

W. Rate Sheet Dated: 6/3/2021

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	101.923	101.923	101.501	2.750	99.845	99.845	99.423	2.250	98.477	98.477	98.164	3.125	96.426	96.426	96.126
2.875	102.130	102.130	101.708	2.875	100.018	100.018	99.596	2.500	98.808	98.808	98.496	3.250	97.692	97.692	97.392
3.000	102.334	102.334	101.912	3.000	100.188	100.188	99.766	2.625	98.973	98.973	98.660	3.375	97.770	97.770	97.470
3.125	102.532	102.532	102.110	3.125	100.318	100.318	99.896	2.750	100.390	100.390	100.090	3.500	97.848	97.848	97.548
3.250	103.068	103.068	102.768	3.250	100.930	100.930	100.630	2.875	100.551	100.551	100.251	3.625	97.926	97.926	97.626
3.375	103.166	103.166	102.866	3.375	101.086	101.086	100.786	3.000	100.708	100.708	100.408	Margin = 2.250		Index = 0.040	
3.500	103.362	103.362	103.062	3.500	101.230	101.230	100.930	3.125	100.826	100.826	100.526	30 Year OTC			
3.625	103.546	103.546	103.246	3.625	101.274	101.274	100.974	3.250	102.512	102.512	102.212	Rate	30 Day	45 Day	60 Day
3.750	103.530	103.530	103.230	3.750	102.850	102.850	102.550	3.375	102.655	102.655	102.355	4.000	101.601	101.601	101.101
3.875	103.600	103.600	103.300	3.875	102.975	102.975	102.675	3.500	102.789	102.789	102.489	4.125	101.723	101.723	101.223
4.000	103.776	103.776	103.476	4.000	103.093	103.093	102.793	3.625	102.826	102.826	102.526	4.375	102.419	102.419	101.919
4.125	103.898	103.898	103.598	4.125	103.185	103.185	102.885	3.750	103.582	103.582	103.282	4.500	102.543	102.543	102.043
4.250	103.890	103.890	103.690	4.250	103.230	103.230	103.030	3.875	103.698	103.698	103.398	4.625	102.700	102.700	102.200
4.375	103.894	103.894	103.694	4.375	103.354	103.354	103.154	4.000	103.808	103.808	103.508	4.875	103.187	103.187	102.687
4.500	104.018	104.018	103.818	4.500	103.473	103.473	103.273	4.125	103.890	103.890	103.590	5.000	103.310	103.310	102.810
4.625	104.175	104.175	103.975	4.625	103.564	103.564	103.364	4.250	103.753	103.753	103.453	5.125	103.467	103.467	102.967
4.750	103.943	103.943	103.743	4.750	103.297	103.297	103.097	4.375	103.868	103.868	103.568	5.500	104.499	104.499	103.999
4.875	103.962	103.962	103.762	4.875	103.422	103.422	103.222	4.500	103.978	103.978	103.678	5.625	104.656	104.656	104.156
6.250	106.000	106.000	105.800	6.250	105.193	105.193	104.993	4.625	104.061	104.061	103.761	6.250	104.963	104.963	104.463

