

W. Rate Sheet Dated: 6/14/2021

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	102.204	102.204	101.829	2.750	100.126	100.126	99.751	2.250	98.488	98.488	98.188	3.125	96.405	96.405	96.105
2.875	102.411	102.411	102.036	2.875	100.300	100.300	99.925	2.500	98.819	98.819	98.519	3.250	97.671	97.671	97.371
3.000	102.616	102.616	102.241	3.000	100.469	100.469	100.094	2.625	98.984	98.984	98.684	3.375	97.749	97.749	97.449
3.125	102.813	102.813	102.438	3.125	100.600	100.600	100.225	2.750	100.523	100.523	100.223	3.500	97.827	97.827	97.527
3.250	103.271	103.271	102.971	3.250	101.133	101.133	100.833	2.875	100.683	100.683	100.383	3.625	97.905	97.905	97.605
3.375	103.369	103.369	103.069	3.375	101.289	101.289	100.989	3.000	100.840	100.840	100.540	Margin = 2.250		Index = 0.050	
3.500	103.565	103.565	103.265	3.500	101.433	101.433	101.133	3.125	100.958	100.958	100.658	30 Year OTC			
3.625	103.749	103.749	103.449	3.625	101.477	101.477	101.177	3.250	102.101	102.101	101.801	Rate	30 Day	45 Day	60 Day
3.750	103.671	103.671	103.371	3.750	102.991	102.991	102.691	3.375	102.260	102.260	101.960	4.000	101.742	101.742	101.242
3.875	103.741	103.741	103.441	3.875	103.115	103.115	102.815	3.500	102.393	102.393	102.093	4.125	101.864	101.864	101.364
4.000	103.917	103.917	103.617	4.000	103.234	103.234	102.934	3.625	102.445	102.445	102.145	4.375	102.466	102.466	101.966
4.125	104.039	104.039	103.739	4.125	103.325	103.325	103.025	3.750	103.592	103.592	103.292	4.500	102.590	102.590	102.090
4.250	103.937	103.937	103.737	4.250	103.277	103.277	103.077	3.875	103.707	103.707	103.407	4.625	102.747	102.747	102.247
4.375	103.941	103.941	103.741	4.375	103.401	103.401	103.201	4.000	103.817	103.817	103.517	4.875	103.124	103.124	102.624
4.500	104.065	104.065	103.865	4.500	103.520	103.520	103.320	4.125	103.900	103.900	103.600	5.000	103.247	103.247	102.747
4.625	104.222	104.222	104.022	4.625	103.611	103.611	103.411	4.250	103.684	103.684	103.384	5.125	103.405	103.405	102.905
4.750	103.880	103.880	103.680	4.750	103.235	103.235	103.035	4.375	103.800	103.800	103.500	5.500	104.437	104.437	103.937
4.875	103.899	103.899	103.699	4.875	103.359	103.359	103.159	4.500	103.909	103.909	103.609	5.625	104.594	104.594	104.094
6.250	106.000	106.000	105.800	6.250	105.271	105.271	105.071	4.625	103.992	103.992	103.692	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	102.404	102.304	102.304	101.929	2.750	101.806	101.706	101.706	101.331	2.250	100.618	100.518	100.518	100.218
2.875	102.611	102.511	102.511	102.136	2.875	101.980	101.880	101.880	101.505	2.375	100.789	100.689	100.689	100.389
3.000	102.816	102.716	102.716	102.341	3.000	102.149	102.049	102.049	101.674	2.500	100.949	100.849	100.849	100.549
3.125	103.013	102.913	102.913	102.538	3.125	102.280	102.180	102.180	101.805	2.625	101.114	101.014	101.014	100.714
3.250	103.371	103.271	103.271	102.971	3.250	102.813	102.713	102.713	102.413	2.750	101.553	101.453	101.453	101.153
3.375	103.569	103.469	103.469	103.169	3.375	102.969	102.869	102.869	102.569	2.875	101.713	101.613	101.613	101.313
3.500	103.765	103.665	103.665	103.365	3.500	103.113	103.013	103.013	102.713	3.000	101.870	101.770	101.770	101.470
3.625	103.949	103.849	103.849	103.549	3.625	103.157	103.057	103.057	102.757	3.125	101.988	101.888	101.888	101.588
3.750	103.871	103.771	103.771	103.471	3.750	103.621	103.521	103.521	103.221	3.250	103.731	103.631	103.631	103.331
3.875	104.041	103.941	103.941	103.641	3.875	103.745	103.645	103.645	103.345	3.375	103.890	103.790	103.790	103.490
4.000	104.217	104.117	104.117	103.817	4.000	103.864	103.764	103.764	103.464	3.500	104.023	103.923	103.923	103.623
4.125	104.339	104.239	104.239	103.939	4.125	103.955	103.855	103.855	103.555	3.625	104.075	103.975	103.975	103.675
4.250	104.837	104.737	104.737	104.537	4.250	104.607	104.507	104.507	104.307	3.750	105.722	105.622	105.622	105.322

