

W. Rate Sheet Dated: 6/4/2021

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	101.970	101.970	101.579	2.750	99.892	99.892	99.501	2.250	98.508	98.508	98.195	3.125	96.426	96.426	96.126
2.875	102.177	102.177	101.786	2.875	100.065	100.065	99.675	2.500	98.839	98.839	98.527	3.250	97.692	97.692	97.392
3.000	102.381	102.381	101.991	3.000	100.235	100.235	99.844	2.625	99.004	99.004	98.691	3.375	97.770	97.770	97.470
3.125	102.579	102.579	102.188	3.125	100.365	100.365	99.975	2.750	100.468	100.468	100.168	3.500	97.848	97.848	97.548
3.250	103.193	103.193	102.893	3.250	101.055	101.055	100.755	2.875	100.629	100.629	100.329	3.625	97.926	97.926	97.626
3.375	103.291	103.291	102.991	3.375	101.211	101.211	100.911	3.000	100.786	100.786	100.486	Margin = 2.250		Index = 0.040	
3.500	103.487	103.487	103.187	3.500	101.355	101.355	101.055	3.125	100.904	100.904	100.604	30 Year OTC			
3.625	103.671	103.671	103.371	3.625	101.399	101.399	101.099	3.250	102.496	102.496	102.196	Rate	30 Day	45 Day	60 Day
3.750	103.546	103.546	103.246	3.750	102.866	102.866	102.566	3.375	102.640	102.640	102.340	4.000	101.617	101.617	101.117
3.875	103.616	103.616	103.316	3.875	102.990	102.990	102.690	3.500	102.773	102.773	102.473	4.125	101.739	101.739	101.239
4.000	103.792	103.792	103.492	4.000	103.109	103.109	102.809	3.625	102.811	102.811	102.511	4.375	102.482	102.482	101.982
4.125	103.914	103.914	103.614	4.125	103.200	103.200	102.900	3.750	103.543	103.543	103.243	4.500	102.605	102.605	102.105
4.250	103.952	103.952	103.752	4.250	103.292	103.292	103.092	3.875	103.659	103.659	103.359	4.625	102.763	102.763	102.263
4.375	103.957	103.957	103.757	4.375	103.417	103.417	103.217	4.000	103.769	103.769	103.469	4.875	103.359	103.359	102.859
4.500	104.080	104.080	103.880	4.500	103.535	103.535	103.335	4.125	103.851	103.851	103.551	5.000	103.482	103.482	102.982
4.625	104.238	104.238	104.038	4.625	103.627	103.627	103.427	4.250	103.706	103.706	103.406	5.125	103.639	103.639	103.139
4.750	104.115	104.115	103.915	4.750	103.469	103.469	103.269	4.375	103.821	103.821	103.521	5.500	104.780	104.780	104.280
4.875	104.134	104.134	103.934	4.875	103.593	103.593	103.393	4.500	103.931	103.931	103.631	5.625	104.938	104.938	104.438
6.250	106.000	106.000	105.800	6.250	105.318	105.318	105.118	4.625	104.014	104.014	103.714	6.250	105.088	105.088	104.588

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	102.170	102.070	102.070	101.679	2.750	101.572	101.472	101.472	101.081	2.250	100.638	100.538	100.538	100.225
2.875	102.377	102.277	102.277	101.886	2.875	101.745	101.645	101.645	101.255	2.375	100.809	100.709	100.709	100.396
3.000	102.581	102.481	102.481	102.091	3.000	101.915	101.815	101.815	101.424	2.500	100.969	100.869	100.869	100.557
3.125	102.779	102.679	102.679	102.288	3.125	102.045	101.945	101.945	101.555	2.625	101.134	101.034	101.034	100.721
3.250	103.293	103.193	103.193	102.893	3.250	102.735	102.635	102.635	102.335	2.750	101.498	101.398	101.398	101.098
3.375	103.491	103.391	103.391	103.091	3.375	102.891	102.791	102.791	102.491	2.875	101.659	101.559	101.559	101.259
3.500	103.687	103.587	103.587	103.287	3.500	103.035	102.935	102.935	102.635	3.000	101.816	101.716	101.716	101.416
3.625	103.871	103.771	103.771	103.471	3.625	103.079	102.979	102.979	102.679	3.125	101.934	101.834	101.834	101.534
3.750	103.746	103.646	103.646	103.346	3.750	103.496	103.396	103.396	103.096	3.250	104.126	104.026	104.026	103.726
3.875	103.916	103.816	103.816	103.516	3.875	103.620	103.520	103.520	103.220	3.375	104.270	104.170	104.170	103.870
4.000	104.092	103.992	103.992	103.692	4.000	103.739	103.639	103.639	103.339	3.500	104.403	104.303	104.303	104.003
4.125	104.214	104.114	104.114	103.814	4.125	103.830	103.730	103.730	103.430	3.625	104.441	104.341	104.341	104.041
4.250	104.852	104.752	104.752	104.552	4.250	104.622	104.522	104.522	104.322	3.750	105.673	105.573	105.573	105.273