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	102.123	102.023	102.023	101.601	2.750	101.525	101.425	101.425	101.003	2.250	100.607	100.507	100.507	100.194
2.875	102.330	102.230	102.230	101.808	2.875	101.698	101.598	101.598	101.176	2.375	100.778	100.678	100.678	100.365
3.000	102.534	102.434	102.434	102.012	3.000	101.868	101.768	101.768	101.346	2.500	100.938	100.838	100.838	100.526
3.125	102.732	102.632	102.632	102.210	3.125	101.998	101.898	101.898	101.476	2.625	101.103	101.003	101.003	100.690
3.250	103.168	103.068	103.068	102.768	3.250	102.610	102.510	102.510	102.210	2.750	101.420	101.320	101.320	101.020
3.375	103.366	103.266	103.266	102.966	3.375	102.766	102.666	102.666	102.366	2.875	101.581	101.481	101.481	101.181
3.500	103.562	103.462	103.462	103.162	3.500	102.910	102.810	102.810	102.510	3.000	101.738	101.638	101.638	101.338
3.625	103.746	103.646	103.646	103.346	3.625	102.954	102.854	102.854	102.554	3.125	101.856	101.756	101.756	101.456
3.750	103.730	103.630	103.630	103.330	3.750	103.480	103.380	103.380	103.080	3.250	104.142	104.042	104.042	103.742
3.875	103.900	103.800	103.800	103.500	3.875	103.605	103.505	103.505	103.205	3.375	104.285	104.185	104.185	103.885
4.000	104.076	103.976	103.976	103.676	4.000	103.723	103.623	103.623	103.323	3.500	104.419	104.319	104.319	104.019
4.125	104.198	104.098	104.098	103.798	4.125	103.815	103.715	103.715	103.415	3.625	104.456	104.356	104.356	104.056
4.250	104.790	104.690	104.690	104.490	4.250	104.860	104.460	104.460	104.260	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 $\leq$ 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	98.851	98.851	98.351	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.973	98.973	98.473	4.750	101.000	101.000	100.500
3.875	99.531	99.531	99.031	6.250	103.750	103.750	103.500	4.375	99.669	99.669	99.169	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.355	99.355	98.855					4.500	99.793	99.793	99.293	Rate	30 Day	45 Day	60 Day
4.125	99.233	99.233	98.733					4.625	99.950	99.950	99.450	6.250	102.750	102.750	102.250
4.250	100.829	100.829	100.329					4.875	100.437	100.437	99.937	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.724	100.724	100.224					5.000	100.560	100.560	100.060				
4.500	100.601	100.601	100.101					5.125	100.717	100.717	100.217				
4.625	100.444	100.444	99.944					5.500	101.749	101.749	101.249				
4.750	101.638	101.638	101.138					5.625	101.906	101.906	101.406				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.213	102.213	101.713				

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.:

7/5/2021

45 Day Lock Exp.:

7/19/2021

60 Day Lock Exp.:

8/2/2021

W. Rate Sheet Dated: 6/3/2021

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	101.633	101.633	101.333	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	101.793	101.793	101.493	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	101.950	101.950	101.650	Margin = 2.250		Index = .040	
3.500	N/A	N/A	N/A	3.500	102.503	102.503	102.203	3.125	102.068	102.068	101.768	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.547	102.547	102.247	3.250	103.786	103.786	103.486	Rate	30 Day	45 Day	60 Day
3.750	103.405	103.405	103.105	3.750	103.155	103.155	102.855	3.375	103.929	103.929	103.629	3.250	98.586	98.586	98.086
3.875	103.475	103.475	103.175	3.875	103.280	103.280	102.980	3.500	104.062	104.062	103.762	3.375	98.785	98.785	98.285
4.000	103.651	103.651	103.351	4.000	103.398	103.398	103.098	3.625	104.100	104.100	103.800	3.500	98.981	98.981	98.481
4.125	103.773	103.773	103.473	4.125	103.490	103.490	103.190	3.750	103.887	103.887	103.587	3.625	99.165	99.165	98.665
4.250	103.077	103.077	102.877	4.250	102.847	102.847	102.647	3.875	N/A	N/A	N/A	3.750	99.480	99.480	98.980
4.375	103.082	103.082	102.882	4.375	102.972	102.972	102.772	4.000	N/A	N/A	N/A	3.875	99.650	99.650	99.150
4.500	103.205	103.205	103.005	4.500	103.090	103.090	102.890	4.125	N/A	N/A	N/A	4.000	99.826	99.826	99.326
4.625	103.363	103.363	103.163	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.948	99.948	99.448
4.750	102.630	102.630	102.430	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.852	99.852	99.352
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.250	102.011	101.911	101.911	101.611	3.250	101.454	101.354	101.354	101.054	2.750	98.639	98.539	98.539	98.239
3.375	102.210	102.110	102.110	101.810	3.375	101.609	101.509	101.509	101.209	2.875	98.800	98.700	98.700	98.400
3.500	102.406	102.306	102.306	102.006	3.500	101.753	101.653	101.653	101.353	3.000	98.957	98.857	98.857	98.557
3.625	102.590	102.490	102.490	102.190	3.625	101.797	101.697	101.697	101.397	3.125	99.075	98.975	98.975	98.675
3.750	101.605	101.505	101.505	101.205	3.750	101.355	101.255	101.255	100.955	3.250	101.017	100.917	100.917	100.617
3.875	101.775	101.675	101.675	101.375	3.875	101.480	101.380	101.380	101.080	3.375	101.160	101.060	101.060	100.760
4.000	101.951	101.851	101.851	101.551	4.000	101.598	101.498	101.498	101.198	3.500	101.294	101.194	101.194	100.894
4.125	102.073	101.973	101.973	101.673	4.125	101.690	101.590	101.590	101.290	3.625	101.331	101.231	101.231	100.931
4.250	101.977	101.877	101.877	101.677	4.250	101.747	101.647	101.647	101.447	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				
								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@afwwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/5/2021

