

W. Rate Sheet Dated: 6/8/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	102.048	102.048	101.626	2.750	99.970	99.970	99.548	2.250	98.504	98.504	98.183	3.125	96.405	96.405	96.105
2.875	102.255	102.255	101.833	2.875	100.143	100.143	99.721	2.500	98.835	98.835	98.515	3.250	97.671	97.671	97.371
3.000	102.459	102.459	102.037	3.000	100.313	100.313	99.891	2.625	99.000	99.000	98.679	3.375	97.749	97.749	97.449
3.125	102.657	102.657	102.235	3.125	100.443	100.443	100.021	2.750	100.460	100.460	100.160	3.500	97.827	97.827	97.527
3.250	103.208	103.208	102.908	3.250	101.071	101.071	100.771	2.875	100.621	100.621	100.321	3.625	97.905	97.905	97.605
3.375	103.307	103.307	103.007	3.375	101.226	101.226	100.926	3.000	100.778	100.778	100.478	Margin = 2.250		Index = 0.040	
3.500	103.503	103.503	103.203	3.500	101.370	101.370	101.070	3.125	100.896	100.896	100.596	30 Year OTC			
3.625	103.686	103.686	103.386	3.625	101.414	101.414	101.114	3.250	102.429	102.429	102.129	Rate	30 Day	45 Day	60 Day
3.750	103.655	103.655	103.355	3.750	102.975	102.975	102.675	3.375	102.588	102.588	102.288	4.000	101.726	101.726	101.226
3.875	103.725	103.725	103.425	3.875	103.100	103.100	102.800	3.500	102.721	102.721	102.421	4.125	101.848	101.848	101.348
4.000	103.901	103.901	103.601	4.000	103.218	103.218	102.918	3.625	102.773	102.773	102.473	4.375	102.716	102.716	102.216
4.125	104.023	104.023	103.723	4.125	103.310	103.310	103.010	3.750	103.486	103.486	103.186	4.500	102.840	102.840	102.340
4.250	104.187	104.187	103.987	4.250	103.527	103.527	103.327	3.875	103.602	103.602	103.302	4.625	102.997	102.997	102.497
4.375	104.191	104.191	103.991	4.375	103.651	103.651	103.451	4.000	103.712	103.712	103.412	4.875	103.327	103.327	102.827
4.500	104.315	104.315	104.115	4.500	103.770	103.770	103.570	4.125	103.794	103.794	103.494	5.000	103.451	103.451	102.951
4.625	104.472	104.472	104.272	4.625	103.861	103.861	103.661	4.250	103.657	103.657	103.357	5.125	103.608	103.608	103.108
4.750	104.083	104.083	103.883	4.750	103.438	103.438	103.238	4.375	103.772	103.772	103.472	5.500	104.780	104.780	104.280
4.875	104.102	104.102	103.902	4.875	103.562	103.562	103.362	4.500	103.882	103.882	103.582	5.625	104.938	104.938	104.438
6.250	106.000	106.000	105.800	6.250	105.255	105.255	105.055	4.625	103.965	103.965	103.665	6.250	105.026	105.026	104.526

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	102.248	102.148	102.148	101.726	2.750	101.650	101.550	101.550	101.128	2.250	100.634	100.534	100.534	100.213
2.875	102.455	102.355	102.355	101.933	2.875	101.823	101.723	101.723	101.301	2.375	100.805	100.705	100.705	100.384
3.000	102.659	102.559	102.559	102.137	3.000	101.993	101.893	101.893	101.471	2.500	100.965	100.865	100.865	100.545
3.125	102.857	102.757	102.757	102.335	3.125	102.123	102.023	102.023	101.601	2.625	101.130	101.030	101.030	100.709
3.250	103.308	103.208	103.208	102.908	3.250	102.751	102.651	102.651	102.351	2.750	101.490	101.390	101.390	101.090
3.375	103.507	103.407	103.407	103.107	3.375	102.906	102.806	102.806	102.506	2.875	101.651	101.551	101.551	101.251
3.500	103.703	103.603	103.603	103.303	3.500	103.050	102.950	102.950	102.650	3.000	101.808	101.708	101.708	101.408
3.625	103.886	103.786	103.786	103.486	3.625	103.094	102.994	102.994	102.694	3.125	101.926	101.826	101.826	101.526
3.750	103.855	103.755	103.755	103.455	3.750	103.605	103.505	103.505	103.205	3.250	104.059	103.959	103.959	103.659
3.875	104.025	103.925	103.925	103.625	3.875	103.730	103.630	103.630	103.330	3.375	104.218	104.118	104.118	103.818
4.000	104.201	104.101	104.101	103.801	4.000	103.848	103.748	103.748	103.448	3.500	104.351	104.251	104.251	103.951
4.125	104.323	104.223	104.223	103.923	4.125	103.940	103.840	103.840	103.540	3.625	104.403	104.303	104.303	104.003
4.250	105.087	104.987	104.987	104.787	4.250	104.857	104.757	104.757	104.557	3.750	105.616	105.516	105.516	105.216