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.867	98.867	98.367	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.989	98.989	98.489	4.750	101.000	101.000	100.500
3.875	99.547	99.547	99.047	6.250	103.750	103.750	103.500	4.375	99.732	99.732	99.232	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.371	99.371	98.871					4.500	99.855	99.855	99.355	Rate	30 Day	45 Day	60 Day
4.125	99.249	99.249	98.749					4.625	100.013	100.013	99.513	6.250	102.750	102.750	102.250
4.250	100.891	100.891	100.391					4.875	100.609	100.609	100.109	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.787	100.787	100.287					5.000	100.732	100.732	100.232				
4.500	100.664	100.664	100.164					5.125	100.889	100.889	100.389				
4.625	100.506	100.506	100.006					5.500	102.030	102.030	101.530				
4.750	101.810	101.810	101.310					5.625	102.188	102.188	101.688				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.338	102.338	101.838				

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/5/2021

45 Day Lock Exp.:

7/19/2021

60 Day Lock Exp.:

8/3/2021

W. Rate Sheet Dated: 6/4/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.176	96.176	95.876
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.442	97.442	97.142
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.520	97.520	97.220
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.711	101.711	101.411	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	101.872	101.872	101.572	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	102.028	102.028	101.728	Margin = 2.250		Index = .040	
3.500	N/A	N/A	N/A	3.500	102.628	102.628	102.328	3.125	102.147	102.147	101.847	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.672	102.672	102.372	3.250	103.770	103.770	103.470	Rate	30 Day	45 Day	60 Day
3.750	103.421	103.421	103.121	3.750	103.171	103.171	102.871	3.375	103.913	103.913	103.613	3.250	98.711	98.711	98.211
3.875	103.491	103.491	103.191	3.875	103.295	103.295	102.995	3.500	104.047	104.047	103.747	3.375	98.910	98.910	98.410
4.000	103.667	103.667	103.367	4.000	103.414	103.414	103.114	3.625	104.084	104.084	103.784	3.500	99.106	99.106	98.606
4.125	103.789	103.789	103.489	4.125	103.505	103.505	103.205	3.750	103.848	103.848	103.548	3.625	99.290	99.290	98.790
4.250	103.140	103.140	102.940	4.250	102.910	102.910	102.710	3.875	N/A	N/A	N/A	3.750	99.496	99.496	98.996
4.375	103.144	103.144	102.944	4.375	103.034	103.034	102.834	4.000	N/A	N/A	N/A	3.875	99.666	99.666	99.166
4.500	103.268	103.268	103.068	4.500	103.153	103.153	102.953	4.125	N/A	N/A	N/A	4.000	99.842	99.842	99.342
4.625	103.425	103.425	103.225	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.964	99.964	99.464
4.750	102.802	102.802	102.602	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.915	99.915	99.415
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	102.136	102.036	102.036	101.736	3.250	101.579	101.479	101.479	101.179	2.750	98.717	98.617	98.617	98.317
3.375	102.335	102.235	102.235	101.935	3.375	101.734	101.634	101.634	101.334	2.875	98.878	98.778	98.778	98.478
3.500	102.531	102.431	102.431	102.131	3.500	101.878	101.778	101.778	101.478	3.000	99.035	98.935	98.935	98.635
3.625	102.715	102.615	102.615	102.315	3.625	101.922	101.822	101.822	101.522	3.125	99.153	99.053	99.053	98.753
3.750	101.621	101.521	101.521	101.221	3.750	101.371	101.271	101.271	100.971	3.250	101.001	100.901	100.901	100.601
3.875	101.791	101.691	101.691	101.391	3.875	101.495	101.395	101.395	101.095	3.375	101.145	101.045	101.045	100.745
4.000	101.967	101.867	101.867	101.567	4.000	101.614	101.514	101.514	101.214	3.500	101.278	101.178	101.178	100.878
4.125	102.089	101.989	101.989	101.689	4.125	101.705	101.605	101.605	101.305	3.625	101.316	101.216	101.216	100.916
4.250	102.040	101.940	101.940	101.740	4.250	101.810	101.710	101.710	101.510	3.750	102.548	102.448	102.448	102.148

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
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrowholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/5/2021