45 Day Lock Exp.:

7/19/2021

60 Day Lock Exp.:

8/2/2021

W. Rate Sheet Dated: 6/3/2021

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	97.371	97.371	97.171	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.898	97.898	97.698	2.000	N/A	N/A	N/A	2.500	97.620	97.468	97.363
2.625	98.405	98.405	98.205	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.727	98.727	98.527	2.125	N/A	N/A	N/A	2.625	98.337	98.169	98.048
2.750	99.348	99.348	99.148	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.495	99.495	99.295	2.250	N/A	N/A	N/A	2.750	99.181	99.013	98.892
2.875	100.037	100.037	99.837	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.129	100.129	99.929	2.375	N/A	N/A	N/A	2.875	99.870	99.702	99.581
2.990	100.510	100.510	100.310	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.494	100.494	100.294	2.500	N/A	N/A	N/A	2.990	100.343	100.175	100.054
3.000	100.610	100.610	100.410	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.594	100.594	100.394	2.625	N/A	N/A	N/A	3.000	100.443	100.275	100.154
3.125	100.899	100.899	100.699	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.049	101.049	100.849	2.750	N/A	N/A	N/A	3.125	100.932	100.764	100.643
3.250	101.684	101.684	101.484	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.775	101.775	101.575	2.875	N/A	N/A	N/A	3.250	101.717	101.549	101.428
3.375	102.173	102.173	101.973	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.328	102.328	102.128	2.990	N/A	N/A	N/A	3.375	102.306	102.138	102.017
3.500	102.524	102.524	102.324	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.733	102.733	102.533	3.000	N/A	N/A	N/A	3.500	102.807	102.639	102.518
3.625	102.937	102.937	102.737	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.962	102.962	102.762	3.125	N/A	N/A	N/A	3.625	103.220	103.052	102.931
3.750	102.735	102.735	102.535	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.003	102.003	101.803	3.250	N/A	N/A	N/A	3.750	102.702	102.602	102.502
3.875	103.259	103.259	103.059	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.495	102.495	102.295	3.375	N/A	N/A	N/A	3.875	103.226	103.126	103.026
3.990	103.620	103.620	103.420	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	102.759	102.759	102.559	3.500	N/A	N/A	N/A	3.990	103.537	103.437	103.337
4.000	103.720	103.720	103.520	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	102.859	102.859	102.659	3.625	N/A	N/A	N/A	4.000	103.637	103.537	103.437
4.125	103.864	103.864	103.664	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.066	103.066	102.866	3.750	N/A	N/A	N/A	4.125	103.980	103.880	103.780
4.250	103.959	103.959	103.759	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	101.780	101.780	101.580	3.875	N/A	N/A	N/A	4.250	103.723	103.623	103.523
4.375	104.366	104.366	104.166	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.220	102.220	102.020	3.990	N/A	N/A	N/A	4.375	104.130	104.030	103.930
4.500	104.745	104.745	104.545	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.552	102.552	102.352	4.000	N/A	N/A	N/A	4.500	104.508	104.408	104.308
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	100.891	100.891	100.691	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.046	99.046	98.846	2.000	99.073	98.950	98.862
2.875	N/A	N/A	N/A	2.990	101.325	101.325	101.125	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.647	99.647	99.447	2.125	99.673	99.550	99.462
2.990	N/A	N/A	N/A	3.000	101.425	101.425	101.225	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.172	100.172	99.972	2.250	100.199	100.076	99.988
3.000	N/A	N/A	N/A	3.125	101.890	101.890	101.690	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.645	100.645	100.445	2.375	100.671	100.548	100.460
3.125	N/A	N/A	N/A	3.250	102.204	102.204	102.004	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.144	101.144	100.944	2.500	101.171	101.048	100.971
