

W. Rate Sheet Dated: 6/7/2021

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	101.517	2.750	99.845	99.845	99.439	2.250	98.359	98.359	98.039	3.125	96.405	96.405	96.105
2.875	102.130	102.130	101.724	2.875	100.018	100.018	99.612	2.500	98.691	98.691	98.370	3.250	97.671	97.671	97.371
3.000	102.334	102.334	101.928	3.000	100.188	100.188	99.781	2.625	98.855	98.855	98.535	3.375	97.749	97.749	97.449
3.125	102.532	102.532	102.126	3.125	100.318	100.318	99.912	2.750	100.382	100.382	100.082	3.500	97.827	97.827	97.527
3.250	103.130	103.130	102.830	3.250	100.992	100.992	100.692	2.875	100.543	100.543	100.243	3.625	97.905	97.905	97.605
3.375	103.228	103.228	102.928	3.375	101.148	101.148	100.848	3.000	100.700	100.700	100.400	Margin = 2.250		Index = 0.040	
3.500	103.424	103.424	103.124	3.500	101.292	101.292	100.992	3.125	100.818	100.818	100.518	30 Year OTC			
3.625	103.608	103.608	103.308	3.625	101.336	101.336	101.036	3.250	102.422	102.422	102.122	Rate	30 Day	45 Day	60 Day
3.750	103.718	103.718	103.418	3.750	103.038	103.038	102.738	3.375	102.580	102.580	102.280	4.000	101.789	101.789	101.289
3.875	103.787	103.787	103.487	3.875	103.162	103.162	102.862	3.500	102.713	102.713	102.413	4.125	101.911	101.911	101.411
4.000	103.964	103.964	103.664	4.000	103.281	103.281	102.981	3.625	102.765	102.765	102.465	4.375	102.591	102.591	102.091
4.125	104.086	104.086	103.786	4.125	103.372	103.372	103.072	3.750	103.502	103.502	103.202	4.500	102.715	102.715	102.215
4.250	104.062	104.062	103.790	4.250	103.402	103.402	103.130	3.875	103.617	103.617	103.317	4.625	102.872	102.872	102.372
4.375	104.066	104.066	103.794	4.375	103.526	103.526	103.254	4.000	103.727	103.727	103.427	4.875	103.421	103.421	102.921
4.500	104.190	104.190	103.918	4.500	103.645	103.645	103.373	4.125	103.810	103.810	103.510	5.000	103.544	103.544	103.044
4.625	104.347	104.347	104.075	4.625	103.736	103.736	103.464	4.250	103.703	103.703	103.403	5.125	103.702	103.702	103.202
4.750	104.177	104.177	103.977	4.750	103.532	103.532	103.332	4.375	103.819	103.819	103.519	5.500	104.562	104.562	104.062
4.875	104.196	104.196	103.996	4.875	103.656	103.656	103.456	4.500	103.929	103.929	103.629	5.625	104.719	104.719	104.219
6.250	106.000	106.000	105.800	6.250	105.271	105.271	105.071	4.625	104.012	104.012	103.712	6.250	105.041	105.041	104.541

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	102.123	102.023	102.023	101.617	2.750	101.525	101.425	101.425	101.019	2.250	100.489	100.389	100.389	100.069
2.875	102.330	102.230	102.230	101.824	2.875	101.698	101.598	101.598	101.192	2.375	100.660	100.560	100.560	100.240
3.000	102.534	102.434	102.434	102.028	3.000	101.868	101.768	101.768	101.361	2.500	100.821	100.721	100.721	100.400
3.125	102.732	102.632	102.632	102.226	3.125	101.998	101.898	101.898	101.492	2.625	100.985	100.885	100.885	100.565
3.250	103.230	103.130	103.130	102.830	3.250	102.672	102.572	102.572	102.272	2.750	101.412	101.312	101.312	101.012
3.375	103.428	103.328	103.328	103.028	3.375	102.828	102.728	102.728	102.428	2.875	101.573	101.473	101.473	101.173
3.500	103.624	103.524	103.524	103.224	3.500	102.972	102.872	102.872	102.572	3.000	101.730	101.630	101.630	101.330
3.625	103.808	103.708	103.708	103.408	3.625	103.016	102.916	102.916	102.616	3.125	101.848	101.748	101.748	101.448
3.750	103.918	103.818	103.818	103.518	3.750	103.668	103.568	103.568	103.268	3.250	104.052	103.952	103.952	103.652
3.875	104.087	103.987	103.987	103.687	3.875	103.792	103.692	103.692	103.392	3.375	104.210	104.110	104.110	103.810
4.000	104.264	104.164	104.164	103.864	4.000	103.911	103.811	103.811	103.511	3.500	104.343	104.243	104.243	103.943
4.125	104.386	104.286	104.286	103.986	4.125	104.002	103.902	103.902	103.602	3.625	104.395	104.295	104.295	103.995
4.250	104.962	104.862	104.862	104.590	4.250	104.732	104.632	104.632	104.360	3.750	105.632	105.532	105.532	105.232