45 Day Lock Exp.:

7/19/2021

60 Day Lock Exp.:

8/3/2021

W. Rate Sheet Dated: 6/4/2021

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	97.870	97.870	97.670	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.410	98.410	98.210	2.000	N/A	N/A	N/A	2.500	98.119	97.969	97.872
2.625	98.903	98.903	98.703	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.224	99.224	99.024	2.125	N/A	N/A	N/A	2.625	98.836	98.686	98.584
2.750	99.831	99.831	99.631	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.977	99.977	99.777	2.250	N/A	N/A	N/A	2.750	99.664	99.495	99.374
2.875	100.510	100.510	100.310	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.600	100.600	100.400	2.375	N/A	N/A	N/A	2.875	100.343	100.175	100.053
2.990	100.976	100.976	100.776	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.958	100.958	100.758	2.500	N/A	N/A	N/A	2.990	100.809	100.640	100.519
3.000	101.076	101.076	100.876	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.058	101.058	100.858	2.625	N/A	N/A	N/A	3.000	100.909	100.740	100.619
3.125	101.336	101.336	101.136	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.480	101.480	101.280	2.750	N/A	N/A	N/A	3.125	101.369	101.201	101.079
3.250	102.103	102.103	101.903	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.192	102.192	101.992	2.875	N/A	N/A	N/A	3.250	102.136	101.965	101.835
3.375	102.726	102.726	102.526	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.877	102.877	102.677	2.990	N/A	N/A	N/A	3.375	102.859	102.688	102.559
3.500	103.007	103.007	102.807	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.212	103.212	103.012	3.000	N/A	N/A	N/A	3.500	103.290	103.119	102.990
3.625	103.373	103.373	103.173	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.395	103.395	103.195	3.125	N/A	N/A	N/A	3.625	103.656	103.485	103.355
3.750	103.142	103.142	102.942	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.409	102.409	102.209	3.250	N/A	N/A	N/A	3.750	103.109	103.009	102.909
3.875	103.638	103.638	103.438	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.872	102.872	102.672	3.375	N/A	N/A	N/A	3.875	103.606	103.506	103.406
3.990	103.971	103.971	103.771	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.110	103.110	102.910	3.500	N/A	N/A	N/A	3.990	103.889	103.789	103.689
4.000	104.071	104.071	103.871	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.210	103.210	103.010	3.625	N/A	N/A	N/A	4.000	103.989	103.889	103.789
4.125	104.218	104.218	104.018	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.419	103.419	103.219	3.750	N/A	N/A	N/A	4.125	104.336	104.236	104.136
4.250	104.316	104.316	104.116	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.137	102.137	101.937	3.875	N/A	N/A	N/A	4.250	104.065	103.965	103.865
4.375	104.724	104.724	104.524	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.581	102.581	102.381	3.990	N/A	N/A	N/A	4.375	104.473	104.373	104.273
4.500	105.105	105.105	104.905	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.912	102.912	102.712	4.000	N/A	N/A	N/A	4.500	104.854	104.754	104.654
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	101.415	101.415	101.215	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.369	99.369	99.169	2.000	99.389	99.258	99.170
2.875	N/A	N/A	N/A	2.990	101.841	101.841	101.641	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.969	99.969	99.769	2.125	99.989	99.858	99.770
2.990	N/A	N/A	N/A	3.000	101.941	101.941	101.741	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.497	100.497	100.297	2.250	100.517	100.386	100.298
3.000	N/A	N/A	N/A	3.125	102.398	102.398	102.198	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.949	100.949	100.749	2.375	100.969	100.837	100.749
3.125	N/A	N/A	N/A	3.250	102.673	102.673	102.473	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.400	101.400	101.200	2.500	101.420	101.289	101.217
3.250	N/A	N/A	N/A	3.375	103.416	103.416	103.216	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.955	101.955	101.755	2.625	101.974	101.844	101.771
3.375	N/A	N/A	N/A	3.500	103.815	103.815	103.615	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.473	102.473	102.273	2.750	102.493	102.362	102.290
3.500	N/A	N/A	N/A	3.625	104.177	104.177	103.977	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.883	102.883	102.683	2.875	102.902	102.772	102.699
3.625	N/A	N/A	N/A	3.750	103.725	103.725	103.525	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.238	103.238	103.038	2.990	103.258	103.127	103.055
3.750	N/A	N/A	N/A	3.875	104.217	104.217	104.017	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.338	103.338	103.138	3.000	103.358	103.227	103.155
3.875	N/A	N/A	N/A	3.990	104.669	104.669	104.469	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.758	103.758	103.558	3.125	103.777	103.646	103.574
3.990	N/A	N/A	N/A	4.000	104.569	104.569	104.369	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.837	103.837	103.637	3.250	103.854	103.723	103.650
4.000	N/A	N/A	N/A	4.125	104.912	104.912	104.712	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.342	104.342	104.142	3.375	104.360	104.229	104.156
4.125	N/A	N/A	N/A	4.250	104.622	104.622	104.422	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.706	104.706	104.506	3.500	104.733	104.603	104.530
4.250	N/A	N/A	N/A	4.375	105.026	105.026	104.826	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.142	105.142	104.942	3.625	105.160	105.029	104.956
4.375	N/A	N/A	N/A	4.500	105.386	105.386	105.186	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.841	104.841	104.641	3.750	104.861	104.731	104.658
4.500	N/A	N/A	N/A	4.625	105.624	105.624	105.424	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.303	105.303	105.103	3.875	105.323	105.193	105.120
4.625	N/A	N/A	N/A	4.750	105.724	105.724	105.524	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.650	105.650	105.450	3.990	105.670	105.540	105.467
4.750	N/A	N/A	N/A	4.875	106.082	106.082	105.882	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.750	105.750	105.550	4.000	105.770	105.640	105.567
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	99.619	99.619	99.419	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.211	100.211	100.011
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.077	100.077	99.877	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.811	100.811	100.611
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.447	100.447	100.247	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.339	101.339	101.139
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.813	100.813	100.613	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.790	101.790	101.590
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.329	101.329	101.129	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.204	102.204	102.004
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.740	101.740	101.540	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.658	102.658	102.458
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.099	102.099	101.899	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.690	102.690	102.490
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.381	102.381	102.181	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.100	103.100	102.900
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.597	102.597	102.397	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.455	103.455	103.255
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.697	102.697	102.497	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.555	103.555	103.355
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.986	102.986	102.786	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.975	103.975	103.775
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.764	102.764	102.564	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.601		



