.472	102.172	3.125	102.158	102.158	101.858	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.516	102.516	102.216	3.250	103.739	103.739	103.439	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	103.882	103.882	103.582	3.250	98.555	98.555	98.055
3.875	103.412	103.412	103.112	3.875	103.217	103.217	102.917	3.500	104.016	104.016	103.716	3.375	98.753	98.753	98.253
4.000	103.589	103.589	103.289	4.000	103.336	103.336	103.036	3.625	104.053	104.053	103.753	3.500	98.949	98.949	98.449
4.125	103.711	103.711	103.411	4.125	103.427	103.427	103.127	3.750	103.950	103.950	103.650	3.625	99.133	99.133	98.633
4.250	103.171	103.171	102.971	4.250	102.941	102.941	102.741	3.875	N/A	N/A	N/A	3.750	99.418	99.418	98.918
4.375	103.176	103.176	102.976	4.375	103.066	103.066	102.866	4.000	N/A	N/A	N/A	3.875	99.587	99.587	99.087
4.500	103.299	103.299	103.099	4.500	103.184	103.184	102.984	4.125	N/A	N/A	N/A	4.000	99.764	99.764	99.264
4.625	103.456	103.456	103.256	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	102.943	102.943	102.743	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.946	99.946	99.446
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	101.980	101.880	101.880	101.580	3.250	101.422	101.322	101.322	101.022	2.750	98.666	98.566	98.566	98.266
3.375	102.178	102.078	102.078	101.778	3.375	101.578	101.478	101.478	101.178	2.875	98.827	98.727	98.727	98.427
3.500	102.374	102.274	102.274	101.974	3.500	101.722	101.622	101.622	101.322	3.000	98.984	98.884	98.884	98.584
3.625	102.558	102.458	102.458	102.158	3.625	101.766	101.666	101.666	101.366	3.125	99.102	99.002	99.002	98.702
3.750	101.543	101.443	101.443	101.143	3.750	101.293	101.193	101.193	100.893	3.250	100.939	100.839	100.839	100.539
3.875	101.712	101.612	101.612	101.312	3.875	101.417	101.317	101.317	101.017	3.375	101.082	100.982	100.982	100.682
4.000	101.889	101.789	101.789	101.489	4.000	101.536	101.436	101.436	101.136	3.500	101.216	101.116	101.116	100.816
4.125	102.011	101.911	101.911	101.611	4.125	101.627	101.527	101.527	101.227	3.625	101.253	101.153	101.153	100.853
4.250	102.071	101.971	101.971	101.771	4.250	101.841	101.741	101.741	101.541	3.750	102.587	102.487	102.487	102.187