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	-0.500	\$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 Unit	0.000	VA Jumbo	
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	99.039	99.039	98.539	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.161	99.161	98.661	4.750	101.000	101.000	100.500
3.875	99.719	99.719	99.219	6.250	103.750	103.750	103.500	4.375	99.841	99.841	99.341	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.543	99.543	99.043					4.500	99.965	99.965	99.465	Rate	30 Day	45 Day	60 Day
4.125	99.421	99.421	98.921					4.625	100.122	100.122	99.622	6.250	102.750	102.750	102.250
4.250	101.001	101.001	100.501					4.875	100.671	100.671	100.171	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.896	100.896	100.396					5.000	100.794	100.794	100.294				
4.500	100.773	100.773	100.273					5.125	100.952	100.952	100.452				
4.625	100.616	100.616	100.116					5.500	101.812	101.812	101.312				
4.750	101.873	101.873	101.373					5.625	101.969	101.969	101.469				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.291	102.291	101.791				

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM will not be accepted. Locks received after close (11pm ET) will be rejected.

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/7/2021

45 Day Lock Exp.:

7/22/2021

60 Day Lock Exp.:

8/6/2021

W. Rate Sheet Dated: 6/7/2021

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	96.155	96.155	95.855
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	97.421	97.421	97.121
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	97.499	97.499	97.199
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.875	101.875	101.575	3.500	97.577	97.577	97.277
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.035	102.035	101.735	3.625	97.655	97.655	97.355
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	102.192	102.192	101.892	Margin = 2.250		Index = .040	
3.500	N/A	N/A	N/A	3.500	102.535	102.535	102.235	3.125	102.310	102.310	102.010	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.579	102.579	102.279	3.250	103.664	103.664	103.364	Rate	30 Day	45 Day	60 Day
3.750	103.218	103.218	102.918	3.750	102.968	102.968	102.668	3.375	103.822	103.822	103.522	3.250	98.618	98.618	98.118
3.875	103.287	103.287	102.987	3.875	103.092	103.092	102.792	3.500	103.956	103.956	103.656	3.375	98.816	98.816	98.316
4.000	103.464	103.464	103.164	4.000	103.211	103.211	102.911	3.625	104.008	104.008	103.708	3.500	99.012	99.012	98.512
4.125	103.586	103.586	103.286	4.125	103.302	103.302	103.002	3.750	103.432	103.432	103.132	3.625	99.196	99.196	98.696
4.250	103.499	103.499	103.227	4.250	103.269	103.269	102.997	3.875	N/A	N/A	N/A	3.750	99.293	99.293	98.793
4.375	103.504	103.504	103.232	4.375	103.394	103.394	103.122	4.000	N/A	N/A	N/A	3.875	99.462	99.462	98.962
4.500	103.627	103.627	103.355	4.500	103.512	103.512	103.240	4.125	N/A	N/A	N/A	4.000	99.639	99.639	99.139
4.625	103.784	103.784	103.513	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.761	99.761	99.261
4.750	102.990	102.990	102.790	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.274	100.274	99.774
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	102.043	101.943	101.943	101.643	3.250	101.485	101.385	101.385	101.085	2.750	98.631	98.531	98.531	98.231
3.375	102.241	102.141	102.141	101.841	3.375	101.641	101.541	101.541	101.241	2.875	98.792	98.692	98.692	98.392
3.500	102.437	102.337	102.337	102.037	3.500	101.785	101.685	101.685	101.385	3.000	98.948	98.848	98.848	98.548
3.625	102.621	102.521	102.521	102.221	3.625	101.829	101.729	101.729	101.429	3.125	99.067	98.967	98.967	98.667
3.750	101.418	101.318	101.318	101.018	3.750	101.168	101.068	101.068	100.768	3.250	100.927	100.827	100.827	100.527
3.875	101.587	101.487	101.487	101.187	3.875	101.292	101.192	101.192	100.892	3.375	101.085	100.985	100.985	100.685
4.000	101.764	101.664	101.664	101.364	4.000	101.411	101.311	101.311	101.011	3.500	101.218	101.118	101.118	100.818
4.125	101.886	101.786	101.786	101.486	4.125	101.502	101.402	101.402	101.102	3.625	101.270	101.170	101.170	100.870
4.250	102.399	102.299	102.299	102.027	4.250	102.169	102.069	102.069	101.797	3.750	102.507	102.407	102.407	102.107