3.250	N/A	N/A	N/A	3.375	102.788	102.788	102.588	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.717	101.717	101.517	2.625	101.744	101.621	101.544
3.375	N/A	N/A	N/A	3.500	103.254	103.254	103.054	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.247	102.247	102.047	2.750	102.274	102.151	102.074
3.500	N/A	N/A	N/A	3.625	103.666	103.666	103.466	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.661	102.661	102.461	2.875	102.688	102.565	102.488
3.625	N/A	N/A	N/A	3.750	103.240	103.240	103.040	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.031	103.031	102.831	2.990	103.058	102.935	102.858
3.750	N/A	N/A	N/A	3.875	103.760	103.760	103.560	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.131	103.131	102.931	3.000	103.158	103.035	102.958
3.875	N/A	N/A	N/A	3.990	104.040	104.040	103.840	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.554	103.554	103.354	3.125	103.581	103.458	103.381
3.990	N/A	N/A	N/A	4.000	104.140	104.140	103.940	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.638	103.638	103.438	3.250	103.664	103.541	103.464
4.000	N/A	N/A	N/A	4.125	104.480	104.480	104.280	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.055	104.055	103.855	3.375	103.722	103.622	103.522
4.125	N/A	N/A	N/A	4.250	104.189	104.189	103.989	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.415	104.415	104.215	3.500	104.081	103.981	103.881
4.250	N/A	N/A	N/A	4.375	104.591	104.591	104.391	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	104.949	104.949	104.749	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.505	104.505	104.305	3.750	104.202	104.102	104.002
4.500	N/A	N/A	N/A	4.625	105.184	105.184	104.984	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.964	104.964	104.764	3.875	104.661	104.561	104.461
4.625	N/A	N/A	N/A	4.750	105.286	105.286	105.086	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.307	105.307	105.107	3.990	105.004	104.904	104.804
4.750	N/A	N/A	N/A	4.875	105.642	105.642	105.442	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.407	105.407	105.207	4.000	105.104	105.004	104.904
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	99.297	99.297	99.097	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.889	99.889	99.689
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.755	99.755	99.555	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.489	100.489	100.289
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.123	100.123	99.923	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.015	101.015	100.815
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.531	100.531	100.331	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.488	101.488	101.288
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.073	101.073	100.873	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.928	101.928	101.728
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.504	101.504	101.304	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.397	102.397	102.197
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.875	101.875	101.675	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.465	102.465	102.265
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.167	102.167	101.967	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.879	102.879	102.679
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.391	102.391	102.191	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.249	103.249	103.049
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.491	102.491	102.291	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.349	103.349	103.149
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.789	102.789	102.589	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.772	103.772	103.572
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.570	102.570	102.370	3.250	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.:

7/5/2021

45 Day Lock Exp.:

7/19/2021

60 Day Lock Exp.:

8/2/2021

W. Rate Sheet Dated: 6/3/2021

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	97.371	97.371	97.171	2.500	97.898	97.898	97.698	2.875	100.891	100.891	100.691	2.000	99.046	99.046	98.846	2.000	99.297	99.297	99.097
2.625	98.405	98.405	98.205	2.625	98.727	98.727	98.527	2.990	101.325	101.325	101.125	2.125	99.647	99.647	99.447	2.125	99.755	99.755	99.555
2.750	99.348	99.348	99.148	2.750	99.495	99.495	99.295	3.000	101.425	101.425	101.225	2.250	100.172	100.172	99.972	2.250	100.123	100.123	99.923
2.875	100.037	100.037	99.837	2.875	100.129	100.129	99.929	3.125	101.890	101.890	101.690	2.375	100.645	100.645	100.445	2.375	100.531	100.531	100.331
2.990	100.510	100.510	100.310	2.990	100.494	100.494	100.294	3.250	102.204	102.204	102.004	2.500	101.144	101.144	100.944	2.500	101.073	101.073	100.873
3.000	100.610	100.610	100.410	3.000	100.594	100.594	100.394	3.375	102.788	102.788	102.588	2.625	101.717	101.717	101.517	2.625	101.504	101.504	101.304
3.125	100.899	100.899	100.699	3.125	101.049	101.049	100.849	3.500	103.254	103.254	103.054	2.750	102.247	102.247	102.047	2.750	101.875	101.875	101.675
3.250	101.684	101.684	101.484	3.250	101.775	101.775	101.575	3.625	103.666	103.666	103.466	2.875	102.661	102.661	102.461	2.875	102.167	102.167	101.967
3.375	102.173	102.173	101.973	3.375	102.328	102.328	102.128	3.750	103.240	103.240	103.040	2.990	103.031	103.031	102.831	2.990	102.391	102.391	102.191
3.500	102.524	102.524	102.324	3.500	102.733	102.733	102.533	3.875	103.760	103.760	103.560	3.000	103.131	103.131	102.931	3.000	102.491	102.491	102.291
3.625	102.937	102.937	102.737	3.625	102.962	102.962	102.762	3.990	104.040	104.040	103.840	3.125	103.554	103.554	103.354	3.125	102.789	102.789	102.589
3.750	102.735	102.735	102.535	3.750	102.003	102.003	101.803	4.000	104.140	104.140	103.940	3.250	103.638	103.638	103.438	3.250	102.570	102.570	102.370
3.875	103.259	103.259	103.059	3.875	102.495	102.495	102.295	4.125	104.480	104.480	104.280	3.375	104.055	104.055	103.855	3.375	102.861	102.861	102.661
3.990	103.620	103.620	103.420	3.990	102.759	102.759	102.559	4.250	104.189	104.189	103.989	3.500	104.415	104.415	104.215	3.500	103.112	103.112	102.912
4.000	103.720	103.720	103.520	4.000	102.859	102.859	102.659	4.375	104.591	104.591	104.391	3.625	104.847	104.847	104.647	3.625	103.412	103.412	103.212
4.125	103.864	103.864	103.664	4.125	103.066	103.066	102.866	4.500	104.949	104.949	104.749	3.750	104.505	104.505	104.305	3.750	102.338	102.338	102.138
4.250	103.959	103.959	103.759	4.250	101.780	101.780	101.580	4.625	105.184	105.184	104.984	3.875	104.964	104.964	104.764	3.875	102.658	102.658	102.458
4.375	104.366	104.366	104.166	4.375	102.220	102.220	102.020	4.750	105.286	105.286	105.086	3.990	105.307	105.307	105.107	3.990	102.870	102.870	102.670
4.500	104.745	104.745	104.545	4.500	102.552	102.552	102.352	4.875	105.642	105.642	105.442	4.000	105.407	105.407	105.207	4.000	102.970	102.970	102.770

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 LTPAs 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.			
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.: 7/5/2021
45 Day Lock Exp.: 7/19/2021
60 Day Lock Exp.: 8/2/2021