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	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.976	98.976	98.476	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.098	99.098	98.598	4.750	101.000	101.000	100.500
3.875	99.656	99.656	99.156	6.250	103.750	103.750	103.500	4.375	99.966	99.966	99.466	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.480	99.480	98.980					4.500	100.090	100.090	99.590	Rate	30 Day	45 Day	60 Day
4.125	99.358	99.358	98.858					4.625	100.247	100.247	99.747	6.250	102.750	102.750	102.250
4.250	101.126	101.126	100.626					4.875	100.577	100.577	100.077	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.021	101.021	100.521					5.000	100.701	100.701	100.201				
4.500	100.898	100.898	100.398					5.125	100.858	100.858	100.358				
4.625	100.741	100.741	100.241					5.500	102.030	102.030	101.530				
4.750	101.779	101.779	101.279					5.625	102.188	102.188	101.688				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.276	102.276	101.776				

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.:

7/8/2021

45 Day Lock Exp.:

7/23/2021

60 Day Lock Exp.:

8/9/2021

W. Rate Sheet Dated: 6/8/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.155	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	101.703	101.703	101.403	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	101.863	101.863	101.563	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	102.020	102.020	101.720	Margin = 2.250		Index = .040	
3.500	N/A	N/A	N/A	3.500	102.644	102.644	102.344	3.125	102.138	102.138	101.838	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.688	102.688	102.388	3.250	103.703	103.703	103.403	Rate	30 Day	45 Day	60 Day
3.750	103.530	103.530	103.230	3.750	103.280	103.280	102.980	3.375	103.861	103.861	103.561	3.250	98.727	98.727	98.227
3.875	103.600	103.600	103.300	3.875	103.405	103.405	103.105	3.500	103.995	103.995	103.695	3.375	98.925	98.925	98.425
4.000	103.776	103.776	103.476	4.000	103.523	103.523	103.223	3.625	104.047	104.047	103.747	3.500	99.121	99.121	98.621
4.125	103.898	103.898	103.598	4.125	103.615	103.615	103.315	3.750	103.791	103.791	103.491	3.625	99.305	99.305	98.805
4.250	103.374	103.374	103.174	4.250	103.144	103.144	102.944	3.875	N/A	N/A	N/A	3.750	99.605	99.605	99.105
4.375	103.379	103.379	103.179	4.375	103.269	103.269	103.069	4.000	N/A	N/A	N/A	3.875	99.775	99.775	99.275
4.500	103.502	103.502	103.302	4.500	103.387	103.387	103.187	4.125	N/A	N/A	N/A	4.000	99.951	99.951	99.451
4.625	103.659	103.659	103.459	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.073	100.073	99.573
4.750	102.771	102.771	102.571	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.149	100.149	99.649
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	102.152	102.052	102.052	101.752	3.250	101.594	101.494	101.494	101.194	2.750	98.709	98.609	98.609	98.309
3.375	102.350	102.250	102.250	101.950	3.375	101.750	101.650	101.650	101.350	2.875	98.870	98.770	98.770	98.470
3.500	102.546	102.446	102.446	102.146	3.500	101.894	101.794	101.794	101.494	3.000	99.027	98.927	98.927	98.627
3.625	102.730	102.630	102.630	102.330	3.625	101.938	101.838	101.838	101.538	3.125	99.145	99.045	99.045	98.745
3.750	101.730	101.630	101.630	101.330	3.750	101.480	101.380	101.380	101.080	3.250	100.934	100.834	100.834	100.534
3.875	101.900	101.800	101.800	101.500	3.875	101.605	101.505	101.505	101.205	3.375	101.093	100.993	100.993	100.693
4.000	102.076	101.976	101.976	101.676	4.000	101.723	101.623	101.623	101.323	3.500	101.226	101.126	101.126	100.826
4.125	102.198	102.098	102.098	101.798	4.125	101.815	101.715	101.715	101.415	3.625	101.278	101.178	101.178	100.878
4.250	102.274	102.174	102.174	101.974	4.250	102.044	101.944	101.944	101.744	3.750	102.491	102.391	102.391	102.091