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.:

8/3/2021

W. Rate Sheet Dated: 6/4/2021

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	97.870	97.870	97.670	2.500	98.410	98.410	98.210	2.875	101.415	101.415	101.215	2.000	99.369	99.369	99.169	2.000	99.619	99.619	99.419
2.625	98.903	98.903	98.703	2.625	99.224	99.224	99.024	2.990	101.841	101.841	101.641	2.125	99.969	99.969	99.769	2.125	100.077	100.077	99.877
2.750	99.831	99.831	99.631	2.750	99.977	99.977	99.777	3.000	101.941	101.941	101.741	2.250	100.497	100.497	100.297	2.250	100.447	100.447	100.247
2.875	100.510	100.510	100.310	2.875	100.600	100.600	100.400	3.125	102.398	102.398	102.198	2.375	100.949	100.949	100.749	2.375	100.813	100.813	100.613
2.990	100.976	100.976	100.776	2.990	100.958	100.958	100.758	3.250	102.673	102.673	102.473	2.500	101.400	101.400	101.200	2.500	101.329	101.329	101.129
3.000	101.076	101.076	100.876	3.000	101.058	101.058	100.858	3.375	103.416	103.416	103.216	2.625	101.955	101.955	101.755	2.625	101.740	101.740	101.540
3.125	101.336	101.336	101.136	3.125	101.480	101.480	101.280	3.500	103.815	103.815	103.615	2.750	102.473	102.473	102.273	2.750	102.099	102.099	101.899
3.250	102.103	102.103	101.903	3.250	102.192	102.192	101.992	3.625	104.177	104.177	103.977	2.875	102.883	102.883	102.683	2.875	102.381	102.381	102.181
3.375	102.726	102.726	102.526	3.375	102.877	102.877	102.677	3.750	103.725	103.725	103.525	2.990	103.238	103.238	103.038	2.990	102.597	102.597	102.397
3.500	103.007	103.007	102.807	3.500	103.212	103.212	103.012	3.875	104.217	104.217	104.017	3.000	103.338	103.338	103.138	3.000	102.697	102.697	102.497
3.625	103.373	103.373	103.173	3.625	103.395	103.395	103.195	3.990	104.469	104.469	104.269	3.125	103.758	103.758	103.558	3.125	102.986	102.986	102.786
3.750	103.142	103.142	102.942	3.750	102.409	102.409	102.209	4.000	104.569	104.569	104.369	3.250	103.837	103.837	103.637	3.250	102.764	102.764	102.564
3.875	103.638	103.638	103.438	3.875	102.872	102.872	102.672	4.125	104.912	104.912	104.712	3.375	104.342	104.342	104.142	3.375	103.144	103.144	102.944
3.990	103.971	103.971	103.771	3.990	103.110	103.110	102.910	4.250	104.622	104.622	104.422	3.500	104.706	104.706	104.506	3.500	103.398	103.398	103.198
4.000	104.071	104.071	103.871	4.000	103.210	103.210	103.010	4.375	105.026	105.026	104.826	3.625	105.142	105.142	104.942	3.625	103.700	103.700	103.500
4.125	104.218	104.218	104.018	4.125	103.419	103.419	103.219	4.500	105.386	105.386	105.186	3.750	104.841	104.841	104.641	3.750	102.672	102.672	102.472
4.250	104.316	104.316	104.116	4.250	102.137	102.137	101.937	4.625	105.624	105.624	105.424	3.875	105.303	105.303	105.103	3.875	102.994	102.994	102.794
4.375	104.724	104.724	104.524	4.375	102.581	102.581	102.381	4.750	105.724	105.724	105.524	3.990	105.650	105.650	105.450	3.990	103.209	103.209	103.009
4.500	105.105	105.105	104.905	4.500	102.912	102.912	102.712	4.875	106.082	106.082	105.882	4.000	105.750	105.750	105.550	4.000	103.309	103.309	103.109