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	-0.500
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				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only											

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/7/2021

45 Day Lock Exp.:

7/22/2021

60 Day Lock Exp.:

8/6/2021

W. Rate Sheet Dated: 6/7/2021

Release Time: 10:00 am ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.813	97.813	97.613	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.388	98.388	98.188	2.000	N/A	N/A	N/A	2.500	98.061	97.912	97.815
2.625	98.883	98.883	98.683	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.200	99.200	99.000	2.125	N/A	N/A	N/A	2.625	98.816	98.647	98.525
2.750	99.806	99.806	99.606	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.949	99.949	99.749	2.250	N/A	N/A	N/A	2.750	99.638	99.469	99.347
2.875	100.478	100.478	100.278	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.566	100.566	100.366	2.375	N/A	N/A	N/A	2.875	100.311	100.142	100.020
2.990	100.938	100.938	100.738	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.920	100.920	100.720	2.500	N/A	N/A	N/A	2.990	100.771	100.602	100.480
3.000	101.038	101.038	100.838	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.020	101.020	100.820	2.625	N/A	N/A	N/A	3.000	100.871	100.702	100.580
3.125	101.290	101.290	101.090	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.428	101.428	101.228	2.750	N/A	N/A	N/A	3.125	101.322	101.153	101.031
3.250	102.045	102.045	101.845	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.131	102.131	101.931	2.875	N/A	N/A	N/A	3.250	102.078	101.904	101.775
3.375	102.661	102.661	102.461	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.809	102.809	102.609	2.990	N/A	N/A	N/A	3.375	102.793	102.619	102.490
3.500	102.930	102.930	102.730	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.135	103.135	102.935	3.000	N/A	N/A	N/A	3.500	103.212	103.038	102.909
3.625	103.291	103.291	103.091	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.314	103.314	103.114	3.125	N/A	N/A	N/A	3.625	103.574	103.400	103.271
3.750	103.144	103.144	102.944	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.412	102.412	102.212	3.250	N/A	N/A	N/A	3.750	103.115	103.015	102.915
3.875	103.632	103.632	103.432	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.868	102.868	102.668	3.375	N/A	N/A	N/A	3.875	103.603	103.503	103.403
3.990	103.960	103.960	103.760	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.097	103.097	102.897	3.500	N/A	N/A	N/A	3.990	103.881	103.781	103.681
4.000	104.060	104.060	103.860	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.197	103.197	102.997	3.625	N/A	N/A	N/A	4.000	103.981	103.881	103.781
4.125	104.197	104.197	103.997	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.402	103.402	103.202	3.750	N/A	N/A	N/A	4.125	104.318	104.218	104.118
4.250	104.319	104.319	104.119	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.410	102.410	102.210	3.875	N/A	N/A	N/A	4.250	104.071	103.971	103.871
4.375	104.722	104.722	104.522	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.576	102.576	102.376	3.990	N/A	N/A	N/A	4.375	104.474	104.374	104.274
4.500	105.094	105.094	104.894	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.902	102.902	102.702	4.000	N/A	N/A	N/A	4.500	104.846	104.746	104.646
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	101.375	101.375	101.175	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.385	99.385	99.185	2.000	99.405	99.273	99.184
2.875	N/A	N/A	N/A	2.990	101.796	101.796	101.596	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.983	99.983	99.783	2.125	100.003	99.871	99.782
2.990	N/A	N/A	N/A	3.000	101.896	101.896	101.696	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.506	100.506	100.306	2.250	100.526	100.394	100.305
3.000	N/A	N/A	N/A	3.125	102.343	102.343	102.143	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.951	100.951	100.751	2.375	100.971	100.839	100.750