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	98.992	98.992	98.492	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.114	99.114	98.614	4.750	101.000	101.000	100.500
3.875	99.672	99.672	99.172	6.250	103.750	103.750	103.500	4.375	99.716	99.716	99.216	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.496	99.496	98.996					4.500	99.840	99.840	99.340	Rate	30 Day	45 Day	60 Day
4.125	99.374	99.374	98.874					4.625	99.997	99.997	99.497	6.250	102.750	102.750	102.250
4.250	100.876	100.876	100.376					4.875	100.374	100.374	99.874	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.771	100.771	100.271					5.000	100.497	100.497	99.997				
4.500	100.648	100.648	100.148					5.125	100.655	100.655	100.155				
4.625	100.491	100.491	99.991					5.500	101.687	101.687	101.187				
4.750	101.576	101.576	101.076					5.625	101.844	101.844	101.344				
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

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" (JA & 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.:

7/14/2021

45 Day Lock Exp.:

7/29/2021

60 Day Lock Exp.:

8/13/2021

W. Rate Sheet Dated: 6/14/2021

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	101.515	101.515	101.215	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	101.676	101.676	101.376	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	101.833	101.833	101.533	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.456	102.456	102.156	3.125	101.951	101.951	101.651	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.500	102.500	102.200	3.250	103.125	103.125	102.825	Rate	30 Day	45 Day	60 Day
3.750	103.296	103.296	102.996	3.750	103.046	103.046	102.746	3.375	103.283	103.283	102.983	3.250	98.539	98.539	98.039
3.875	103.366	103.366	103.066	3.875	103.170	103.170	102.870	3.500	103.417	103.417	103.117	3.375	98.738	98.738	98.238
4.000	103.542	103.542	103.242	4.000	103.289	103.289	102.989	3.625	103.469	103.469	103.169	3.500	98.934	98.934	98.434
4.125	103.664	103.664	103.364	4.125	103.380	103.380	103.080	3.750	103.647	103.647	103.347	3.625	99.118	99.118	98.618
4.250	102.874	102.874	102.674	4.250	102.644	102.644	102.444	3.875	N/A	N/A	N/A	3.750	99.371	99.371	98.871
4.375	102.879	102.879	102.679	4.375	102.769	102.769	102.569	4.000	N/A	N/A	N/A	3.875	99.541	99.541	99.041
4.500	103.002	103.002	102.802	4.500	102.887	102.887	102.687	4.125	N/A	N/A	N/A	4.000	99.717	99.717	99.217
4.625	103.159	103.159	102.959	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.839	99.839	99.339
4.750	102.380	102.380	102.180	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.649	99.649	99.149
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.250	101.964	101.864	101.864	101.564	3.250	101.407	101.307	101.307	101.007	2.750	98.771	98.671	98.671	98.371
3.375	102.163	102.063	102.063	101.763	3.375	101.562	101.462	101.462	101.162	2.875	98.932	98.832	98.832	98.532
3.500	102.359	102.259	102.259	101.959	3.500	101.706	101.606	101.606	101.306	3.000	99.089	98.989	98.989	98.689
3.625	102.543	102.443	102.443	102.143	3.625	101.750	101.650	101.650	101.350	3.125	99.207	99.107	99.107	98.807
3.750	101.496	101.396	101.396	101.096	3.750	101.246	101.146	101.146	100.846	3.250	100.606	100.506	100.506	100.206
3.875	101.666	101.566	101.566	101.266	3.875	101.370	101.270	101.270	100.970	3.375	100.765	100.665	100.665	100.365
4.000	101.842	101.742	101.742	101.442	4.000	101.489	101.389	101.389	101.089	3.500	100.898	100.798	100.798	100.498
4.125	101.964	101.864	101.864	101.564	4.125	101.580	101.480	101.480	101.180	3.625	100.950	100.850	100.850	100.550
4.250	101.774	101.674	101.674	101.474	4.250	101.544	101.444	101.444	101.244	3.750	102.597	102.497	102.497	102.197