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

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

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

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



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

30 Day Lock Exp.: 7/2/2021
45 Day Lock Exp.: 7/19/2021
60 Day Lock Exp.: 8/2/2021

W. Rate Sheet Dated: 6/2/2021

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	97.490	97.490	97.290	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.071	98.071	97.871	2.000	N/A	N/A	N/A	2.500	97.730	97.570	97.457
2.625	98.523	98.523	98.323	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.893	98.893	98.693	2.125	N/A	N/A	N/A	2.625	98.456	98.290	98.177
2.750	99.466	99.466	99.266	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.661	99.661	99.461	2.250	N/A	N/A	N/A	2.750	99.299	99.133	99.019
2.875	100.161	100.161	99.961	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.301	100.301	100.101	2.375	N/A	N/A	N/A	2.875	99.994	99.828	99.715
2.990	100.648	100.648	100.448	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.678	100.678	100.478	2.500	N/A	N/A	N/A	2.990	100.481	100.315	100.201
3.000	100.748	100.748	100.548	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.778	100.778	100.578	2.625	N/A	N/A	N/A	3.000	100.581	100.415	100.301
3.125	101.040	101.040	100.840	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.193	101.193	100.993	2.750	N/A	N/A	N/A	3.125	101.073	100.905	100.784
3.250	101.836	101.836	101.636	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.927	101.927	101.727	2.875	N/A	N/A	N/A	3.250	101.869	101.701	101.580
3.375	102.334	102.334	102.134	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.486	102.486	102.286	2.990	N/A	N/A	N/A	3.375	102.467	102.299	102.178
3.500	102.690	102.690	102.490	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.896	102.896	102.696	3.000	N/A	N/A	N/A	3.500	102.972	102.804	102.683
3.625	103.113	103.113	102.913	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.132	103.132	102.932	3.125	N/A	N/A	N/A	3.625	103.096	102.928	102.807
3.750	102.727	102.727	102.527	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.994	101.994	101.794	3.250	N/A	N/A	N/A	3.750	102.692	102.524	102.492
3.875	103.261	103.261	103.061	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.496	102.496	102.296	3.375	N/A	N/A	N/A	3.875	103.226	103.058	102.936
3.990	103.634	103.634	103.434	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	102.771	102.771	102.571	3.500	N/A	N/A	N/A	3.990	103.550	103.382	103.260
4.000	103.734	103.734	103.534	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	102.871	102.871	102.671	3.625	N/A	N/A	N/A	4.000	103.650	103.482	103.360
4.125	103.882	103.882	103.682	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.081	103.081	102.881	3.750	N/A	N/A	N/A	4.125	103.998	103.830	103.798
4.250	103.905	103.905	103.705	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	101.726	101.726	101.526	3.875	N/A	N/A	N/A	4.250	103.675	103.575	103.475
4.375	104.319	104.319	104.119	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.174	102.174	101.974	3.990	N/A	N/A	N/A	4.375	104.090	103.990	103.890
4.500	104.703	104.703	104.503	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.509	102.509	102.309	4.000	N/A	N/A	N/A	4.500	104.474	104.374	104.274
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	101.019	101.019	100.819	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.084	99.084	98.884	2.000	99.103	98.973	98.892
2.875	N/A	N/A	N/A	2.990	101.466	101.466	101.266	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.682	99.682	99.482	2.125	99.701	99.571	99.490
2.990	N/A	N/A	N/A	3.000	101.566	101.566	101.366	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.211	100.211	100.011	2.250	100.230	100.100	100.019
3.000	N/A	N/A	N/A	3.125	102.034	102.034	101.834	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.690	100.690	100.490	2.375	100.710	100.579	100.499