3.125	N/A	N/A	N/A	3.250	102.607	102.607	102.407	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.389	101.389	101.189	2.500	101.416	101.293	101.216
3.250	N/A	N/A	N/A	3.375	103.343	103.343	103.143	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.937	101.937	101.737	2.625	101.964	101.841	101.764
3.375	N/A	N/A	N/A	3.500	103.729	103.729	103.529	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.450	102.450	102.250	2.750	102.476	102.353	102.276
3.500	N/A	N/A	N/A	3.625	104.087	104.087	103.887	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.850	102.850	102.650	2.875	102.877	102.754	102.677
3.625	N/A	N/A	N/A	3.750	104.721	104.721	104.521	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.199	103.199	102.999	2.990	103.225	103.102	103.025
3.750	N/A	N/A	N/A	3.875	104.206	104.206	104.006	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.299	103.299	103.099	3.000	103.325	103.202	103.125
3.875	N/A	N/A	N/A	3.990	104.453	104.453	104.253	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.706	103.706	103.506	3.125	103.733	103.610	103.533
3.990	N/A	N/A	N/A	4.000	104.553	104.553	104.353	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.894	103.894	103.694	3.250	103.920	103.797	103.720
4.000	N/A	N/A	N/A	4.125	104.886	104.886	104.686	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.391	104.391	104.191	3.375	104.417	104.294	104.217
4.125	N/A	N/A	N/A	4.250	104.621	104.621	104.421	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.751	104.751	104.551	3.500	104.777	104.654	104.577
4.250	N/A	N/A	N/A	4.375	105.018	105.018	104.818	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.174	105.174	104.974	3.625	105.199	105.076	104.999
4.375	N/A	N/A	N/A	4.500	105.371	105.371	105.171	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.815	104.815	104.615	3.750	104.841	104.718	104.641
4.500	N/A	N/A	N/A	4.625	105.607	105.607	105.407	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.266	105.266	105.066	3.875	105.291	105.168	105.091
4.625	N/A	N/A	N/A	4.750	105.723	105.723	105.523	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.605	105.605	105.405	3.990	105.631	105.508	105.431
4.750	N/A	N/A	N/A	4.875	106.075	106.075	105.875	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.705	105.705	105.505	4.000	105.731	105.608	105.531
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	99.632	99.632	99.432	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.224	100.224	100.024
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.089	100.089	99.889	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.822	100.822	100.622
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.455	100.455	100.255	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.345	101.345	101.145
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.800	100.800	100.600	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	101.314	101.314	101.114	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.203	102.203	102.003
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.721	101.721	101.521	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.643	102.643	102.443
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.076	102.076	101.876	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.664	102.664	102.464
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.355	102.355	102.155	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.064	103.064	102.864
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.563	102.563	102.363	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.413	103.413	103.213
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.663	102.663	102.463	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.513	103.513	103.313
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.948	102.948	102.748	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.920	103.920	103.720
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.824	102.824	102.624												