W. Rate Sheet Dated: 6/3/2021

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	99.279	99.279	99.063	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.597	98.597	98.381	2.750	N/A	N/A	N/A	2.750	99.029	98.929	98.813
2.875	100.121	100.121	99.911	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.439	99.439	99.229	2.875	N/A	N/A	N/A	2.875	99.871	99.771	99.661
2.990	100.532	100.532	100.331	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.850	99.850	99.649	2.990	N/A	N/A	N/A	2.990	100.282	100.182	100.081
3.000	100.632	100.632	100.431	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.950	99.950	99.749	3.000	N/A	N/A	N/A	3.000	100.382	100.282	100.181
3.125	101.012	101.012	100.781	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.854	99.854	99.623	3.125	N/A	N/A	N/A	3.125	100.762	100.638	100.531
3.250	101.796	101.796	101.577	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.638	100.638	100.419	3.250	N/A	N/A	N/A	3.250	101.546	101.431	101.327
3.375	102.278	102.278	102.066	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.120	101.120	100.908	3.375	N/A	N/A	N/A	3.375	102.028	101.918	101.816
3.500	102.631	102.631	102.422	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.473	101.473	101.264	3.500	N/A	N/A	N/A	3.500	102.381	102.274	102.172
3.625	103.024	103.024	102.818	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.866	101.866	101.660	3.625	N/A	N/A	N/A	3.625	102.774	102.669	102.568
3.750	102.574	102.574	102.374	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.066	100.066	99.866	3.750	N/A	N/A	N/A	3.750	102.324	102.224	102.124
3.875	103.073	103.073	102.873	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.565	100.565	100.365	3.875	N/A	N/A	N/A	3.875	102.823	102.723	102.623
3.990	103.405	103.405	103.205	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.897	100.897	100.697	3.990	N/A	N/A	N/A	3.990	103.155	103.055	102.955
4.000	103.505	103.505	103.305	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	100.997	100.997	100.797	4.000	N/A	N/A	N/A	4.000	103.255	103.155	103.055
4.125	103.314	103.314	103.114	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	98.810	98.810	98.610	4.125	N/A	N/A	N/A	4.125	103.064	102.964	102.864
4.250	103.917	103.917	103.717	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	99.413	99.413	99.213	4.250	N/A	N/A	N/A	4.250	103.667	103.567	103.467
4.375	104.312	104.312	104.112	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	99.808	99.808	99.608	4.375	N/A	N/A	N/A	4.375	104.062	103.962	103.862
4.500	104.626	104.626	104.426	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	100.122	100.122	99.922	4.500	N/A	N/A	N/A	4.500	104.376	104.276	104.176
4.625	104.796	104.796	104.596	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.604	99.604	99.404	4.625	N/A	N/A	N/A	4.625	104.546	104.446	104.346
4.750	105.216	105.216	105.016	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	100.024	100.024	99.824	4.750	N/A	N/A	N/A	4.750	104.966	104.866	104.766
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	98.265	98.265	98.029	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.916	98.916	98.716	2.000	98.666	98.547	98.466
2.875	N/A	N/A	N/A	2.625	99.298	99.298	99.063	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.550	99.550	99.350	2.125	99.300	99.181	99.100
2.990	N/A	N/A	N/A	2.750	100.088	100.088	99.855	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.245	100.245	100.045	2.250	99.995	99.876	99.795
3.000	N/A	N/A	N/A	2.875	100.777	100.777	100.546	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.767	100.767	100.567	2.375	100.517	100.398	100.317
3.125	N/A	N/A	N/A	2.990	101.215	101.215	100.987	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.042	101.042	100.842	2.500	100.792	100.692	100.592
3.250	N/A	N/A	N/A	3.000	101.315	101.315	101.087	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.798	101.798	101.598	2.625	101.548	101.448	101.348
3.375	N/A	N/A	N/A	3.125	101.516	101.516	101.267	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.311	102.311	102.111	2.750	102.061	101.961	101.861
3.500	N/A	N/A	N/A	3.250	102.168	102.168	101.924	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.693	102.693	102.493	2.875	102.443	102.343	102.243
3.625	N/A	N/A	N/A	3.375	102.743	102.743	102.508	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.008	103.008	102.808	2.990	102.758	102.658	102.558
3.750	N/A	N/A	N/A	3.500	103.234	103.234	103.005	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.108	103.108	102.908	3.000	102.858	102.758	102.658
3.875	N/A	N/A	N/A	3.625	103.550	103.550	103.323	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.861	102.861	102.661	3.125	102.611	102.511	102.411
3.990	N/A	N/A	N/A	3.750	102.728	102.728	102.528	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.327	103.327	103.127	3.250	103.077	102.977	102.877
4.000	N/A	N/A	N/A	3.875	103.066	103.066	102.866	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.653	103.653	103.453	3.375	103.403	103.303	103.203
4.125	N/A	N/A	N/A	3.990	103.370	103.370	103.170	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.893	103.893	103.693	3.500	103.643	103.543	103.443
4.250	N/A	N/A	N/A	4.000	103.470	103.470	103.270	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.891	103.891	103.691	3.625	103.641	103.541	103.441
4.375	N/A	N/A	N/A	4.125	103.337	103.337	103.137	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.266	104.266	104.066	3.750	104.016	103.916	103.816
4.500	N/A	N/A	N/A	4.250	104.192	104.192	103.992	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.438	104.438	104.238	3.875	104.188	104.088	103.988
4.625	N/A	N/A	N/A	4.375	104.570	104.570	104.370	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.706	104.706	104.506	3.990	104.456	104.356	104.256
4.750	N/A	N/A	N/A	4.500	104.907	104.907	104.707	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.806	104.806	104.606	4.000	104.556	104.456	104.356

