

W. Rate Sheet Dated: 6/15/2021

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	102.079	102.079	101.704	2.750	100.001	100.001	99.626	2.250	98.390	98.390	98.078	3.125	96.405	96.405	96.105
2.875	102.286	102.286	101.911	2.875	100.175	100.175	99.800	2.500	98.722	98.722	98.409	3.250	97.671	97.671	97.371
3.000	102.491	102.491	102.116	3.000	100.344	100.344	99.969	2.625	98.886	98.886	98.574	3.375	97.749	97.749	97.449
3.125	102.688	102.688	102.313	3.125	100.475	100.475	100.100	2.750	100.460	100.460	100.160	3.500	97.827	97.827	97.527
3.250	103.161	103.161	102.861	3.250	101.024	101.024	100.724	2.875	100.621	100.621	100.321	3.625	97.905	97.905	97.605
3.375	103.260	103.260	102.960	3.375	101.179	101.179	100.879	3.000	100.778	100.778	100.478	Margin = 2.250		Index = 0.050	
3.500	103.456	103.456	103.156	3.500	101.323	101.323	101.023	3.125	100.896	100.896	100.596	30 Year OTC			
3.625	103.640	103.640	103.340	3.625	101.367	101.367	101.067	3.250	102.101	102.101	101.801	Rate	30 Day	45 Day	60 Day
3.750	103.749	103.749	103.449	3.750	103.069	103.069	102.769	3.375	102.260	102.260	101.960	4.000	101.820	101.820	101.320
3.875	103.819	103.819	103.519	3.875	103.193	103.193	102.893	3.500	102.393	102.393	102.093	4.125	101.942	101.942	101.442
4.000	103.995	103.995	103.695	4.000	103.312	103.312	103.012	3.625	102.445	102.445	102.145	4.375	102.498	102.498	101.998
4.125	104.117	104.117	103.817	4.125	103.403	103.403	103.103	3.750	103.592	103.592	103.292	4.500	102.621	102.621	102.121
4.250	103.968	103.968	103.768	4.250	103.308	103.308	103.108	3.875	103.707	103.707	103.407	4.625	102.778	102.778	102.278
4.375	103.973	103.973	103.773	4.375	103.432	103.432	103.232	4.000	103.817	103.817	103.517	4.875	103.030	103.030	102.530
4.500	104.096	104.096	103.896	4.500	103.551	103.551	103.351	4.125	103.900	103.900	103.600	5.000	103.154	103.154	102.654
4.625	104.253	104.253	104.053	4.625	103.642	103.642	103.442	4.250	103.653	103.653	103.353	5.125	103.311	103.311	102.811
4.750	103.787	103.787	103.587	4.750	103.141	103.141	102.941	4.375	103.768	103.768	103.468	5.500	104.468	104.468	103.968
4.875	103.805	103.805	103.605	4.875	103.265	103.265	103.065	4.500	103.878	103.878	103.578	5.625	104.625	104.625	104.125
6.250	106.000	106.000	105.800	6.250	105.208	105.208	105.008	4.625	103.961	103.961	103.661	6.250	104.979	104.979	104.479

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	102.279	102.179	102.179	101.804	2.750	101.681	101.581	101.581	101.206	2.250	100.520	100.420	100.420	100.108
2.875	102.486	102.386	102.386	102.011	2.875	101.855	101.755	101.755	101.380	2.375	100.691	100.591	100.591	100.279
3.000	102.691	102.591	102.591	102.216	3.000	102.024	101.924	101.924	101.549	2.500	100.852	100.752	100.752	100.439
3.125	102.888	102.788	102.788	102.413	3.125	102.155	102.055	102.055	101.680	2.625	101.016	100.916	100.916	100.604
3.250	103.261	103.161	103.161	102.861	3.250	102.704	102.604	102.604	102.304	2.750	101.490	101.390	101.390	101.090
3.375	103.460	103.360	103.360	103.060	3.375	102.859	102.759	102.759	102.459	2.875	101.651	101.551	101.551	101.251
3.500	103.656	103.556	103.556	103.256	3.500	103.003	102.903	102.903	102.603	3.000	101.808	101.708	101.708	101.408
3.625	103.840	103.740	103.740	103.440	3.625	103.047	102.947	102.947	102.647	3.125	101.926	101.826	101.826	101.526
3.750	103.949	103.849	103.849	103.549	3.750	103.699	103.599	103.599	103.299	3.250	103.731	103.631	103.631	103.331
3.875	104.119	104.019	104.019	103.719	3.875	103.823	103.723	103.723	103.423	3.375	103.890	103.790	103.790	103.490
4.000	104.295	104.195	104.195	103.895	4.000	103.942	103.842	103.842	103.542	3.500	104.023	103.923	103.923	103.623
4.125	104.417	104.317	104.317	104.017	4.125	104.033	103.933	103.933	103.633	3.625	104.075	103.975	103.975	103.675
4.250	104.868	104.768	104.768	104.568	4.250	104.638	104.538	104.538	104.338	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 <= 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	99.070	99.070	98.570	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.192	99.192	98.692	4.750	101.000	101.000	100.500
3.875	99.750	99.750	99.250	6.250	103.750	103.750	103.500	4.375	99.748	99.748	99.248	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.574	99.574	99.074					4.500	99.871	99.871	99.371	Rate	30 Day	45 Day	60 Day
4.125	99.452	99.452	98.952					4.625	100.028	100.028	99.528	6.250	102.750	102.750	102.250
4.250	100.907	100.907	100.407					4.875	100.280	100.280	99.780	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.802	100.802	100.302					5.000	100.404	100.404	99.904				
4.500	100.679	100.679	100.179					5.125	100.561	100.561	100.061				
4.625	100.522	100.522	100.022					5.500	101.718	101.718	101.218				
4.750	101.482	101.482	100.982					5.625	101.875	101.875	101.375				
Borrower Paid Como Only				Lender Paid Only				6.250	102.229	102.229	101.729				