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.:

7/7/2021

45 Day Lock Exp.:

7/22/2021

60 Day Lock Exp.:

8/6/2021

W. Rate Sheet Dated: 6/7/2021

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	97.813	97.813	97.613	2.500	98.388	98.388	98.188	2.875	101.375	101.375	101.175	2.000	99.385	99.385	99.185	2.000	99.632	99.632	99.432
2.625	98.883	98.883	98.683	2.625	99.200	99.200	99.000	2.990	101.796	101.796	101.596	2.125	99.983	99.983	99.783	2.125	100.089	100.089	99.889
2.750	99.806	99.806	99.606	2.750	99.949	99.949	99.749	3.000	101.896	101.896	101.696	2.250	100.506	100.506	100.306	2.250	100.455	100.455	100.255
2.875	100.478	100.478	100.278	2.875	100.566	100.566	100.366	3.125	102.343	102.343	102.143	2.375	100.951	100.951	100.751	2.375	100.800	100.800	100.600
2.990	100.938	100.938	100.738	2.990	100.920	100.920	100.720	3.250	102.607	102.607	102.407	2.500	101.389	101.389	101.189	2.500	101.314	101.314	101.114
3.000	101.038	101.038	100.838	3.000	101.020	101.020	100.820	3.375	103.343	103.343	103.143	2.625	101.937	101.937	101.737	2.625	101.721	101.721	101.521
3.125	101.290	101.290	101.090	3.125	101.428	101.428	101.228	3.500	103.729	103.729	103.529	2.750	102.450	102.450	102.250	2.750	102.076	102.076	101.876
3.250	102.045	102.045	101.845	3.250	102.131	102.131	101.931	3.625	104.087	104.087	103.887	2.875	102.850	102.850	102.650	2.875	102.355	102.355	102.155
3.375	102.661	102.661	102.461	3.375	102.809	102.809	102.609	3.750	103.721	103.721	103.521	2.990	103.199	103.199	102.999	2.990	102.563	102.563	102.363
3.500	102.930	102.930	102.730	3.500	103.135	103.135	102.935	3.875	104.206	104.206	104.006	3.000	103.299	103.299	103.099	3.000	102.663	102.663	102.463
3.625	103.291	103.291	103.091	3.625	103.314	103.314	103.114	3.990	104.453	104.453	104.253	3.125	103.706	103.706	103.506	3.125	102.948	102.948	102.748
3.750	103.144	103.144	102.944	3.750	102.412	102.412	102.212	4.000	104.553	104.553	104.353	3.250	103.894	103.894	103.694	3.250	102.824	102.824	102.624
3.875	103.632	103.632	103.432	3.875	102.868	102.868	102.668	4.125	104.886	104.886	104.686	3.375	104.391	104.391	104.191	3.375	103.196	103.196	102.996
3.990	103.960	103.960	103.760	3.990	103.097	103.097	102.897	4.250	104.621	104.621	104.421	3.500	104.751	104.751	104.551	3.500	103.449	103.449	103.249
4.000	104.060	104.060	103.860	4.000	103.197	103.197	102.997	4.375	105.018	105.018	104.818	3.625	105.174	105.174	104.974	3.625	103.746	103.746	103.546
4.125	104.197	104.197	103.997	4.125	103.402	103.402	103.202	4.500	105.371	105.371	105.171	3.750	104.815	104.815	104.615	3.750	102.650	102.650	102.450
4.250	104.319	104.319	104.119	4.250	102.140	102.140	101.940	4.625	105.607	105.607	105.407	3.875	105.266	105.266	105.066	3.875	102.967	102.967	102.767
4.375	104.722	104.722	104.522	4.375	102.576	102.576	102.376	4.750	105.723	105.723	105.523	3.990	105.605	105.605	105.405	3.990	103.173	103.173	102.973
4.500	105.094	105.094	104.894	4.500	102.902	102.902	102.702	4.875	106.075	106.075	105.875	4.000	105.705	105.705	105.505	4.000	103.273	103.273	103.073