3.125	N/A	N/A	N/A	3.250	102.360	102.360	102.160	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.177	101.177	100.977	2.500	101.194	101.061	101.004
3.250	N/A	N/A	N/A	3.375	102.953	102.953	102.753	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.757	101.757	101.557	2.625	101.784	101.661	101.584
3.375	N/A	N/A	N/A	3.500	103.424	103.424	103.224	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.293	102.293	102.093	2.750	102.320	102.197	102.120
3.500	N/A	N/A	N/A	3.625	103.845	103.845	103.645	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.716	102.716	102.516	2.875	102.743	102.620	102.543
3.625	N/A	N/A	N/A	3.750	103.235	103.235	103.035	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.089	103.089	102.889	2.990	103.116	102.993	102.916
3.750	N/A	N/A	N/A	3.875	103.765	103.765	103.565	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.189	103.189	102.989	3.000	103.216	103.093	103.016
3.875	N/A	N/A	N/A	3.990	104.057	104.057	103.857	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.623	103.623	103.423	3.125	103.650	103.527	103.450
3.990	N/A	N/A	N/A	4.000	104.157	104.157	103.957	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.654	103.654	103.454	3.250	103.681	103.558	103.481
4.000	N/A	N/A	N/A	4.125	104.502	104.502	104.302	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.083	104.083	103.883	3.375	103.742	103.619	103.542
4.125	N/A	N/A	N/A	4.250	104.138	104.138	103.938	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.452	104.452	104.252	3.500	104.111	104.011	103.911
4.250	N/A	N/A	N/A	4.375	104.547	104.547	104.347	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.893	104.893	104.693	3.625	104.552	104.452	104.352
4.375	N/A	N/A	N/A	4.500	104.910	104.910	104.710	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.523	104.523	104.323	3.750	104.218	104.118	104.018
4.500	N/A	N/A	N/A	4.625	105.151	105.151	104.951	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.988	104.988	104.788	3.875	104.683	104.583	104.483
4.625	N/A	N/A	N/A	4.750	105.233	105.233	105.033	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.339	105.339	105.139	3.990	105.035	104.935	104.835
4.750	N/A	N/A	N/A	4.875	105.594	105.594	105.394	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.439	105.439	105.239	4.000	105.135	105.035	104.935
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	99.335	99.335	99.135	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.928	99.928	99.728
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.792	99.792	99.592	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.526	100.526	100.326
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.162	100.162	99.962	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.054	101.054	100.854
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.564	100.564	100.364	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.534	101.534	101.334
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.109	101.109	100.909	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.986	101.986	101.786
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.544	101.544	101.344	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.461	102.461	102.261
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.921	101.921	101.721	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.912	102.912	102.712
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.214	102.214	102.014	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.395	103.395	103.195
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.446	102.446	102.246	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.308	103.308	103.108
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.546	102.546	102.346	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.408	103.408	103.208
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.848	102.848	102.648	3.125	N/A	N/A	N/A	3.125</							