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

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	-0.500
Conv OTC Placement	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt ≤ \$125K	

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
FHA ID# - 1358600006			
For use by mortgage professionals only and should not be distributed to borrowers.			

W. Rate Sheet Dated: 6/4/2021

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	99.772	99.772	99.522	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.840	98.840	98.590	2.750	N/A	N/A	N/A	2.750	99.522	99.422	99.272
2.875	100.608	100.608	100.364	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.676	99.676	99.432	2.875	N/A	N/A	N/A	2.875	100.358	100.258	100.114
2.990	101.014	101.014	100.780	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.082	100.082	99.848	2.990	N/A	N/A	N/A	2.990	100.764	100.664	100.530
3.000	101.114	101.114	100.880	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.182	100.182	99.948	3.000	N/A	N/A	N/A	3.000	100.864	100.764	100.630
3.125	101.413	101.413	101.198	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.175	100.175	99.960	3.125	N/A	N/A	N/A	3.125	101.163	101.060	100.940
3.250	102.187	102.187	101.984	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.949	100.949	100.746	3.250	N/A	N/A	N/A	3.250	101.937	101.837	101.734
3.375	102.802	102.802	102.602	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.564	101.564	101.364	3.375	N/A	N/A	N/A	3.375	102.552	102.452	102.352
3.500	103.084	103.084	102.884	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.846	101.846	101.646	3.500	N/A	N/A	N/A	3.500	102.834	102.734	102.634
3.625	103.432	103.432	103.232	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.194	102.194	101.994	3.625	N/A	N/A	N/A	3.625	103.182	103.082	102.982
3.750	102.958	102.958	102.758	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.470	100.470	100.270	3.750	N/A	N/A	N/A	3.750	102.708	102.608	102.508
3.875	103.431	103.431	103.231	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.943	100.943	100.743	3.875	N/A	N/A	N/A	3.875	103.181	103.081	102.981
3.990	103.738	103.738	103.538	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.250	101.250	101.050	3.990	N/A	N/A	N/A	3.990	103.488	103.388	103.288
4.000	103.838	103.838	103.638	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.350	101.350	101.150	4.000	N/A	N/A	N/A	4.000	103.588	103.488	103.388
4.125	103.685	103.685	103.485	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	99.197	99.197	98.997	4.125	N/A	N/A	N/A	4.125	103.435	103.335	103.235
4.250	104.294	104.294	104.094	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	99.806	99.806	99.606	4.250	N/A	N/A	N/A	4.250	104.044	103.944	103.844
4.375	104.693	104.693	104.493	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	100.205	100.205	100.005	4.375	N/A	N/A	N/A	4.375	104.443	104.343	104.243
4.500	105.008	105.008	104.808	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	100.520	100.520	100.320	4.500	N/A	N/A	N/A	4.500	104.758	104.658	104.558
4.625	105.112	105.112	104.912	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.936	99.936	99.736	4.625	N/A	N/A	N/A	4.625	104.862	104.762	104.662
4.750	105.535	105.535	105.335	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	100.359	100.359	100.159	4.750	N/A	N/A	N/A	4.750	105.285	105.185	105.085
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	98.812	98.812	98.558	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.259	99.259	99.059	2.000	99.009	98.890	98.809
2.875	N/A	N/A	N/A	2.625	99.832	99.832	99.578	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.896	99.896	99.696	2.125	99.646	99.527	99.446
2.990	N/A	N/A	N/A	2.750	100.610	100.610	100.357	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.593	100.593	100.393	2.250	100.343	100.224	100.143
3.000	N/A	N/A	N/A	2.875	101.289	101.289	101.039	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.099	101.099	100.899	2.375	100.849	100.730	100.649
3.125	N/A	N/A	N/A	2.990	101.724	101.724	101.476	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.271	101.271	101.071	2.500	101.021	100.901	100.821
3.250	N/A	N/A	N/A	3.000	101.824	101.824	101.576	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.011	102.011	101.811	2.625	101.761	101.641	101.561
3.375	N/A	N/A	N/A	3.125	101.961	101.961	101.723	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.514	102.514	102.314	2.750	102.264	102.144	102.064
3.500	N/A	N/A	N/A	3.250	102.602	102.602	102.368	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.889	102.889	102.689	2.875	102.639	102.519	102.439
3.625	N/A	N/A	N/A	3.375	103.339	103.339	103.112	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.189	103.189	102.989	2.990	102.939	102.839	102.739
3.750	N/A	N/A	N/A	3.500	103.761	103.761	103.543	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.289	103.289	103.089	3.000	103.039	102.939	102.839
3.875	N/A	N/A	N/A	3.625	104.028	104.028	103.811	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.102	103.102	102.902	3.125	102.852	102.752	102.652
3.990	N/A	N/A	N/A	3.750	103.193	103.193	102.993	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.559	103.559	103.359	3.250	103.309	103.209	103.109
4.000	N/A	N/A	N/A	3.875	103.504	103.504	103.304	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.972	103.972	103.772	3.375	103.722	103.622	103.522
4.125	N/A	N/A	N/A	3.990	103.781	103.781	103.581	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.215	104.215	104.015	3.500	103.965	103.865	103.765
4.250	N/A	N/A	N/A	4.000	103.881	103.881	103.681	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.161	104.161	103.961	3.625	103.911	103.811	103.711
4.375	N/A	N/A	N/A	4.125	103.768	103.768	103.568	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.541	104.541	104.341	3.750	104.291	104.191	104.091
4.500	N/A	N/A	N/A	4.250	104.564	104.564	104.364	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.714	104.714	104.514	3.875	104.464	104.364	104.264
4.625	N/A	N/A	N/A	4.375	104.945	104.945	104.745	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.986	104.986	104.786	3.990	104.736	104.636	104.536
4.750	N/A	N/A	N/A	4.500	105.287	105.287	105.087	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.086	105.086	104.886	4.000	104.836	104.736	104.636