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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
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.:

7/14/2021

45 Day Lock Exp.:

7/29/2021

60 Day Lock Exp.:

8/13/2021

W. Rate Sheet Dated: 6/14/2021

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	97.998	97.998	97.798	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.490	98.490	98.290	2.000	N/A	N/A	N/A	2.500	98.275	98.128	98.031
2.625	99.071	99.071	98.871	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.293	99.293	99.093	2.125	N/A	N/A	N/A	2.625	99.143	98.980	98.867
2.750	99.883	99.883	99.683	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.031	100.031	99.831	2.250	N/A	N/A	N/A	2.750	99.955	99.792	99.679
2.875	100.544	100.544	100.344	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.637	100.637	100.437	2.375	N/A	N/A	N/A	2.875	100.615	100.452	100.339
2.990	100.987	100.987	100.787	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.979	100.979	100.779	2.500	N/A	N/A	N/A	2.990	101.059	100.896	100.783
3.000	101.087	101.087	100.887	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.079	101.079	100.879	2.625	N/A	N/A	N/A	3.000	101.159	100.996	100.883
3.125	101.428	101.428	101.228	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.447	101.447	101.247	2.750	N/A	N/A	N/A	3.125	101.600	101.437	101.324
3.250	102.079	102.079	101.879	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.134	102.134	101.934	2.875	N/A	N/A	N/A	3.250	102.251	102.088	101.975
3.375	102.677	102.677	102.477	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.796	102.796	102.596	2.990	N/A	N/A	N/A	3.375	102.949	102.786	102.673
3.500	102.980	102.980	102.780	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.108	103.108	102.908	3.000	N/A	N/A	N/A	3.500	103.351	103.188	103.075
3.625	103.327	103.327	103.127	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.278	103.278	103.078	3.125	N/A	N/A	N/A	3.625	103.699	103.536	103.423
3.750	103.011	103.011	102.811	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.329	102.329	102.129	3.250	N/A	N/A	N/A	3.750	103.047	102.947	102.847
3.875	103.481	103.481	103.281	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.768	102.768	102.568	3.375	N/A	N/A	N/A	3.875	103.517	103.417	103.317
3.990	103.743	103.743	103.543	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	102.984	102.984	102.784	3.500	N/A	N/A	N/A	3.990	103.779	103.679	103.579
4.000	103.843	103.843	103.643	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.084	103.084	102.884	3.625	N/A	N/A	N/A	4.000	103.879	103.779	103.679
4.125	104.073	104.073	103.873	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.284	103.284	103.084	3.750	N/A	N/A	N/A	4.125	104.209	104.109	104.009
4.250	104.182	104.182	103.982	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.002	102.002	101.802	3.875	N/A	N/A	N/A	4.250	103.941	103.841	103.741
4.375	104.570	104.570	104.370	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.424	102.424	102.224	3.990	N/A	N/A	N/A	4.375	104.329	104.229	104.129
4.500	104.931	104.931	104.731	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.738	102.738	102.538	4.000	N/A	N/A	N/A	4.500	104.691	104.591	104.491
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	101.717	101.717	101.517	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.528	99.528	99.328	2.000	99.555	99.421	99.332
2.875	N/A	N/A	N/A	2.990	102.122	102.122	101.922	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.119	100.119	99.919	2.125	100.145	100.011	99.922
2.990	N/A	N/A	N/A	3.000	102.222	102.222	102.022	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.632	100.632	100.432	2.250	100.659	100.525	100.436
3.000	N/A	N/A	N/A	3.125	102.658	102.658	102.458	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.069	101.069	100.869	2.375	101.096	100.962	100.874
3.125	N/A	N/A	N/A	3.250	102.801	102.801	102.601	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.523	101.523	101.323	2.500	101.557	101.437	101.357