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.:

7/2/2021

45 Day Lock Exp.:

7/19/2021

60 Day Lock Exp.:

8/2/2021

W. Rate Sheet Dated: 6/2/2021

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	97.490	97.490	97.290	2.500	98.071	98.071	97.871	2.875	101.019	101.019	100.819	2.000	99.084	99.084	98.884	2.000	99.335	99.335	99.135
2.625	98.523	98.523	98.323	2.625	98.893	98.893	98.693	2.990	101.466	101.466	101.266	2.125	99.682	99.682	99.482	2.125	99.792	99.792	99.592
2.750	99.466	99.466	99.266	2.750	99.661	99.661	99.461	3.000	101.566	101.566	101.366	2.250	100.211	100.211	100.011	2.250	100.162	100.162	99.962
2.875	100.161	100.161	99.961	2.875	100.301	100.301	100.101	3.125	102.034	102.034	101.834	2.375	100.690	100.690	100.490	2.375	100.564	100.564	100.364
2.990	100.648	100.648	100.448	2.990	100.678	100.678	100.478	3.250	102.360	102.360	102.160	2.500	101.177	101.177	100.977	2.500	101.109	101.109	100.909
3.000	100.748	100.748	100.548	3.000	100.778	100.778	100.578	3.375	102.953	102.953	102.753	2.625	101.757	101.757	101.557	2.625	101.544	101.544	101.344
3.125	101.040	101.040	100.840	3.125	101.193	101.193	100.993	3.500	103.424	103.424	103.224	2.750	102.293	102.293	102.093	2.750	101.921	101.921	101.721
3.250	101.836	101.836	101.636	3.250	101.927	101.927	101.727	3.625	103.845	103.845	103.645	2.875	102.716	102.716	102.516	2.875	102.214	102.214	102.014
3.375	102.334	102.334	102.134	3.375	102.486	102.486	102.286	3.750	103.235	103.235	103.035	2.990	103.089	103.089	102.889	2.990	102.446	102.446	102.246
3.500	102.690	102.690	102.490	3.500	102.896	102.896	102.696	3.875	103.765	103.765	103.565	3.000	103.189	103.189	102.989	3.000	102.546	102.546	102.346
3.625	103.113	103.113	102.913	3.625	103.132	103.132	102.932	3.990	104.057	104.057	103.857	3.125	103.623	103.623	103.423	3.125	102.848	102.848	102.648
3.750	102.727	102.727	102.527	3.750	101.994	101.994	101.794	4.000	104.157	104.157	103.957	3.250	103.654	103.654	103.454	3.250	102.581	102.581	102.381
3.875	103.261	103.261	103.061	3.875	102.496	102.496	102.296	4.125	104.502	104.502	104.302	3.375	104.083	104.083	103.883	3.375	102.881	102.881	102.681
3.990	103.634	103.634	103.434	3.990	102.771	102.771	102.571	4.250	104.138	104.138	103.938	3.500	104.452	104.452	104.252	3.500	103.141	103.141	102.941
4.000	103.734	103.734	103.534	4.000	102.871	102.871	102.671	4.375	104.547	104.547	104.347	3.625	104.893	104.893	104.693	3.625	103.448	103.448	103.248
4.125	103.882	103.882	103.682	4.125	103.081	103.081	102.881	4.500	104.910	104.910	104.710	3.750	104.523	104.523	104.323	3.750	102.352	102.352	102.152
4.250	103.905	103.905	103.705	4.250	101.726	101.726	101.526	4.625	105.151	105.151	104.951	3.875	104.988	104.988	104.788	3.875	102.679	102.679	102.479
4.375	104.319	104.319	104.119	4.375	102.174	102.174	101.974	4.750	105.233	105.233	105.033	3.990	105.339	105.339	105.139	3.990	102.893	102.893	102.693
4.500	104.703	104.703	104.503	4.500	102.509	102.509	102.309	4.875	105.594	105.594	105.394	4.000	105.439	105.439	105.239	4.000	102.993	102.993	102.793