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	N/A	2.000	N/A	N/A	N/A	N/A	2.000	97.533	97.533	97.333	2.000	N/A	N/A	N/A	N/A	2.000	N/A	N/A	N/A	N/A	N/A
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	N/A	2.125	98.170	98.170	97.970	2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	N/A	N/A
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	98.867	98.867	98.667	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	99.373	99.373	99.173	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	99.545	99.545	99.345	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	100.285	100.285	100.085	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	N/A
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.750	100.788	100.788	100.588	2.750	N/A	N/A	N/A	N/A	2.750	N/A	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	2.875	101.163	101.163	100.963	2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	N/A
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	N/A	2.990	101.463	101.463	101.263	2.990	N/A	N/A	N/A	N/A	2.990	N/A	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	3.000	101.563	101.563	101.363	3.000	N/A	N/A	N/A	N/A	3.000	N/A	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	3.125	100.876	100.876	100.676	3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	N/A
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	3.250	101.333	101.333	101.133	3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	N/A
3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	3.375	101.746	101.746	101.546	3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	N/A
3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	3.500	101.989	101.989	101.789	3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	N/A
3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	3.625	100.941	100.941	100.741	3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	N/A
3.750	N/A	N/A	N/A	N/A	3.750	N/A	N/A	N/A	N/A	3.750	101.321	101.321	101.121	3.750	N/A	N/A	N/A	N/A	3.750	N/A	N/A	N/A	N/A	N/A
3.875	N/A	N/A	N/A	N/A	3.875	N/A	N/A	N/A	N/A	3.875	101.494	101.494	101.294	3.875	N/A	N/A	N/A	N/A	3.875	N/A	N/A	N/A	N/A	N/A
3.990	N/A	N/A	N/A	N/A	3.990	N/A	N/A	N/A	N/A	3.990	101.766	101.766	101.566	3.990	N/A	N/A	N/A	N/A	3.990	N/A	N/A	N/A	N/A	N/A
4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	4.000	101.866	101.866	101.666	4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	N/A

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ TVT →	≤ 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	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%	-1.50%
660 – 679	-0.25%	-1.25%	-2.50%	-3.00%	-3.00%	-2.50%	-2.50%	-2.50%	-2.50%	-2.50%
640 – 659	-0.75%	-1.50%	-3.00%	-3.25%	-3.50%	-3.00%	-3.00%	-3.00%	-3.00%	-3.00%
620 – 639	-0.75%	-1.75%	-3.25%	-3.25%	-3.50%	-3.50%	-3.50%	-3.75%	-3.75%	-3.75%

Cash Out Refi				
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

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	-1.000	-2.000
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	-6.125	-6.125
Second Home ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	-1.950	-1.950
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	N/A

*Applies to Enhanced Refeli Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Refeli Refi Mortgages are subject to -1,700 on Second Home for all LTVs ****CHOICEHome Properties are not subject to this Adj.