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

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

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

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

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



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

30 Day Lock Exp.: 7/7/2021
45 Day Lock Exp.: 7/22/2021
60 Day Lock Exp.: 8/6/2021

W. Rate Sheet Dated: 6/7/2021

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	99.758	99.758	99.509	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.770	98.770	98.521	2.750	N/A	N/A	N/A	2.750	99.508	99.408	99.259
2.875	100.581	100.581	100.339	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.593	99.593	99.351	2.875	N/A	N/A	N/A	2.875	100.331	100.231	100.089
2.990	100.976	100.976	100.742	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.988	99.988	99.754	2.990	N/A	N/A	N/A	2.990	100.726	100.626	100.492
3.000	101.076	101.076	100.842	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.088	100.088	99.854	3.000	N/A	N/A	N/A	3.000	100.826	100.726	100.592
3.125	101.417	101.417	101.165	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.059	100.059	99.807	3.125	N/A	N/A	N/A	3.125	101.167	101.026	100.915
3.250	102.177	102.177	101.937	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.819	100.819	100.579	3.250	N/A	N/A	N/A	3.250	101.927	101.795	101.687
3.375	102.784	102.784	102.551	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.426	101.426	101.193	3.375	N/A	N/A	N/A	3.375	102.534	102.408	102.301
3.500	103.061	103.061	102.830	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.703	101.703	101.472	3.500	N/A	N/A	N/A	3.500	102.811	102.686	102.580
3.625	103.400	103.400	103.174	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.042	102.042	101.816	3.625	N/A	N/A	N/A	3.625	103.150	103.029	102.924
3.750	103.010	103.010	102.810	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.462	100.462	100.262	3.750	N/A	N/A	N/A	3.750	102.760	102.660	102.560
3.875	103.474	103.474	103.274	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.926	100.926	100.726	3.875	N/A	N/A	N/A	3.875	103.224	103.124	103.024
3.990	103.770	103.770	103.570	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.222	101.222	101.022	3.990	N/A	N/A	N/A	3.990	103.520	103.420	103.320
4.000	103.870	103.870	103.670	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.322	101.322	101.122	4.000	N/A	N/A	N/A	4.000	103.620	103.520	103.420
4.125	103.842	103.842	103.642	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	99.228	99.228	99.028	4.125	N/A	N/A	N/A	4.125	103.592	103.480	103.392
4.250	104.440	104.440	104.240	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	99.826	99.826	99.626	4.250	N/A	N/A	N/A	4.250	104.190	104.090	103.990
4.375	104.830	104.830	104.630	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	100.216	100.216	100.016	4.375	N/A	N/A	N/A	4.375	104.580	104.480	104.380
4.500	105.139	105.139	104.939	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	100.525	100.525	100.325	4.500	N/A	N/A	N/A	4.500	104.889	104.789	104.689
4.625	105.163	105.163	104.963	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.863	99.863	99.663	4.625	N/A	N/A	N/A	4.625	104.913	104.813	104.713
4.750	105.579	105.579	105.379	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	100.279	100.279	100.079	4.750	N/A	N/A	N/A	4.750	105.329	105.229	105.129
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	98.841	98.841	98.591	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.290	99.290	99.090	2.000	99.040	98.916	98.840
2.875	N/A	N/A	N/A	2.625	99.857	99.857	99.607	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.922	99.922	99.722	2.125	99.672	99.550	99.472
2.990	N/A	N/A	N/A	2.750	100.629	100.629	100.380	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.612	100.612	100.412	2.250	100.362	100.243	100.162
3.000	N/A	N/A	N/A	2.875	101.300	101.300	101.055	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.109	101.109	100.909	2.375	100.859	100.745	100.659
3.125	N/A	N/A	N/A	2.990	101.723	101.723	101.482	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.303	101.303	101.103	2.500	101.053	100.953	100.853
3.250	N/A	N/A	N/A	3.000	101.823	101.823	101.582	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.034	102.034	101.834	2.625	101.784	101.684	101.584
3.375	N/A	N/A	N/A	3.125	101.975	101.975	101.711	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.529	102.529	102.329	2.750	102.279	102.179	102.079
3.500	N/A	N/A	N/A	3.250	102.605	102.605	102.345	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.902	102.902	102.702	2.875	102.652	102.552	102.452
3.625	N/A	N/A	N/A	3.375	103.329	103.329	103.078	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.196	103.196	102.996	2.990	102.946	102.846	102.746
3.750	N/A	N/A	N/A	3.500	103.740	103.740	103.496	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.296	103.296	103.096	3.000	103.046	102.946	102.846
3.875	N/A	N/A	N/A	3.625	103.998	103.998	103.760	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.141	103.141	102.941	3.125	102.891	102.791	102.691
3.990	N/A	N/A	N/A	3.750	103.465	103.465	103.265	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.589	103.589	103.389	3.250	103.339	103.239	103.139
4.000	N/A	N/A	N/A	3.875	103.767	103.767	103.567	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.998	103.998	103.798	3.375	103.748	103.648	103.548
4.125	N/A	N/A	N/A	3.990	104.033	104.033	103.833	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.237	104.237	104.037	3.500	103.987	103.887	103.787
4.250	N/A	N/A	N/A	4.000	104.133	104.133	103.933	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.186	104.186	103.986	3.625	103.936	103.836	103.736
4.375	N/A	N/A	N/A	4.125	103.842	103.842	103.642	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.560	104.560	104.360	3.750	104.310	104.210	104.110
4.500	N/A	N/A	N/A	4.250	104.651	104.651	104.451	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.729	104.729	104.529	3.875	104.479	104.379	104.279
4.625	N/A	N/A	N/A	4.375	105.022	105.022	104.822	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.991	104.991	104.791	3.990	104.741	104.641	104.541
4.750	N/A	N/A	N/A	4.500	105.355	105.355	105.155	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.091	105.091	104.891	4.000	104.841	104.741	104.641
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	97.564	97.564	97.364	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	98.196	98.196	97.996	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	98.886	98.886	98.686	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	99.383	99.383	99.183	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	99.577	99.577	99.377	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	100.308	100.308	100.108	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	100.803	100.803	100.603	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	101.176	101.176	100.976	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	101.470	101.470	101.270	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	101.570	101.570	101.370	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	100.915	100.915	100.715	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	101.363	101.363	101.163	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	101.772	101.772	101.572	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	102.011	102.011	101.811	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	100.954	100.954	100.754	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																