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	N/A	N/A	N/A
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	N/A	N/A	N/A
Second Home	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-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@afrowholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/2/2021
45 Day Lock Exp.: 7/19/2021
60 Day Lock Exp.: 8/2/2021

W. Rate Sheet Dated: 6/2/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.352	99.352	99.152	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.670	98.670	98.470	2.750	N/A	N/A	N/A	2.750	99.102	99.002	98.902
2.875	100.192	100.192	99.992	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.510	99.510	99.310	2.875	N/A	N/A	N/A	2.875	99.942	99.842	99.742
2.990	100.604	100.604	100.404	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.922	99.922	99.722	2.990	N/A	N/A	N/A	2.990	100.354	100.254	100.154
3.000	100.704	100.704	100.504	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.022	100.022	99.822	3.000	N/A	N/A	N/A	3.000	100.454	100.354	100.254
3.125	101.143	101.143	100.888	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.985	99.985	99.730	3.125	N/A	N/A	N/A	3.125	100.893	100.759	100.638
3.250	101.927	101.927	101.681	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.769	100.769	100.523	3.250	N/A	N/A	N/A	3.250	101.677	101.550	101.431
3.375	102.409	102.409	102.170	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.251	101.251	101.012	3.375	N/A	N/A	N/A	3.375	102.159	102.037	101.920
3.500	102.760	102.760	102.525	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.602	101.602	101.367	3.500	N/A	N/A	N/A	3.500	102.510	102.391	102.275
3.625	103.153	103.153	102.919	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.995	101.995	101.761	3.625	N/A	N/A	N/A	3.625	102.903	102.785	102.669
3.750	102.602	102.602	102.402	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.094	100.094	99.894	3.750	N/A	N/A	N/A	3.750	102.352	102.252	102.152
3.875	103.100	103.100	102.900	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.592	100.592	100.392	3.875	N/A	N/A	N/A	3.875	102.850	102.750	102.650
3.990	103.436	103.436	103.236	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.928	100.928	100.728	3.990	N/A	N/A	N/A	3.990	103.186	103.086	102.986
4.000	103.536	103.536	103.336	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.028	101.028	100.828	4.000	N/A	N/A	N/A	4.000	103.286	103.186	103.086
4.125	103.267	103.267	103.067	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	98.763	98.763	98.563	4.125	N/A	N/A	N/A	4.125	103.017	102.917	102.817
4.250	103.872	103.872	103.672	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	99.368	99.368	99.168	4.250	N/A	N/A	N/A	4.250	103.622	103.522	103.422
4.375	104.269	104.269	104.069	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	99.765	99.765	99.565	4.375	N/A	N/A	N/A	4.375	104.019	103.919	103.819
4.500	104.584	104.584	104.384	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	100.080	100.080	99.880	4.500	N/A	N/A	N/A	4.500	104.334	104.234	104.134
4.625	104.753	104.753	104.553	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.561	99.561	99.361	4.625	N/A	N/A	N/A	4.625	104.503	104.403	104.303
4.750	105.175	105.175	104.975	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	99.983	99.983	99.783	4.750	N/A	N/A	N/A	4.750	104.925	104.825	104.725
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	98.343	98.343	98.104	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.975	98.975	98.775	2.000	98.725	98.602	98.525
2.875	N/A	N/A	N/A	2.625	99.372	99.372	99.134	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.608	99.608	99.408	2.125	99.358	99.235	99.158
2.990	N/A	N/A	N/A	2.750	100.159	100.159	99.923	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.301	100.301	100.101	2.250	100.051	99.928	99.851
3.000	N/A	N/A	N/A	2.875	100.846	100.846	100.610	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.826	100.826	100.626	2.375	100.576	100.452	100.376
3.125	N/A	N/A	N/A	2.990	101.282	101.282	101.051	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.059	101.059	100.859	2.500	100.809	100.709	100.609
3.250	N/A	N/A	N/A	3.000	101.382	101.382	101.151	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.816	101.816	101.616	2.625	101.566	101.466	101.366
3.375	N/A	N/A	N/A	3.125	101.604	101.604	101.330	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.329	102.329	102.129	2.750	102.079	101.979	101.879
3.500	N/A	N/A	N/A	3.250	102.255	102.255	101.985	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.715	102.715	102.515	2.875	102.465	102.365	102.265
3.625	N/A	N/A	N/A	3.375	102.831	102.831	102.568	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.026	103.026	102.826	2.990	102.776	102.676	102.576
3.750	N/A	N/A	N/A	3.500	103.325	103.325	103.068	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.126	103.126	102.926	3.000	102.876	102.776	102.676
3.875	N/A	N/A	N/A	3.625	103.638	103.638	103.389	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.886	102.886	102.686	3.125	102.636	102.536	102.436
3.990	N/A	N/A	N/A	3.750	102.757	102.757	102.557	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.353	103.353	103.153	3.250	103.103	103.003	102.903
4.000	N/A	N/A	N/A	3.875	103.095	103.095	102.895	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.681	103.681	103.481	3.375	103.431	103.331	103.231
4.125	N/A	N/A	N/A	3.990	103.401	103.401	103.201	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.924	103.924	103.724	3.500	103.674	103.574	103.474
4.250	N/A	N/A	N/A	4.000	103.501	103.501	103.301	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	4.125	103.330	103.330	103.130	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.256	104.256	104.056	3.750	104.006	103.906	103.806
4.500	N/A	N/A	N/A	4.250	104.153	104.153	103.953	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.428	104.428	104.228	3.875	104.178	104.078	103.978
4.625	N/A	N/A	N/A	4.375	104.528	104.528	104.328	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.701	104.701	104.501	3.990	104.451	104.351	104.251
4.750	N/A	N/A	N/A	4.500	104.865	104.865	104.665	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.801	104.801	104.601	4.000	104.551	104.451	104.351

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	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	97.249	97.249	97.049	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	97.882	97.882	97.682	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	98.575	98.575	98.375	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	99.100	99.100	98.900	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	99.333	99.333	99.133	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.090	100.090	99.890	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.603	100.603	100.403	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.989	100.989	100.789	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.300	101.300	101.100	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.400	101.400	101.200	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.660	100.660	100.460	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.127	101.127	100.927	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.455	101.455	101.255	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.698	101.698	101.498	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	100.666	100.666	100.466	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.042	101.042	100.842	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.214	101.214	101.014	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.487	101.487	101.287	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.587	101.587	101.387	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



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.:

7/2/2021

45 Day Lock Exp.:

7/19/2021

60 Day Lock Exp.:

8/2/2021

W. Rate Sheet Dated: 6/2/2021

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	99.352	99.352	99.152	2.750	98.670	98.670	98.470	2.500	98.343	98.343	98.104	2.000	98.975	98.975	98.775	2.000	97.249	97.249	97.049
2.875	100.192	100.192	99.992	2.875	99.510	99.510	99.310	2.625	99.372	99.372	99.134	2.125	99.608	99.608	99.408	2.125	97.882	97.882	97.682
2.990	100.604	100.604	100.404	2.990	99.922	99.922	99.722	2.750	100.159	100.159	99.923	2.250	100.301	100.301	100.101	2.250	98.575	98.575	98.375
3.000	100.704	100.704	100.504	3.000	100.022	100.022	99.822	2.875	100.846	100.846	100.610	2.375	100.826	100.826	100.626	2.375	99.100	99.100	98.900
3.125	101.143	101.143	100.888	3.125	99.985	99.985	99.730	2.990	101.282	101.282	101.051	2.500	101.059	101.059	100.859	2.500	99.333	99.333	99.133
3.250	101.927	101.927	101.681	3.250	100.769	100.769	100.523	3.000	101.382	101.382	101.151	2.625	101.816	101.816	101.616	2.625	100.090	100.090	99.890
3.375	102.409	102.409	102.170	3.375	101.251	101.251	101.012	3.125	101.604	101.604	101.330	2.750	102.329	102.329	102.129	2.750	100.603	100.603	100.403
3.500	102.760	102.760	102.525	3.500	101.602	101.602	101.367	3.250	102.255	102.255	101.985	2.875	102.715	102.715	102.515	2.875	100.989	100.989	100.789
3.625	103.153	103.153	102.919	3.625	101.995	101.995	101.761	3.375	102.831	102.831	102.568	2.990	103.026	103.026	102.826	2.990	101.300	101.300	101.100
3.750	102.602	102.602	102.402	3.750	100.094	100.094	99.894	3.500	103.325	103.325	103.068	3.000	103.126	103.126	102.926	3.000	101.400	101.400	101.200
3.875	103.100	103.100	102.900	3.875	100.592	100.592	100.392	3.625	103.638	103.638	103.389	3.125	102.886	102.886	102.686	3.125	100.660	100.660	100.460
3.990	103.436	103.436	103.236	3.990	100.928	100.928	100.728	3.750	102.757	102.757	102.557	3.250	103.353	103.353	103.153	3.250	101.127	101.127	100.927
4.000	103.536	103.536	103.336	4.000	101.028	101.028	100.828	3.875	103.095	103.095	102.895	3.375	103.681	103.681	103.481	3.375	101.455	101.455	101.255
4.125	103.267	103.267	103.067	4.125	98.763	98.763	98.563	3.990	103.401	103.401	103.201	3.500	103.924	103.924	103.724	3.500	101.698	101.698	101.498
4.250	103.872	103.872	103.672	4.250	99.368	99.368	99.168	4.000	103.501	103.501	103.301	3.625	103.880	103.880	103.680	3.625	100.666	100.666	100.466
4.375	104.269	104.269	104.069	4.375	99.765	99.765	99.565	4.125	103.330	103.330	103.130	3.750	104.256	104.256	104.056	3.750	101.042	101.042	100.842
4.500	104.584	104.584	104.384	4.500	100.080	100.080	99.880	4.250	104.153	104.153	103.953	3.875	104.428	104.428	104.228	3.875	101.214	101.214	101.014
4.625	104.753	104.753	104.553	4.625	99.561	99.561	99.361	4.375	104.528	104.528	104.328	3.990	104.701	104.701	104.501	3.990	101.487	101.487	101.287
4.750	105.175	105.175	104.975	4.750	99.983	99.983	99.783	4.500	104.865	104.865	104.665	4.000	104.801	104.801	104.601	4.000	101.587	101.587	101.387

Applicable for all mortgages with terms greater than 15 years											
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A	
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A	
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A	
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

Program Features											
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%	
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A	
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A	
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	N/A	N/A	
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A	
Second Home ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	N/A	N/A	
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	

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

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

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

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
All Refinances "R/T & C/O" ***	-0.500
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125
*** Does not apply to loan amt ≤ \$125K or any Home Possible	