*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	LTIV	< 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%	-1.875	-1.875

Subordination Enhanced Relief Refi			
LTV	TLTV	< 70	≥ 70
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
>80% & ≤ 90%	>81% & ≤ 95%	-1.375	-0.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

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
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

Enhanced Refit/Refi LPPA Caps				
Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	85.01-95.00%	0.750	2.000
		>95.00%	0.000	0.750
Second Home	1	95.01 -105.00%	3.700	4.700
Investment	1	>105.00%	3.700	3.700
		90.01-100.00%	4.000	5.000
	>100.00%	3.500	4.000	
	2-4	80.01 -90.00%	4.000	5.000
		>90.00%	3.500	4.000

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

LIW Fee with option to buy out = \$895. *IA, NC, NJ, PA has a \$895 Commitment Fee and no LIW Fee.

Tax Service Fee = \$70.00 (IA & ME exempt)

EHA 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@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.:

8/3/2021

W. Rate Sheet Dated: 6/4/2021

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	99.772	99.772	99.522	2.750	98.840	98.840	98.590	2.500	98.812	98.812	98.558	2.000	99.259	99.259	99.059	2.000	97.533	97.533	97.333
2.875	100.608	100.608	100.364	2.875	99.676	99.676	99.432	2.625	99.832	99.832	99.578	2.125	99.896	99.896	99.696	2.125	98.170	98.170	97.970
2.990	101.014	101.014	100.780	2.990	100.082	100.082	99.848	2.750	100.610	100.610	100.357	2.250	100.593	100.593	100.393	2.250	98.867	98.867	98.667
3.000	101.114	101.114	100.880	3.000	100.182	100.182	99.948	2.875	101.289	101.289	101.039	2.375	101.099	101.099	100.899	2.375	99.373	99.373	99.173
3.125	101.413	101.413	101.198	3.125	100.175	100.175	99.960	2.990	101.724	101.724	101.476	2.500	101.271	101.271	101.071	2.500	99.545	99.545	99.345
3.250	102.187	102.187	101.984	3.250	100.949	100.949	100.746	3.000	101.824	101.824	101.576	2.625	102.011	102.011	101.811	2.625	100.285	100.285	100.085
3.375	102.802	102.802	102.602	3.375	101.564	101.564	101.364	3.125	101.961	101.961	101.723	2.750	102.514	102.514	102.314	2.750	100.788	100.788	100.588
3.500	103.084	103.084	102.884	3.500	101.846	101.846	101.646	3.250	102.602	102.602	102.368	2.875	102.889	102.889	102.689	2.875	101.163	101.163	100.963
3.625	103.432	103.432	103.232	3.625	102.194	102.194	101.994	3.375	103.339	103.339	103.112	2.990	103.189	103.189	102.989	2.990	101.463	101.463	101.263
3.750	102.958	102.958	102.758	3.750	100.470	100.470	100.270	3.500	103.761	103.761	103.543	3.000	103.289	103.289	103.089	3.000	101.563	101.563	101.363
3.875	103.431	103.431	103.231	3.875	100.943	100.943	100.743	3.625	104.028	104.028	103.811	3.125	103.102	103.102	102.902	3.125	100.876	100.876	100.676
3.990	103.738	103.738	103.538	3.990	101.250	101.250	101.050	3.750	103.193	103.193	102.993	3.250	103.559	103.559	103.359	3.250	101.333	101.333	101.133
4.000	103.838	103.838	103.638	4.000	101.350	101.350	101.150	3.875	103.504	103.504	103.304	3.375	103.972	103.972	103.772	3.375	101.746	101.746	101.546
4.125	103.685	103.685	103.485	4.125	99.197	99.197	98.997	3.990	103.781	103.781	103.581	3.500	104.215	104.215	104.015	3.500	101.989	101.989	101.789
4.250	104.294	104.294	104.094	4.250	99.806	99.806	99.606	4.000	103.881	103.881	103.681	3.625	104.161	104.161	103.961	3.625	100.941	100.941	100.741
4.375	104.693	104.693	104.493	4.375	100.205	100.205	100.005	4.125	103.768	103.768	103.568	3.750	104.541	104.541	104.341	3.750	101.321	101.321	101.121
4.500	105.008	105.008	104.808	4.500	100.520	100.520	100.320	4.250	104.564	104.564	104.364	3.875	104.714	104.714	104.514	3.875	101.494	101.494	101.294
4.625	105.112	105.112	104.912	4.625	99.936	99.936	99.736	4.375	104.945	104.945	104.745	3.990	104.986	104.986	104.786	3.990	101.766	101.766	101.566
4.750	105.535	105.535	105.335	4.750	100.359	100.359	100.159	4.500	105.287	105.287	105.087	4.000	105.086	105.086	104.886	4.000	101.866	101.866	101.666