3.250	N/A	N/A	N/A	3.375	103.518	103.518	103.318	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.058	102.058	101.858	2.625	102.092	101.972	101.892
3.375	N/A	N/A	N/A	3.500	103.889	103.889	103.689	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.556	102.556	102.356	2.750	102.590	102.470	102.390
3.500	N/A	N/A	N/A	3.625	104.233	104.233	104.033	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.943	102.943	102.743	2.875	102.977	102.857	102.777
3.625	N/A	N/A	N/A	3.750	105.643	105.643	105.443	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.275	103.275	103.075	2.990	103.309	103.189	103.109
3.750	N/A	N/A	N/A	3.875	104.109	104.109	103.909	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.375	103.375	103.175	3.000	103.409	103.289	103.209
3.875	N/A	N/A	N/A	3.990	104.341	104.341	104.141	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.769	103.769	103.569	3.125	103.803	103.683	103.603
3.990	N/A	N/A	N/A	4.000	104.441	104.441	104.241	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.980	103.980	103.780	3.250	104.014	103.894	103.814
4.000	N/A	N/A	N/A	4.125	104.768	104.768	104.568	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.462	104.462	104.262	3.375	104.496	104.376	104.296
4.125	N/A	N/A	N/A	4.250	104.488	104.488	104.288	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.809	104.809	104.609	3.500	104.841	104.721	104.641
4.250	N/A	N/A	N/A	4.375	104.871	104.871	104.671	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.219	105.219	105.019	3.625	105.253	105.133	105.053
4.375	N/A	N/A	N/A	4.500	105.213	105.213	105.013	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.674	104.674	104.474	3.750	104.706	104.586	104.506
4.500	N/A	N/A	N/A	4.625	105.442	105.442	105.242	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.111	105.111	104.911	3.875	105.145	105.025	104.945
4.625	N/A	N/A	N/A	4.750	105.576	105.576	105.376	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.435	105.435	105.235	3.990	105.469	105.349	105.269
4.750	N/A	N/A	N/A	4.875	105.916	105.916	105.716	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.535	105.535	105.335	4.000	105.569	105.449	105.369
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	99.673	99.673	99.473	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.360	100.360	100.160
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.125	100.125	99.925	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.951	100.951	100.751
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.484	100.484	100.284	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.464	101.464	101.264
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.932	100.932	100.732	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.901	101.901	101.701
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.438	101.438	101.238	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.298	102.298	102.098
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.838	101.838	101.638	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.728	102.728	102.528
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.181	102.181	101.981	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.763	102.763	102.563
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.451	102.451	102.251	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.150	103.150	102.950
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.650	102.650	102.450	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.482	103.482	103.282
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.750	102.750	102.550	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.582	103.582	103.382
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.020	103.020	102.820	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.976	103.976	103.776
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.754	102.754	102.554	3.250	N/A	N/A	N/A								