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.:

7/8/2021

45 Day Lock Exp.:

7/23/2021

60 Day Lock Exp.:

8/9/2021

W. Rate Sheet Dated: 6/8/2021

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	97.958	97.958	97.758	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.553	98.553	98.353	2.000	N/A	N/A	N/A	2.500	98.196	98.043	97.946
2.625	99.141	99.141	98.941	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.364	99.364	99.164	2.125	N/A	N/A	N/A	2.625	99.074	98.904	98.783
2.750	100.063	100.063	99.863	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.112	100.112	99.912	2.250	N/A	N/A	N/A	2.750	99.896	99.726	99.605
2.875	100.734	100.734	100.534	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.727	100.727	100.527	2.375	N/A	N/A	N/A	2.875	100.567	100.397	100.276
2.990	101.193	101.193	100.993	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.080	101.080	100.880	2.500	N/A	N/A	N/A	2.990	101.026	100.856	100.735
3.000	101.293	101.293	101.093	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.180	101.180	100.980	2.625	N/A	N/A	N/A	3.000	101.126	100.956	100.835
3.125	101.544	101.544	101.344	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.561	101.561	101.361	2.750	N/A	N/A	N/A	3.125	101.576	101.406	101.285
3.250	102.209	102.209	102.009	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.262	102.262	102.062	2.875	N/A	N/A	N/A	3.250	102.242	102.072	101.951
3.375	102.823	102.823	102.623	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.939	102.939	102.739	2.990	N/A	N/A	N/A	3.375	102.956	102.786	102.665
3.500	103.091	103.091	102.891	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.264	103.264	103.064	3.000	N/A	N/A	N/A	3.500	103.374	103.204	103.083
3.625	103.451	103.451	103.251	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.442	103.442	103.242	3.125	N/A	N/A	N/A	3.625	103.734	103.564	103.443
3.750	103.114	103.114	102.914	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.382	102.382	102.182	3.250	N/A	N/A	N/A	3.750	103.093	102.993	102.893
3.875	103.600	103.600	103.400	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.836	102.836	102.636	3.375	N/A	N/A	N/A	3.875	103.580	103.480	103.380
3.990	103.925	103.925	103.725	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.064	103.064	102.864	3.500	N/A	N/A	N/A	3.990	103.854	103.754	103.654
4.000	104.025	104.025	103.825	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.164	103.164	102.964	3.625	N/A	N/A	N/A	4.000	103.954	103.854	103.754
4.125	104.163	104.163	103.963	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.368	103.368	103.168	3.750	N/A	N/A	N/A	4.125	104.293	104.193	104.093
4.250	104.331	104.331	104.131	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.152	102.152	101.952	3.875	N/A	N/A	N/A	4.250	104.084	103.984	103.884
4.375	104.733	104.733	104.533	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.587	102.587	102.387	3.990	N/A	N/A	N/A	4.375	104.486	104.386	104.286
4.500	105.104	105.104	104.904	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	104.857	104.757	104.657
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	101.629	101.629	101.429	2.875	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.000	99.534	99.534	99.334	2.000	99.546	99.408	99.319
2.875	N/A	N/A	N/A	2.990	102.048	102.048	101.848	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.130	100.130	99.930	2.125	100.142	100.004	99.915
2.990	N/A	N/A	N/A	3.000	102.148	102.148	101.948	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.652	100.652	100.452	2.250	100.664	100.526	100.437
3.000	N/A	N/A	N/A	3.125	102.595	102.595	102.395	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.099	101.099	100.899	2.375	101.111	100.973	100.884
3.125	N/A	N/A	N/A	3.250	102.769	102.769	102.569	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.510	101.510	101.310	2.500	101.528	101.398	101.325