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

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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.:

8/3/2021

W. Rate Sheet Dated: 6/4/2021

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	99.772	99.772	99.522	2.500	98.812	98.812	98.558	2.000	99.259	99.259	99.059	2.750	98.631	98.631	98.381	2.000	97.746	97.746	97.546
2.875	100.608	100.608	100.364	2.625	99.832	99.832	99.578	2.125	99.896	99.896	99.696	2.875	99.467	99.467	99.223	2.125	98.383	98.383	98.183
2.990	101.014	101.014	100.780	2.750	100.610	100.610	100.357	2.250	100.593	100.593	100.393	2.990	99.873	99.873	99.639	2.250	99.080	99.080	98.880
3.000	101.114	101.114	100.880	2.875	101.289	101.289	101.039	2.375	101.099	101.099	100.899	3.000	99.973	99.973	99.739	2.375	99.586	99.586	99.386
3.125	101.413	101.413	101.198	2.990	101.724	101.724	101.476	2.500	101.271	101.271	101.071	3.125	100.119	100.119	99.904	2.500	99.758	99.758	99.558
3.250	102.187	102.187	101.984	3.000	101.824	101.824	101.576	2.625	102.011	102.011	101.811	3.250	100.893	100.893	100.690	2.625	100.498	100.498	100.298
3.375	102.802	102.802	102.602	3.125	101.961	101.961	101.723	2.750	102.514	102.514	102.314	3.375	101.508	101.508	101.308	2.750	101.001	101.001	100.801
3.500	103.084	103.084	102.884	3.250	102.602	102.602	102.368	2.875	102.889	102.889	102.689	3.500	101.790	101.790	101.590	2.875	101.376	101.376	101.176
3.625	103.432	103.432	103.232	3.375	103.339	103.339	103.112	2.990	103.189	103.189	102.989	3.625	102.138	102.138	101.938	2.990	101.676	101.676	101.476
3.750	102.958	102.958	102.758	3.500	103.761	103.761	103.543	3.000	103.289	103.289	103.089	3.750	101.039	101.039	100.839	3.000	101.776	101.776	101.576
3.875	103.431	103.431	103.231	3.625	104.028	104.028	103.811	3.125	103.102	103.102	102.902	3.875	101.512	101.512	101.312	3.125	101.339	101.339	101.139
3.990	103.738	103.738	103.538	3.750	103.193	103.193	102.993	3.250	103.559	103.559	103.359	3.990	101.819	101.819	101.619	3.250	101.796	101.796	101.596
4.000	103.838	103.838	103.638	3.875	103.504	103.504	103.304	3.375	103.972	103.972	103.772	4.000	101.919	101.919	101.719	3.375	102.209	102.209	102.009
4.125	103.685	103.685	103.485	3.990	103.781	103.781	103.581	3.500	104.215	104.215	104.015	4.125	100.766	100.766	100.566	3.500	102.452	102.452	102.252
4.250	104.294	104.294	104.094	4.000	103.881	103.881	103.681	3.625	104.161	104.161	103.961	4.250	101.375	101.375	101.175	3.625	101.901	101.901	101.701
4.375	104.693	104.693	104.493	4.125	103.768	103.768	103.568	3.750	104.541	104.541	104.341	4.375	101.774	101.774	101.574	3.750	102.281	102.281	102.081
4.500	105.008	105.008	104.808	4.250	104.564	104.564	104.364	3.875	104.714	104.714	104.514	4.500	102.089	102.089	101.889	3.875	102.454	102.454	102.254
4.625	105.112	105.112	104.912	4.375	104.945	104.945	104.745	3.990	104.986	104.986	104.786	4.625	101.849	101.849	101.649	3.990	102.726	102.726	102.526
4.750	105.535	105.535	105.335	4.500	105.287	105.287	105.087	4.000	105.086	105.086	104.886	4.750	102.272	102.272	102.072	4.000	102.826	102.826	102.626

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

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

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
Investment Property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	-6.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
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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.:

8/3/2021

W. Rate Sheet Dated: 6/4/2021

Release Time: 10:00 am ET

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Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

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

Lock Desk Policy

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

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline 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)