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	97.190	97.190	96.990	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	97.824	97.824	97.624	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	98.519	98.519	98.319	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	99.041	99.041	98.841	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	99.316	99.316	99.116	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	100.072	100.072	99.872	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	100.585	100.585	100.385	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	100.967	100.967	100.767	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	101.282	101.282	101.082	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	101.382	101.382	101.182	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	100.635	100.635	100.435	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	101.101	101.101	100.901	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	101.427	101.427	101.227	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	101.667	101.667	101.467	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	100.677	100.677	100.477	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	101.052	101.052	100.852	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	101.224	101.224	101.024	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	101.492	101.492	101.292	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	101.592	101.592	101.392	4.000	N/A	N/A	N/A	4.000	N/A	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.:

7/5/2021

45 Day Lock Exp.:

7/19/2021

60 Day Lock Exp.:

8/2/2021

W. Rate Sheet Dated: 6/3/2021

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	99.279	99.279	99.063	2.750	98.597	98.597	98.381	2.500	98.265	98.265	98.029	2.000	98.916	98.916	98.716	2.000	97.190	97.190	96.990
2.875	100.121	100.121	99.911	2.875	99.439	99.439	99.229	2.625	99.298	99.298	99.063	2.125	99.550	99.550	99.350	2.125	97.824	97.824	97.624
2.990	100.532	100.532	100.331	2.990	99.850	99.850	99.649	2.750	100.088	100.088	99.855	2.250	100.245	100.245	100.045	2.250	98.519	98.519	98.319
3.000	100.632	100.632	100.431	3.000	99.950	99.950	99.749	2.875	100.777	100.777	100.546	2.375	100.767	100.767	100.567	2.375	99.041	99.041	98.841
3.125	101.012	101.012	100.781	3.125	99.854	99.854	99.623	2.990	101.215	101.215	100.987	2.500	101.042	101.042	100.842	2.500	99.316	99.316	99.116
3.250	101.796	101.796	101.577	3.250	100.638	100.638	100.419	3.000	101.315	101.315	101.087	2.625	101.798	101.798	101.598	2.625	100.072	100.072	99.872
3.375	102.278	102.278	102.066	3.375	101.120	101.120	100.908	3.125	101.516	101.516	101.267	2.750	102.311	102.311	102.111	2.750	100.585	100.585	100.385
3.500	102.631	102.631	102.422	3.500	101.473	101.473	101.264	3.250	102.168	102.168	101.924	2.875	102.693	102.693	102.493	2.875	100.967	100.967	100.767
3.625	103.024	103.024	102.818	3.625	101.866	101.866	101.660	3.375	102.743	102.743	102.508	2.990	103.008	103.008	102.808	2.990	101.282	101.282	101.082
3.750	102.574	102.574	102.374	3.750	100.066	100.066	99.866	3.500	103.234	103.234	103.005	3.000	103.108	103.108	102.908	3.000	101.382	101.382	101.182
3.875	103.073	103.073	102.873	3.875	100.565	100.565	100.365	3.625	103.550	103.550	103.323	3.125	102.861	102.861	102.661	3.125	100.635	100.635	100.435
3.990	103.405	103.405	103.205	3.990	100.897	100.897	100.697	3.750	102.728	102.728	102.528	3.250	103.327	103.327	103.127	3.250	101.101	101.101	100.901
4.000	103.505	103.505	103.305	4.000	100.997	100.997	100.797	3.875	103.066	103.066	102.866	3.375	103.653	103.653	103.453	3.375	101.427	101.427	101.227
4.125	103.314	103.314	103.114	4.125	98.810	98.810	98.610	3.990	103.370	103.370	103.170	3.500	103.893	103.893	103.693	3.500	101.667	101.667	101.467
4.250	103.917	103.917	103.717	4.250	99.413	99.413	99.213	4.000	103.470	103.470	103.270	3.625	103.891	103.891	103.691	3.625	100.677	100.677	100.477
4.375	104.312	104.312	104.112	4.375	99.808	99.808	99.608	4.125	103.337	103.337	103.137	3.750	104.266	104.266	104.066	3.750	101.052	101.052	100.852
4.500	104.626	104.626	104.426	4.500	100.122	100.122	99.922	4.250	104.192	104.192	103.992	3.875	104.438	104.438	104.238	3.875	101.224	101.224	101.024
4.625	104.796	104.796	104.596	4.625	99.604	99.604	99.404	4.375	104.570	104.570	104.370	3.990	104.706	104.706	104.506	3.990	101.492	101.492	101.292
4.750	105.216	105.216	105.016	4.750	100.024	100.024	99.824	4.500	104.907	104.907	104.707	4.000	104.806	104.806	104.606	4.000	101.592	101.592	101.392