3.250	N/A	N/A	N/A	3.375	103.503	103.503	103.303	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.041	102.041	101.841	2.625	102.068	101.945	101.868
3.375	N/A	N/A	N/A	3.500	103.888	103.888	103.688	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.552	102.552	102.352	2.750	102.579	102.456	102.379
3.500	N/A	N/A	N/A	3.625	104.245	104.245	104.045	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.952	102.952	102.752	2.875	102.978	102.855	102.778
3.625	N/A	N/A	N/A	3.750	103.690	103.690	103.490	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.299	103.299	103.099	2.990	103.326	103.203	103.126
3.750	N/A	N/A	N/A	3.875	104.173	104.173	103.973	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.399	103.399	103.199	3.000	103.426	103.303	103.226
3.875	N/A	N/A	N/A	3.990	104.416	104.416	104.216	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.811	103.811	103.611	3.125	103.837	103.714	103.637
3.990	N/A	N/A	N/A	4.000	104.516	104.516	104.316	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.985	103.985	103.785	3.250	103.652	103.552	103.452
4.000	N/A	N/A	N/A	4.125	104.851	104.851	104.651	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.482	104.482	104.282	3.375	104.149	104.049	103.949
4.125	N/A	N/A	N/A	4.250	104.631	104.631	104.431	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.838	104.838	104.638	3.500	104.505	104.405	104.305
4.250	N/A	N/A	N/A	4.375	105.028	105.028	104.828	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.260	105.260	105.060	3.625	104.927	104.827	104.727
4.375	N/A	N/A	N/A	4.500	105.379	105.379	105.179	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.872	104.872	104.672	3.750	104.552	104.452	104.352
4.500	N/A	N/A	N/A	4.625	105.614	105.614	105.414	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.323	105.323	105.123	3.875	105.003	104.903	104.803
4.625	N/A	N/A	N/A	4.750	105.734	105.734	105.534	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.661	105.661	105.461	3.990	105.340	105.240	105.140
4.750	N/A	N/A	N/A	4.875	106.084	106.084	105.884	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.761	105.761	105.561	4.000	105.440	105.340	105.240
15 Year 105-125				15 Year >125				15 Year 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	99.779	99.779	99.579	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.372	100.372	100.172
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.235	100.235	100.035	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.968	100.968	100.768
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.600	100.600	100.400	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.490	101.490	101.290
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.910	100.910	100.710	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.937	101.937	101.737
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.418	101.418	101.218	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.346	102.346	102.146
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.825	101.825	101.625	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.785	102.785	102.585
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.178	102.178	101.978	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.765	102.765	102.565
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.455	102.455	102.255	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.164	103.164	102.964
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.663	102.663	102.463	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.512	103.512	103.312
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.763	102.763	102.563	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.612	103.612	103.412
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.046	103.046	102.846	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.024	104.024	103.824
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.912	102.912	102.712	3.250	N/A										