AFR Loan Center

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30 Day Lock Exp.:

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8/6/2021

W. Rate Sheet Dated: 6/7/2021

Release Time: 10:00 am ET

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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	99.758	99.758	99.509	2.750	98.770	98.770	98.521	2.500	98.841	98.841	98.591	2.000	99.290	99.290	99.090	2.000	97.564	97.564	97.364
2.875	100.581	100.581	100.339	2.875	99.593	99.593	99.351	2.625	99.857	99.857	99.607	2.125	99.922	99.922	99.722	2.125	98.196	98.196	97.996
2.990	100.976	100.976	100.742	2.990	99.988	99.988	99.754	2.750	100.629	100.629	100.380	2.250	100.612	100.612	100.412	2.250	98.886	98.886	98.686
3.000	101.076	101.076	100.842	3.000	100.088	100.088	98.854	2.875	101.300	101.300	101.055	2.375	101.109	101.109	100.909	2.375	99.383	99.383	99.183
3.125	101.417	101.417	101.165	3.125	100.059	100.059	99.807	2.990	101.723	101.723	101.482	2.500	101.303	101.303	101.103	2.500	99.577	99.577	99.377
3.250	102.177	102.177	101.937	3.250	100.819	100.819	100.579	3.000	101.823	101.823	101.582	2.625	102.034	102.034	101.834	2.625	100.308	100.308	100.108
3.375	102.784	102.784	102.551	3.375	101.426	101.426	101.193	3.125	101.975	101.975	101.711	2.750	102.529	102.529	102.329	2.750	100.803	100.803	100.603
3.500	103.061	103.061	102.830	3.500	101.703	101.703	101.472	3.250	102.605	102.605	102.345	2.875	102.902	102.902	102.702	2.875	101.176	101.176	100.976
3.625	103.400	103.400	103.174	3.625	102.042	102.042	101.816	3.375	103.329	103.329	103.078	2.990	103.196	103.196	102.996	2.990	101.470	101.470	101.270
3.750	103.010	103.010	102.810	3.750	100.462	100.462	100.262	3.500	103.740	103.740	103.496	3.000	103.296	103.296	103.096	3.000	101.570	101.570	101.370
3.875	103.474	103.474	103.274	3.875	100.926	100.926	100.726	3.625	103.998	103.998	103.760	3.125	103.141	103.141	102.941	3.125	100.915	100.915	100.715
3.990	103.770	103.770	103.570	3.990	101.222	101.222	101.022	3.750	103.465	103.465	103.265	3.250	103.589	103.589	103.389	3.250	101.363	101.363	101.163
4.000	103.870	103.870	103.670	4.000	101.322	101.322	101.122	3.875	103.767	103.767	103.567	3.375	103.998	103.998	103.798	3.375	101.772	101.772	101.572
4.125	103.842	103.842	103.642	4.125	99.228	99.228	99.028	3.990	104.033	104.033	103.833	3.500	104.237	104.237	104.037	3.500	102.011	102.011	101.811
4.250	104.440	104.440	104.240	4.250	99.826	99.826	99.626	4.000	104.133	104.133	103.933	3.625	104.186	104.186	103.986	3.625	100.954	100.954	100.754
4.375	104.830	104.830	104.630	4.375	100.216	100.216	100.016	4.125	103.842	103.842	103.642	3.750	104.560	104.560	104.360	3.750	101.328	101.328	101.128
4.500	105.139	105.139	104.939	4.500	100.525	100.525	100.325	4.250	104.651	104.651	104.451	3.875	104.729	104.729	104.529	3.875	101.497	101.497	101.297
4.625	105.163	105.163	104.963	4.625	99.863	99.863	99.663	4.375	105.022	105.022	104.822	3.990	104.991	104.991	104.791	3.990	101.759	101.759	101.559
4.750	105.579	105.579	105.379	4.750	100.279	100.279	100.079	4.500	105.355	105.355	105.155	4.000	105.091	105.091	104.891	4.000	101.859	101.859	101.659