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.			
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.:

7/5/2021

45 Day Lock Exp.:

7/19/2021

60 Day Lock Exp.:

8/2/2021

W. Rate Sheet Dated: 6/3/2021

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	99.279	99.279	99.063	2.500	98.265	98.265	98.029	2.000	98.916	98.916	98.716	2.750	98.263	98.263	98.047	2.000	97.403	97.403	97.203
2.875	100.121	100.121	99.911	2.625	99.298	99.298	99.063	2.125	99.550	99.550	99.350	2.875	99.105	99.105	98.895	2.125	98.037	98.037	97.837
2.990	100.532	100.532	100.331	2.750	100.088	100.088	99.855	2.250	100.245	100.245	100.045	2.990	99.516	99.516	99.315	2.250	98.732	98.732	98.532
3.000	100.632	100.632	100.431	2.875	100.777	100.777	100.546	2.375	100.767	100.767	100.567	3.000	99.616	99.616	99.415	2.375	99.254	99.254	99.054
3.125	101.012	101.012	100.781	2.990	101.215	101.215	100.987	2.500	101.042	101.042	100.842	3.125	99.758	99.758	99.527	2.500	99.529	99.529	99.329
3.250	101.796	101.796	101.577	3.000	101.315	101.315	101.087	2.625	101.798	101.798	101.598	3.250	100.542	100.542	100.323	2.625	100.285	100.285	100.085
3.375	102.278	102.278	102.066	3.125	101.516	101.516	101.267	2.750	102.311	102.311	102.111	3.375	101.024	101.024	100.812	2.750	100.798	100.798	100.598
3.500	102.631	102.631	102.422	3.250	102.168	102.168	101.924	2.875	102.693	102.693	102.493	3.500	101.377	101.377	101.168	2.875	101.180	101.180	100.980
3.625	103.024	103.024	102.818	3.375	102.743	102.743	102.508	2.990	103.008	103.008	102.808	3.625	101.770	101.770	101.564	2.990	101.495	101.495	101.295
3.750	102.574	102.574	102.374	3.500	103.234	103.234	103.005	3.000	103.108	103.108	102.908	3.750	100.645	100.645	100.445	3.000	101.595	101.595	101.395
3.875	103.073	103.073	102.873	3.625	103.550	103.550	103.323	3.125	102.861	102.861	102.661	3.875	101.144	101.144	100.944	3.125	101.098	101.098	100.898
3.990	103.405	103.405	103.205	3.750	102.728	102.728	102.528	3.250	103.327	103.327	103.127	3.990	101.476	101.476	101.276	3.250	101.564	101.564	101.364
4.000	103.505	103.505	103.305	3.875	103.066	103.066	102.866	3.375	103.653	103.653	103.453	4.000	101.576	101.576	101.376	3.375	101.890	101.890	101.690
4.125	103.314	103.314	103.114	3.990	103.370	103.370	103.170	3.500	103.893	103.893	103.693	4.125	100.387	100.387	100.187	3.500	102.130	102.130	101.930
4.250	103.917	103.917	103.717	4.000	103.470	103.470	103.270	3.625	103.891	103.891	103.691	4.250	100.990	100.990	100.790	3.625	101.634	101.634	101.434
4.375	104.312	104.312	104.112	4.125	103.337	103.337	103.137	3.750	104.266	104.266	104.066	4.375	101.385	101.385	101.185	3.750	102.009	102.009	101.809
4.500	104.626	104.626	104.426	4.250	104.192	104.192	103.992	3.875	104.438	104.438	104.238	4.500	101.699	101.699	101.499	3.875	102.181	102.181	101.981
4.625	104.796	104.796	104.596	4.375	104.570	104.570	104.370	3.990	104.706	104.706	104.506	4.625	101.525	101.525	101.325	3.990	102.449	102.449	102.249
4.750	105.216	105.216	105.016	4.500	104.907	104.907	104.707	4.000	104.806	104.806	104.606	4.750	101.945	101.945	101.745	4.000	102.549	102.549	102.349

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	-6.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

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

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/5/2021

45 Day Lock Exp.:

7/19/2021

60 Day Lock Exp.:

8/2/2021

W. Rate Sheet Dated: 6/3/2021

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)