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/8/2021

45 Day Lock Exp.:

7/23/2021

60 Day Lock Exp.:

8/9/2021

W. Rate Sheet Dated: 6/8/2021

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	97.958	97.958	97.758	2.500	98.553	98.553	98.353	2.875	101.629	101.629	101.429	2.000	99.534	99.534	99.334	2.000	99.779	99.779	99.579
2.625	99.141	99.141	98.941	2.625	99.364	99.364	99.164	2.990	102.048	102.048	101.848	2.125	100.130	100.130	99.930	2.125	100.235	100.235	100.035
2.750	100.063	100.063	99.863	2.750	100.112	100.112	99.912	3.000	102.148	102.148	101.948	2.250	100.652	100.652	100.452	2.250	100.600	100.600	100.400
2.875	100.734	100.734	100.534	2.875	100.727	100.727	100.527	3.125	102.595	102.595	102.395	2.375	101.099	101.099	100.899	2.375	100.910	100.910	100.710
2.990	101.193	101.193	100.993	2.990	101.080	101.080	100.880	3.250	102.769	102.769	102.569	2.500	101.510	101.510	101.310	2.500	101.418	101.418	101.218
3.000	101.293	101.293	101.093	3.000	101.180	101.180	100.980	3.375	103.503	103.503	103.303	2.625	102.041	102.041	101.841	2.625	101.825	101.825	101.625
3.125	101.544	101.544	101.344	3.125	101.561	101.561	101.361	3.500	103.888	103.888	103.688	2.750	102.552	102.552	102.352	2.750	102.178	102.178	101.978
3.250	102.209	102.209	102.009	3.250	102.262	102.262	102.062	3.625	104.245	104.245	104.045	2.875	102.952	102.952	102.752	2.875	102.455	102.455	102.255
3.375	102.823	102.823	102.623	3.375	102.939	102.939	102.739	3.750	103.690	103.690	103.490	2.990	103.299	103.299	103.099	2.990	102.663	102.663	102.463
3.500	103.091	103.091	102.891	3.500	103.264	103.264	103.064	3.875	104.173	104.173	103.973	3.000	103.399	103.399	103.199	3.000	102.763	102.763	102.563
3.625	103.451	103.451	103.251	3.625	103.442	103.442	103.242	3.990	104.416	104.416	104.216	3.125	103.811	103.811	103.611	3.125	103.046	103.046	102.846
3.750	103.114	103.114	102.914	3.750	102.382	102.382	102.182	4.000	104.516	104.516	104.316	3.250	103.985	103.985	103.785	3.250	102.912	102.912	102.712
3.875	103.600	103.600	103.400	3.875	102.836	102.836	102.636	4.125	104.851	104.851	104.651	3.375	104.482	104.482	104.282	3.375	103.286	103.286	103.086
3.990	103.925	103.925	103.725	3.990	103.064	103.064	102.864	4.250	104.631	104.631	104.431	3.500	104.838	104.838	104.638	3.500	103.535	103.535	103.335
4.000	104.025	104.025	103.825	4.000	103.164	103.164	102.964	4.375	105.028	105.028	104.828	3.625	105.260	105.260	105.060	3.625	103.831	103.831	103.631
4.125	104.163	104.163	103.963	4.125	103.368	103.368	103.168	4.500	105.379	105.379	105.179	3.750	104.872	104.872	104.672	3.750	102.707	102.707	102.507
4.250	104.331	104.331	104.131	4.250	102.152	102.152	101.952	4.625	105.614	105.614	105.414	3.875	105.323	105.323	105.123	3.875	103.024	103.024	102.824
4.375	104.733	104.733	104.533	4.375	102.587	102.587	102.387	4.750	105.734	105.734	105.534	3.990	105.661	105.661	105.461	3.990	103.228	103.228	103.028
4.500	105.104	105.104	104.904	4.500	102.912	102.912	102.712	4.875	106.084	106.084	105.884	4.000	105.761	105.761	105.561	4.000	103.328	103.328	103.128