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/14/2021

45 Day Lock Exp.:

7/29/2021

60 Day Lock Exp.:

8/13/2021

W. Rate Sheet Dated: 6/14/2021

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	97.998	97.998	97.798	2.500	98.490	98.490	98.290	2.875	101.717	101.717	101.517	2.000	99.528	99.528	99.328	2.000	99.673	99.673	99.473
2.625	99.071	99.071	98.871	2.625	99.293	99.293	99.093	2.990	102.122	102.122	101.922	2.125	100.119	100.119	99.919	2.125	100.125	100.125	99.925
2.750	99.883	99.883	99.683	2.750	100.031	100.031	99.831	3.000	102.222	102.222	102.022	2.250	100.632	100.632	100.432	2.250	100.484	100.484	100.284
2.875	100.544	100.544	100.344	2.875	100.637	100.637	100.437	3.125	102.658	102.658	102.458	2.375	101.069	101.069	100.869	2.375	100.932	100.932	100.732
2.990	100.987	100.987	100.787	2.990	100.979	100.979	100.779	3.250	102.801	102.801	102.601	2.500	101.523	101.523	101.323	2.500	101.438	101.438	101.238
3.000	101.087	101.087	100.887	3.000	101.079	101.079	100.879	3.375	103.518	103.518	103.318	2.625	102.058	102.058	101.858	2.625	101.838	101.838	101.638
3.125	101.428	101.428	101.228	3.125	101.447	101.447	101.247	3.500	103.889	103.889	103.689	2.750	102.556	102.556	102.356	2.750	102.181	102.181	101.981
3.250	102.079	102.079	101.879	3.250	102.134	102.134	101.934	3.625	104.233	104.233	104.033	2.875	102.943	102.943	102.743	2.875	102.451	102.451	102.251
3.375	102.677	102.677	102.477	3.375	102.796	102.796	102.596	3.750	103.643	103.643	103.443	2.990	103.275	103.275	103.075	2.990	102.650	102.650	102.450
3.500	102.980	102.980	102.780	3.500	103.108	103.108	102.908	3.875	104.109	104.109	103.909	3.000	103.375	103.375	103.175	3.000	102.750	102.750	102.550
3.625	103.327	103.327	103.127	3.625	103.278	103.278	103.078	3.990	104.341	104.341	104.141	3.125	103.769	103.769	103.569	3.125	103.020	103.020	102.820
3.750	103.011	103.011	102.811	3.750	102.329	102.329	102.129	4.000	104.441	104.441	104.241	3.250	103.980	103.980	103.780	3.250	102.754	102.754	102.554
3.875	103.481	103.481	103.281	3.875	102.768	102.768	102.568	4.125	104.768	104.768	104.568	3.375	104.462	104.462	104.262	3.375	103.117	103.117	102.917
3.990	103.743	103.743	103.543	3.990	102.984	102.984	102.784	4.250	104.488	104.488	104.288	3.500	104.809	104.809	104.609	3.500	103.357	103.357	103.157
4.000	103.843	103.843	103.643	4.000	103.084	103.084	102.884	4.375	104.871	104.871	104.671	3.625	105.219	105.219	105.019	3.625	103.644	103.644	103.444
4.125	104.073	104.073	103.873	4.125	103.284	103.284	103.084	4.500	105.213	105.213	105.013	3.750	104.674	104.674	104.474	3.750	102.517	102.517	102.317
4.250	104.182	104.182	103.982	4.250	102.002	102.002	101.802	4.625	105.442	105.442	105.242	3.875	105.111	105.111	104.911	3.875	102.824	102.824	102.624
4.375	104.570	104.570	104.370	4.375	102.424	102.424	102.224	4.750	105.576	105.576	105.376	3.990	105.435	105.435	105.235	3.990	103.020	103.020	102.820
4.500	104.931	104.931	104.731	4.500	102.738	102.738	102.538	4.875	105.916	105.916	105.716	4.000	105.535	105.535	105.335	4.000	103.120	103.120	102.920

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.: 7/14/2021
45 Day Lock Exp.: 7/29/2021
60 Day Lock Exp.: 8/13/2021