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, LPMI, UW Fee Buyout		

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/2/2021

45 Day Lock Exp.:

7/19/2021

60 Day Lock Exp.:

8/2/2021

W. Rate Sheet Dated: 6/2/2021

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	99.352	99.352	99.152	2.500	98.343	98.343	98.104	2.000	98.975	98.975	98.775	2.750	98.336	98.336	98.136	2.000	97.462	97.462	97.262
2.875	100.192	100.192	99.992	2.625	99.372	99.372	99.134	2.125	99.608	99.608	99.408	2.875	99.176	99.176	98.976	2.125	98.095	98.095	97.895
2.990	100.604	100.604	100.404	2.750	100.159	100.159	99.923	2.250	100.301	100.301	100.101	2.990	99.588	99.588	99.388	2.250	98.788	98.788	98.588
3.000	100.704	100.704	100.504	2.875	100.846	100.846	100.610	2.375	100.826	100.826	100.626	3.000	99.688	99.688	99.488	2.375	99.313	99.313	99.113
3.125	101.143	101.143	100.888	2.990	101.282	101.282	101.051	2.500	101.059	101.059	100.859	3.125	99.889	99.889	99.634	2.500	99.546	99.546	99.346
3.250	101.927	101.927	101.681	3.000	101.382	101.382	101.151	2.625	101.816	101.816	101.616	3.250	100.673	100.673	100.427	2.625	100.303	100.303	100.103
3.375	102.409	102.409	102.170	3.125	101.604	101.604	101.330	2.750	102.329	102.329	102.129	3.375	101.155	101.155	100.916	2.750	100.816	100.816	100.616
3.500	102.760	102.760	102.525	3.250	102.255	102.255	101.985	2.875	102.715	102.715	102.515	3.500	101.506	101.506	101.271	2.875	101.202	101.202	101.002
3.625	103.153	103.153	102.919	3.375	102.831	102.831	102.568	2.990	103.026	103.026	102.826	3.625	101.899	101.899	101.665	2.990	101.513	101.513	101.313
3.750	102.602	102.602	102.402	3.500	103.325	103.325	103.068	3.000	103.126	103.126	102.926	3.750	100.673	100.673	100.473	3.000	101.613	101.613	101.413
3.875	103.100	103.100	102.900	3.625	103.638	103.638	103.389	3.125	102.886	102.886	102.686	3.875	101.171	101.171	100.971	3.125	101.123	101.123	100.923
3.990	103.436	103.436	103.236	3.750	102.757	102.757	102.557	3.250	103.353	103.353	103.153	3.990	101.507	101.507	101.307	3.250	101.590	101.590	101.390
4.000	103.536	103.536	103.336	3.875	103.095	103.095	102.895	3.375	103.681	103.681	103.481	4.000	101.607	101.607	101.407	3.375	101.918	101.918	101.718
4.125	103.267	103.267	103.067	3.990	103.401	103.401	103.201	3.500	103.924	103.924	103.724	4.125	100.340	100.340	100.140	3.500	102.161	102.161	101.961
4.250	103.872	103.872	103.672	4.000	103.501	103.501	103.301	3.625	103.880	103.880	103.680	4.250	100.945	100.945	100.745	3.625	101.623	101.623	101.423
4.375	104.269	104.269	104.069	4.125	103.330	103.330	103.130	3.750	104.256	104.256	104.056	4.375	101.342	101.342	101.142	3.750	101.999	101.999	101.799
4.500	104.584	104.584	104.384	4.250	104.153	104.153	103.953	3.875	104.428	104.428	104.228	4.500	101.657	101.657	101.457	3.875	102.171	102.171	101.971
4.625	104.753	104.753	104.553	4.375	104.528	104.528	104.328	3.990	104.701	104.701	104.501	4.625	101.482	101.482	101.282	3.990	102.444	102.444	102.244
4.750	105.175	105.175	104.975	4.500	104.865	104.865	104.665	4.000	104.801	104.801	104.601	4.750	101.904	101.904	101.704	4.000	102.544	102.544	102.344

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

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.:

7/2/2021

45 Day Lock Exp.:

7/19/2021

60 Day Lock Exp.:

8/2/2021

W. Rate Sheet Dated: 6/2/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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

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

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