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



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

30 Day Lock Exp.: 7/8/2021
45 Day Lock Exp.: 7/23/2021
60 Day Lock Exp.: 8/9/2021

W. Rate Sheet Dated: 6/8/2021

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	100.013	100.013	99.757	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.019	99.019	98.763	2.750	N/A	N/A	N/A	2.750	99.763	99.663	99.507
2.875	100.823	100.823	100.574	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.829	99.829	99.580	2.875	N/A	N/A	N/A	2.875	100.573	100.473	100.324
2.990	101.208	101.208	100.970	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.214	100.214	99.976	2.990	N/A	N/A	N/A	2.990	100.958	100.858	100.720
3.000	101.308	101.308	101.070	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.314	100.314	100.076	3.000	N/A	N/A	N/A	3.000	101.058	100.958	100.820
3.125	101.608	101.608	101.346	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.230	100.230	99.968	3.125	N/A	N/A	N/A	3.125	101.358	101.216	101.096
3.250	102.353	102.353	102.103	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.975	100.975	100.725	3.250	N/A	N/A	N/A	3.250	102.103	101.971	101.853
3.375	102.951	102.951	102.709	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.573	101.573	101.331	3.375	N/A	N/A	N/A	3.375	102.701	102.575	102.459
3.500	103.221	103.221	102.980	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.843	101.843	101.602	3.500	N/A	N/A	N/A	3.500	102.971	102.846	102.730
3.625	103.555	103.555	103.316	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.177	102.177	101.938	3.625	N/A	N/A	N/A	3.625	103.305	103.181	103.066
3.750	103.004	103.004	102.804	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.012	100.012	99.812	3.750	N/A	N/A	N/A	3.750	102.754	102.654	102.554
3.875	103.459	103.459	103.259	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.467	100.467	100.267	3.875	N/A	N/A	N/A	3.875	103.209	103.109	103.009
3.990	103.749	103.749	103.549	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.757	100.757	100.557	3.990	N/A	N/A	N/A	3.990	103.499	103.399	103.299
4.000	103.849	103.849	103.649	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	100.857	100.857	100.657	4.000	N/A	N/A	N/A	4.000	103.599	103.499	103.399
4.125	103.856	103.856	103.656	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	98.680	98.680	98.480	4.125	N/A	N/A	N/A	4.125	103.606	103.497	103.406
4.250	104.444	104.444	104.244	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	99.268	99.268	99.068	4.250	N/A	N/A	N/A	4.250	104.194	104.094	103.994
4.375	104.827	104.827	104.627	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	99.651	99.651	99.451	4.375	N/A	N/A	N/A	4.375	104.577	104.477	104.377
4.500	105.130	105.130	104.930	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	99.954	99.954	99.754	4.500	N/A	N/A	N/A	4.500	104.880	104.780	104.680
4.625	105.134	105.134	104.934	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.708	99.708	99.508	4.625	N/A	N/A	N/A	4.625	104.884	104.784	104.684
4.750	105.545	105.545	105.345	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	100.119	100.119	99.919	4.750	N/A	N/A	N/A	4.750	105.295	105.195	105.095
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	99.091	99.091	98.832	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.424	99.424	99.224	2.000	99.174	99.034	98.974
2.875	N/A	N/A	N/A	2.625	100.098	100.098	99.840	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.054	100.054	99.854	2.125	99.804	99.666	99.604
2.990	N/A	N/A	N/A	2.750	100.862	100.862	100.606	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.743	100.743	100.543	2.250	100.493	100.356	100.293
3.000	N/A	N/A	N/A	2.875	101.526	101.526	101.273	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.236	101.236	101.036	2.375	100.986	100.853	100.786
3.125	N/A	N/A	N/A	2.990	101.946	101.946	101.695	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.390	101.390	101.190	2.500	101.140	101.040	100.940
3.250	N/A	N/A	N/A	3.000	102.046	102.046	101.795	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.117	102.117	101.917	2.625	101.867	101.767	101.667
3.375	N/A	N/A	N/A	3.125	102.140	102.140	101.866	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.609	102.609	102.409	2.750	102.359	102.259	102.159
3.500	N/A	N/A	N/A	3.250	102.762	102.762	102.493	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.978	102.978	102.778	2.875	102.728	102.628	102.528
3.625	N/A	N/A	N/A	3.375	103.479	103.479	103.219	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.274	103.274	103.074	2.990	103.024	102.924	102.824
3.750	N/A	N/A	N/A	3.500	103.887	103.887	103.630	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.374	103.374	103.174	3.000	103.124	103.024	102.924
3.875	N/A	N/A	N/A	3.625	104.141	104.141	103.889	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.209	103.209	103.009	3.125	102.959	102.859	102.759
3.990	N/A	N/A	N/A	3.750	103.449	103.449	103.249	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.656	103.656	103.456	3.250	103.406	103.306	103.206
4.000	N/A	N/A	N/A	3.875	103.747	103.747	103.547	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.060	104.060	103.860	3.375	103.810	103.710	103.610
4.125	N/A	N/A	N/A	3.990	104.008	104.008	103.808	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.300	104.300	104.100	3.500	104.050	103.950	103.850
4.250	N/A	N/A	N/A	4.000	104.108	104.108	103.908	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.183	104.183	103.983	3.625	103.933	103.833	103.733
4.375	N/A	N/A	N/A	4.125	103.850	103.850	103.650	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.553	104.553	104.353	3.750	104.303	104.203	104.103
4.500	N/A	N/A	N/A	4.250	104.640	104.640	104.440	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.721	104.721	104.521	3.875	104.471	104.371	104.271
4.625	N/A	N/A	N/A	4.375	105.007	105.007	104.807	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.983	104.983	104.783	3.990	104.733	104.633	104.533
4.750	N/A	N/A	N/A	4.500	105.336	105.336	105.136	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.083	105.083	104.883	4.000	104.833	104.733	104.633