W. Rate Sheet Dated: 6/14/2021

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	100.035	100.035	99.798	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.669	98.669	98.432	2.750	N/A	N/A	N/A	2.750	99.785	99.685	99.548
2.875	100.823	100.823	100.595	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.457	99.457	99.229	2.875	N/A	N/A	N/A	2.875	100.573	100.473	100.345
2.990	101.192	101.192	100.982	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.826	99.826	99.616	2.990	N/A	N/A	N/A	2.990	100.942	100.842	100.732
3.000	101.292	101.292	101.082	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.926	99.926	99.716	3.000	N/A	N/A	N/A	3.000	101.042	100.942	100.832
3.125	101.596	101.596	101.364	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.652	99.652	99.420	3.125	N/A	N/A	N/A	3.125	101.346	101.208	101.114
3.250	102.319	102.319	102.106	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.375	100.375	100.162	3.250	N/A	N/A	N/A	3.250	102.069	101.945	101.856
3.375	102.931	102.931	102.729	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.987	100.987	100.785	3.375	N/A	N/A	N/A	3.375	102.681	102.563	102.479
3.500	103.208	103.208	103.008	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.264	101.264	101.064	3.500	N/A	N/A	N/A	3.500	102.958	102.845	102.758
3.625	103.538	103.538	103.338	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.594	101.594	101.394	3.625	N/A	N/A	N/A	3.625	103.288	103.174	103.088
3.750	103.022	103.022	102.822	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.100	100.100	99.900	3.750	N/A	N/A	N/A	3.750	102.772	102.672	102.572
3.875	103.484	103.484	103.284	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.562	100.562	100.362	3.875	N/A	N/A	N/A	3.875	103.234	103.134	103.034
3.990	103.775	103.775	103.575	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.853	100.853	100.653	3.990	N/A	N/A	N/A	3.990	103.525	103.425	103.325
4.000	103.875	103.875	103.675	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	100.953	100.953	100.753	4.000	N/A	N/A	N/A	4.000	103.625	103.525	103.425
4.125	103.841	103.841	103.641	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	98.477	98.477	98.277	4.125	N/A	N/A	N/A	4.125	103.591	103.465	103.391
4.250	104.433	104.433	104.233	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	99.069	99.069	98.869	4.250	N/A	N/A	N/A	4.250	104.183	104.071	103.983
4.375	104.808	104.808	104.608	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	99.444	99.444	99.244	4.375	N/A	N/A	N/A	4.375	104.558	104.456	104.358
4.500	105.104	105.104	104.904	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	99.740	99.740	99.540	4.500	N/A	N/A	N/A	4.500	104.854	104.754	104.654
4.625	105.076	105.076	104.876	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.400	99.400	99.200	4.625	N/A	N/A	N/A	4.625	104.826	104.726	104.626
4.750	105.480	105.480	105.280	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	99.804	99.804	99.604	4.750	N/A	N/A	N/A	4.750	105.230	105.130	105.030
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	99.066	99.066	98.833	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.460	99.460	99.260	2.000	99.210	99.086	99.010
2.875	N/A	N/A	N/A	2.625	100.068	100.068	99.835	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.084	100.084	99.884	2.125	99.834	99.712	99.634
2.990	N/A	N/A	N/A	2.750	100.823	100.823	100.591	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.768	100.768	100.568	2.250	100.518	100.399	100.318
3.000	N/A	N/A	N/A	2.875	101.475	101.475	101.247	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.259	101.259	101.059	2.375	101.009	100.892	100.809
3.125	N/A	N/A	N/A	2.990	101.888	101.888	101.662	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.433	101.433	101.233	2.500	101.183	101.083	100.983
3.250	N/A	N/A	N/A	3.000	101.988	101.988	101.762	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.156	102.156	101.956	2.625	101.906	101.806	101.706
3.375	N/A	N/A	N/A	3.125	102.125	102.125	101.884	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.649	102.649	102.449	2.750	102.399	102.299	102.199
3.500	N/A	N/A	N/A	3.250	102.739	102.739	102.504	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.019	103.019	102.819	2.875	102.769	102.669	102.569
3.625	N/A	N/A	N/A	3.375	103.449	103.449	103.226	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.335	103.335	103.135	2.990	103.085	102.985	102.885
3.750	N/A	N/A	N/A	3.500	103.849	103.849	103.639	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.435	103.435	103.235	3.000	103.185	103.085	102.985
3.875	N/A	N/A	N/A	3.625	104.115	104.115	103.908	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.212	103.212	103.012	3.125	102.962	102.862	102.762
3.990	N/A	N/A	N/A	3.750	103.522	103.522	103.322	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.662	103.662	103.462	3.250	103.412	103.312	103.212
4.000	N/A	N/A	N/A	3.875	103.825	103.825	103.625	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.076	104.076	103.876	3.375	103.826	103.726	103.626
4.125	N/A	N/A	N/A	3.990	104.092	104.092	103.892	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.285	104.285	104.085	3.500	104.035	103.935	103.835
4.250	N/A	N/A	N/A	4.000	104.192	104.192	103.992	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.830	103.830	103.630	3.625	103.580	103.480	103.380
4.375	N/A	N/A	N/A	4.125	103.901	103.901	103.668	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.239	104.239	104.039	3.750	103.989	103.889	103.789
4.500	N/A	N/A	N/A	4.250	104.667	104.667	104.467	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.482	104.482	104.282	3.875	104.232	104.132	104.032
4.625	N/A	N/A	N/A	4.375	105.033	105.033	104.833	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.839	104.839	104.639	3.990	104.589	104.484	104.389
4.750	N/A	N/A	N/A	4.500	105.354	105.354	105.154	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.939	104.939	104.739	4.000	104.689	104.584	104.489