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

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/7/2021

45 Day Lock Exp.:

7/22/2021

60 Day Lock Exp.:

8/6/2021

W. Rate Sheet Dated: 6/7/2021

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	99.758	99.758	99.509	2.500	98.841	98.841	98.591	2.000	99.290	99.290	99.090	2.750	98.589	98.589	98.340	2.000	97.777	97.777	97.577
2.875	100.581	100.581	100.339	2.625	99.857	99.857	99.607	2.125	99.922	99.922	99.722	2.875	99.412	99.412	99.170	2.125	98.409	98.409	98.209
2.990	100.976	100.976	100.742	2.750	100.629	100.629	100.380	2.250	100.612	100.612	100.412	2.990	99.807	99.807	99.573	2.250	99.099	99.099	98.899
3.000	101.076	101.076	100.842	2.875	101.300	101.300	101.055	2.375	101.109	101.109	100.909	3.000	99.907	99.907	99.673	2.375	99.596	99.596	99.396
3.125	101.417	101.417	101.165	2.990	101.723	101.723	101.482	2.500	101.303	101.303	101.103	3.125	100.063	100.063	99.811	2.500	99.790	99.790	99.590
3.250	102.177	102.177	101.937	3.000	101.823	101.823	101.582	2.625	102.034	102.034	101.834	3.250	100.823	100.823	100.583	2.625	100.521	100.521	100.321
3.375	102.784	102.784	102.551	3.125	101.975	101.975	101.711	2.750	102.529	102.529	102.329	3.375	101.430	101.430	101.197	2.750	101.016	101.016	100.816
3.500	103.061	103.061	102.830	3.250	102.605	102.605	102.345	2.875	102.902	102.902	102.702	3.500	101.707	101.707	101.476	2.875	101.389	101.389	101.189
3.625	103.400	103.400	103.174	3.375	103.329	103.329	103.078	2.990	103.196	103.196	102.996	3.625	102.046	102.046	101.820	2.990	101.683	101.683	101.483
3.750	103.010	103.010	102.810	3.500	103.740	103.740	103.496	3.000	103.296	103.296	103.096	3.750	101.061	101.061	100.861	3.000	101.783	101.783	101.583
3.875	103.474	103.474	103.274	3.625	103.998	103.998	103.760	3.125	103.141	103.141	102.941	3.875	101.525	101.525	101.325	3.125	101.378	101.378	101.178
3.990	103.770	103.770	103.570	3.750	103.465	103.465	103.265	3.250	103.589	103.589	103.389	3.990	101.821	101.821	101.621	3.250	101.826	101.826	101.626
4.000	103.870	103.870	103.670	3.875	103.767	103.767	103.567	3.375	103.998	103.998	103.798	4.000	101.921	101.921	101.721	3.375	102.235	102.235	102.035
4.125	103.842	103.842	103.642	3.990	104.033	104.033	103.833	3.500	104.237	104.237	104.037	4.125	100.860	100.860	100.660	3.500	102.474	102.474	102.274
4.250	104.440	104.440	104.240	4.000	104.133	104.133	103.933	3.625	104.186	104.186	103.986	4.250	101.458	101.458	101.258	3.625	101.920	101.920	101.720
4.375	104.830	104.830	104.630	4.125	103.842	103.842	103.642	3.750	104.560	104.560	104.360	4.375	101.848	101.848	101.648	3.750	102.294	102.294	102.094
4.500	105.139	105.139	104.939	4.250	104.651	104.651	104.451	3.875	104.729	104.729	104.529	4.500	102.157	102.157	101.957	3.875	102.463	102.463	102.263
4.625	105.163	105.163	104.963	4.375	105.022	105.022	104.822	3.990	104.991	104.991	104.791	4.625	101.838	101.838	101.638	3.990	102.725	102.725	102.525
4.750	105.579	105.579	105.379	4.500	105.355	105.355	105.155	4.000	105.091	105.091	104.891	4.750	102.254	102.254	102.054	4.000	102.825	102.825	102.625

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	-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%	> 105%
Investment Property	-4.125	-4.125	-4.125	-5.375	-6.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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.		
For use by mortgage professionals only and should not be distributed to borrowers.		
FHA ID# - 1358600006		



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.:

7/7/2021

45 Day Lock Exp.:

7/22/2021

60 Day Lock Exp.:

8/6/2021

W. Rate Sheet Dated: 6/7/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

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

Lock Desk Policy

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

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

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

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