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.:

7/8/2021

45 Day Lock Exp.:

7/23/2021

60 Day Lock Exp.:

8/9/2021

W. Rate Sheet Dated: 6/8/2021

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	100.013	100.013	99.757	2.750	99.019	99.019	98.763	2.500	99.091	99.091	98.832	2.000	99.424	99.424	99.224	2.000	97.698	97.698	97.498
2.875	100.823	100.823	100.574	2.875	99.829	99.829	99.580	2.625	100.098	100.098	99.840	2.125	100.054	100.054	99.854	2.125	98.328	98.328	98.128
2.990	101.208	101.208	100.970	2.990	100.214	100.214	99.976	2.750	100.862	100.862	100.606	2.250	100.743	100.743	100.543	2.250	99.017	99.017	98.817
3.000	101.308	101.308	101.070	3.000	100.314	100.314	100.076	2.875	101.526	101.526	101.273	2.375	101.236	101.236	101.036	2.375	99.510	99.510	99.310
3.125	101.608	101.608	101.346	3.125	100.230	100.230	99.968	2.990	101.946	101.946	101.695	2.500	101.390	101.390	101.190	2.500	99.664	99.664	99.464
3.250	102.353	102.353	102.103	3.250	100.975	100.975	100.725	3.000	102.046	102.046	101.795	2.625	102.117	102.117	101.917	2.625	100.391	100.391	100.191
3.375	102.951	102.951	102.709	3.375	101.573	101.573	101.331	3.125	102.140	102.140	101.866	2.750	102.609	102.609	102.409	2.750	100.883	100.883	100.683
3.500	103.221	103.221	102.980	3.500	101.843	101.843	101.602	3.250	102.762	102.762	102.493	2.875	102.978	102.978	102.778	2.875	101.252	101.252	101.052
3.625	103.555	103.555	103.316	3.625	102.177	102.177	101.938	3.375	103.479	103.479	103.219	2.990	103.274	103.274	103.074	2.990	101.548	101.548	101.348
3.750	103.004	103.004	102.804	3.750	100.012	100.012	99.812	3.500	103.887	103.887	103.630	3.000	103.374	103.374	103.174	3.000	101.648	101.648	101.448
3.875	103.459	103.459	103.259	3.875	100.467	100.467	100.267	3.625	104.141	104.141	103.889	3.125	103.209	103.209	103.009	3.125	100.983	100.983	100.783
3.990	103.749	103.749	103.549	3.990	100.757	100.757	100.557	3.750	103.449	103.449	103.249	3.250	103.656	103.656	103.456	3.250	101.430	101.430	101.230
4.000	103.849	103.849	103.649	4.000	100.857	100.857	100.657	3.875	103.747	103.747	103.547	3.375	104.060	104.060	103.860	3.375	101.834	101.834	101.634
4.125	103.856	103.856	103.656	4.125	98.680	98.680	98.480	3.990	104.008	104.008	103.808	3.500	104.300	104.300	104.100	3.500	102.074	102.074	101.874
4.250	104.444	104.444	104.244	4.250	99.268	99.268	99.068	4.000	104.108	104.108	103.908	3.625	104.183	104.183	103.983	3.625	100.957	100.957	100.757
4.375	104.827	104.827	104.627	4.375	99.651	99.651	99.451	4.125	103.850	103.850	103.650	3.750	104.553	104.553	104.353	3.750	101.327	101.327	101.127
4.500	105.130	105.130	104.930	4.500	99.954	99.954	99.754	4.250	104.640	104.640	104.440	3.875	104.721	104.721	104.521	3.875	101.495	101.495	101.295
4.625	105.134	105.134	104.934	4.625	99.708	99.708	99.508	4.375	105.007	105.007	104.807	3.990	104.983	104.983	104.783	3.990	101.757	101.757	101.557
4.750	105.545	105.545	105.345	4.750	100.119	100.119	99.919	4.500	105.336	105.336	105.136	4.000	105.083	105.083	104.883	4.000	101.857	101.857	101.657