AFR Loan Center

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/14/2021

45 Day Lock Exp.:

7/29/2021

60 Day Lock Exp.:

8/13/2021

W. Rate Sheet Dated: 6/14/2021

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	100.035	100.035	99.798	2.750	98.669	98.669	98.432	2.500	99.066	99.066	98.833	2.000	99.460	99.460	99.260	2.000	97.734	97.734	97.534
2.875	100.823	100.823	100.595	2.875	99.457	99.457	99.229	2.625	100.068	100.068	99.835	2.125	100.084	100.084	99.884	2.125	98.358	98.358	98.158
2.990	101.192	101.192	100.982	2.990	99.826	99.826	99.616	2.750	100.823	100.823	100.591	2.250	100.768	100.768	100.568	2.250	99.042	99.042	98.842
3.000	101.292	101.292	101.082	3.000	99.926	99.926	99.716	2.875	101.475	101.475	101.247	2.375	101.259	101.259	101.059	2.375	99.533	99.533	99.333
3.125	101.596	101.596	101.364	3.125	99.652	99.652	99.420	2.990	101.888	101.888	101.662	2.500	101.433	101.433	101.233	2.500	99.707	99.707	99.507
3.250	102.319	102.319	102.106	3.250	100.375	100.375	100.162	3.000	101.988	101.988	101.762	2.625	102.156	102.156	101.956	2.625	100.430	100.430	100.230
3.375	102.931	102.931	102.729	3.375	100.987	100.987	100.785	3.125	102.125	102.125	101.884	2.750	102.649	102.649	102.449	2.750	100.923	100.923	100.723
3.500	103.208	103.208	103.008	3.500	101.264	101.264	101.064	3.250	102.739	102.739	102.504	2.875	103.019	103.019	102.819	2.875	101.293	101.293	101.093
3.625	103.538	103.538	103.338	3.625	101.594	101.594	101.394	3.375	103.449	103.449	103.226	2.990	103.335	103.335	103.135	2.990	101.609	101.609	101.409
3.750	103.022	103.022	102.822	3.750	100.100	100.100	99.900	3.500	103.849	103.849	103.639	3.000	103.435	103.435	103.235	3.000	101.709	101.709	101.509
3.875	103.484	103.484	103.284	3.875	100.562	100.562	100.362	3.625	104.115	104.115	103.908	3.125	103.212	103.212	103.012	3.125	100.986	100.986	100.786
3.990	103.775	103.775	103.575	3.990	100.853	100.853	100.653	3.750	103.522	103.522	103.322	3.250	103.662	103.662	103.462	3.250	101.436	101.436	101.236
4.000	103.875	103.875	103.675	4.000	100.953	100.953	100.753	3.875	103.825	103.825	103.625	3.375	104.076	104.076	103.876	3.375	101.850	101.850	101.650
4.125	103.841	103.841	103.641	4.125	98.477	98.477	98.277	3.990	104.092	104.092	103.892	3.500	104.285	104.285	104.085	3.500	102.059	102.059	101.859
4.250	104.433	104.433	104.233	4.250	99.069	99.069	98.869	4.000	104.192	104.192	103.992	3.625	103.830	103.830	103.630	3.625	100.610	100.610	100.410
4.375	104.808	104.808	104.608	4.375	99.444	99.444	99.244	4.125	103.901	103.901	103.668	3.750	104.239	104.239	104.039	3.750	101.019	101.019	100.819
4.500	105.104	105.104	104.904	4.500	99.740	99.740	99.540	4.250	104.667	104.667	104.467	3.875	104.482	104.482	104.282	3.875	101.262	101.262	101.062
4.625	105.076	105.076	104.876	4.625	99.400	99.400	99.200	4.375	105.033	105.033	104.833	3.990	104.839	104.839	104.639	3.990	101.619	101.619	101.419
4.750	105.480	105.480	105.280	4.750	99.804	99.804	99.604	4.500	105.354	105.354	105.154	4.000	104.939	104.939	104.739	4.000	101.719	101.719	101.519

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

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Lockdesk Phone:

1-877-588-2706

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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7/29/2021

60 Day Lock Exp.:

8/13/2021

W. Rate Sheet Dated: 6/14/2021

Release Time: 10:00 am ET

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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	100.035	100.035	99.798	2.500	99.066	99.066	98.833	2.000	99.460	99.460	99.260	2.750	98.677	98.677	98.440	2.000	97.947	97.947	97.747
2.875	100.823	100.823	100.595	2.625	100.068	100.068	99.835	2.125	100.084	100.084	99.884	2.875	99.465	99.465	99.237	2.125	98.571	98.571	98.371
2.990	101.192	101.192	100.982	2.750	100.823	100.823	100.591	2.250	100.768	100.768	100.568	2.990	99.834	99.834	99.624	2.250	99.255	99.255	99.055
3.000	101.292	101.292	101.082	2.875	101.475	101.475	101.247	2.375	101.259	101.259	101.059	3.000	99.934	99.934	99.724	2.375	99.746	99.746	99.546
3.125	101.596	101.596	101.364	2.990	101.888	101.888	101.662	2.500	101.433	101.433	101.233	3.125	99.949	99.949	99.717	2.500	99.920	99.920	99.720
3.250	102.319	102.319	102.106	3.000	101.988	101.988	101.762	2.625	102.156	102.156	101.956	3.250	100.672	100.672	100.459	2.625	100.643	100.643	100.443
3.375	102.931	102.931	102.729	3.125	102.125	102.125	101.884	2.750	102.649	102.649	102.449	3.375	101.284	101.284	101.082	2.750	101.136	101.136	100.936
3.500	103.208	103.208	103.008	3.250	102.739	102.739	102.504	2.875	103.019	103.019	102.819	3.500	101.561	101.561	101.361	2.875	101.506	101.506	101.306
3.625	103.538	103.538	103.338	3.375	103.449	103.449	103.226	2.990	103.335	103.335	103.135	3.625	101.891	101.891	101.691	2.990	101.822	101.822	101.622
3.750	103.022	103.022	102.822	3.500	103.849	103.849	103.639	3.000	103.435	103.435	103.235	3.750	100.886	100.886	100.686	3.000	101.922	101.922	101.722
3.875	103.484	103.484	103.284	3.625	104.115	104.115	103.908	3.125	103.212	103.212	103.012	3.875	101.348	101.348	101.148	3.125	101.449	101.449	101.249
3.990	103.775	103.775	103.575	3.750	103.522	103.522	103.322	3.250	103.662	103.662	103.462	3.990	101.639	101.639	101.439	3.250	101.899	101.899	101.699
4.000	103.875	103.875	103.675	3.875	103.825	103.825	103.625	3.375	104.076	104.076	103.876	4.000	101.739	101.739	101.539	3.375	102.313	102.313	102.113
4.125	103.841	103.841	103.641	3.990	104.092	104.092	103.892	3.500	104.285	104.285	104.085	4.125	100.484	100.484	100.284	3.500	102.522	102.522	102.322
4.250	104.433	104.433	104.233	4.000	104.192	104.192	103.992	3.625	103.830	103.830	103.630	4.250	101.076	101.076	100.876	3.625	101.570	101.570	101.370
4.375	104.808	104.808	104.608	4.125	103.901	103.901	103.668	3.750	104.239	104.239	104.039	4.375	101.451	101.451	101.251	3.750	101.979	101.979	101.779
4.500	105.104	105.104	104.904	4.250	104.667	104.667	104.467	3.875	104.482	104.482	104.282	4.500	101.747	101.747	101.547	3.875	102.222	102.222	102.022
4.625	105.076	105.076	104.876	4.375	105.033	105.033	104.833	3.990	104.839	104.839	104.639	4.625	101.563	101.563	101.363	3.990	102.579	102.579	102.379
4.750	105.480	105.480	105.280	4.500	105.354	105.354	105.154	4.000	104.939	104.939	104.739	4.750	101.967	101.967	101.767	4.000	102.679	102.679	102.479

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

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

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

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

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

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

7/14/2021

45 Day Lock Exp.:

7/29/2021

60 Day Lock Exp.:

8/13/2021

W. Rate Sheet Dated: 6/14/2021

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)