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/8/2021

45 Day Lock Exp.:

7/23/2021

60 Day Lock Exp.:

8/9/2021

W. Rate Sheet Dated: 6/8/2021

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	100.013	100.013	99.757	2.500	99.091	99.091	98.832	2.000	99.424	99.424	99.224	2.750	98.841	98.841	98.585	2.000	97.911	97.911	97.711
2.875	100.823	100.823	100.574	2.625	100.098	100.098	99.840	2.125	100.054	100.054	99.854	2.875	99.651	99.651	99.402	2.125	98.541	98.541	98.341
2.990	101.208	101.208	100.970	2.750	100.862	100.862	100.606	2.250	100.743	100.743	100.543	2.990	100.036	100.036	99.798	2.250	99.230	99.230	99.030
3.000	101.308	101.308	101.070	2.875	101.526	101.526	101.273	2.375	101.236	101.236	101.036	3.000	100.136	100.136	99.898	2.375	99.723	99.723	99.523
3.125	101.608	101.608	101.346	2.990	101.946	101.946	101.695	2.500	101.390	101.390	101.190	3.125	100.244	100.244	99.982	2.500	99.877	99.877	99.677
3.250	102.353	102.353	102.103	3.000	102.046	102.046	101.795	2.625	102.117	102.117	101.917	3.250	100.989	100.989	100.739	2.625	100.604	100.604	100.404
3.375	102.951	102.951	102.709	3.125	102.140	102.140	101.866	2.750	102.609	102.609	102.409	3.375	101.587	101.587	101.345	2.750	101.096	101.096	100.896
3.500	103.221	103.221	102.980	3.250	102.762	102.762	102.493	2.875	102.978	102.978	102.778	3.500	101.857	101.857	101.616	2.875	101.465	101.465	101.265
3.625	103.555	103.555	103.316	3.375	103.479	103.479	103.219	2.990	103.274	103.274	103.074	3.625	102.191	102.191	101.952	2.990	101.761	101.761	101.561
3.750	103.004	103.004	102.804	3.500	103.887	103.887	103.630	3.000	103.374	103.374	103.174	3.750	100.833	100.833	100.633	3.000	101.861	101.861	101.661
3.875	103.459	103.459	103.259	3.625	104.141	104.141	103.889	3.125	103.209	103.209	103.009	3.875	101.288	101.288	101.088	3.125	101.446	101.446	101.246
3.990	103.749	103.749	103.549	3.750	103.449	103.449	103.249	3.250	103.656	103.656	103.456	3.990	101.578	101.578	101.378	3.250	101.893	101.893	101.693
4.000	103.849	103.849	103.649	3.875	103.747	103.747	103.547	3.375	104.060	104.060	103.860	4.000	101.678	101.678	101.478	3.375	102.297	102.297	102.097
4.125	103.856	103.856	103.656	3.990	104.008	104.008	103.808	3.500	104.300	104.300	104.100	4.125	100.593	100.593	100.393	3.500	102.537	102.537	102.337
4.250	104.444	104.444	104.244	4.000	104.108	104.108	103.908	3.625	104.183	104.183	103.983	4.250	101.181	101.181	100.981	3.625	101.920	101.920	101.720
4.375	104.827	104.827	104.627	4.125	103.850	103.850	103.650	3.750	104.553	104.553	104.353	4.375	101.564	101.564	101.364	3.750	102.290	102.290	102.090
4.500	105.130	105.130	104.930	4.250	104.640	104.640	104.440	3.875	104.721	104.721	104.521	4.500	101.867	101.867	101.667	3.875	102.458	102.458	102.258
4.625	105.134	105.134	104.934	4.375	105.007	105.007	104.807	3.990	104.983	104.983	104.783	4.625	101.746	101.746	101.546	3.990	102.720	102.720	102.520
4.750	105.545	105.545	105.345	4.500	105.336	105.336	105.136	4.000	105.083	105.083	104.883	4.750	102.157	102.157	101.957	4.000	102.820	102.820	102.620

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/8/2021

45 Day Lock Exp.:

7/23/2021

60 Day Lock Exp.:

8/9/2021

W. Rate Sheet Dated: 6/8/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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