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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/15/2021

45 Day Lock Exp.:

7/30/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/15/2021

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	101.453	101.453	101.153	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	101.613	101.613	101.313	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	101.770	101.770	101.470	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.347	102.347	102.047	3.125	101.888	101.888	101.588	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.391	102.391	102.091	3.250	103.125	103.125	102.825	Rate	30 Day	45 Day	60 Day
3.750	103.374	103.374	103.074	3.750	103.124	103.124	102.824	3.375	103.283	103.283	102.983	3.250	98.430	98.430	97.930
3.875	103.444	103.444	103.144	3.875	103.248	103.248	102.948	3.500	103.417	103.417	103.117	3.375	98.628	98.628	98.128
4.000	103.620	103.620	103.320	4.000	103.367	103.367	103.067	3.625	103.469	103.469	103.169	3.500	98.824	98.824	98.324
4.125	103.742	103.742	103.442	4.125	103.458	103.458	103.158	3.750	103.647	103.647	103.347	3.625	99.008	99.008	98.508
4.250	102.905	102.905	102.705	4.250	102.676	102.676	102.476	3.875	N/A	N/A	N/A	3.750	99.449	99.449	98.949
4.375	102.910	102.910	102.710	4.375	102.800	102.800	102.600	4.000	N/A	N/A	N/A	3.875	99.619	99.619	99.119
4.500	103.033	103.033	102.833	4.500	102.918	102.918	102.718	4.125	N/A	N/A	N/A	4.000	99.795	99.795	99.295
4.625	103.191	103.191	102.991	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.917	99.917	99.417
4.750	102.287	102.287	102.087	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.680	99.680	99.180
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	101.855	101.755	101.755	101.455	3.250	101.297	101.197	101.197	100.897	2.750	98.709	98.609	98.609	98.309
3.375	102.053	101.953	101.953	101.653	3.375	101.453	101.353	101.353	101.053	2.875	98.870	98.770	98.770	98.470
3.500	102.249	102.149	102.149	101.849	3.500	101.597	101.497	101.497	101.197	3.000	99.027	98.927	98.927	98.627
3.625	102.433	102.333	102.333	102.033	3.625	101.641	101.541	101.541	101.241	3.125	99.145	99.045	99.045	98.745
3.750	101.574	101.474	101.474	101.174	3.750	101.324	101.224	101.224	100.924	3.250	100.606	100.506	100.506	100.206
3.875	101.744	101.644	101.644	101.344	3.875	101.448	101.348	101.348	101.048	3.375	100.765	100.665	100.665	100.365
4.000	101.920	101.820	101.820	101.520	4.000	101.567	101.467	101.467	101.167	3.500	100.898	100.798	100.798	100.498
4.125	102.042	101.942	101.942	101.642	4.125	101.658	101.558	101.558	101.258	3.625	100.950	100.850	100.850	100.550
4.250	101.805	101.705	101.705	101.505	4.250	101.576	101.476	101.476	101.276	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
*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@afrownhale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/15/2021

45 Day Lock Exp.:

7/30/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/15/2021

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	97.751	97.751	97.551	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.249	98.249	98.049	2.000	N/A	N/A	N/A	2.500	98.028	97.874	97.770
2.625	98.835	98.835	98.635	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.058	99.058	98.858	2.125	N/A	N/A	N/A	2.625	98.912	98.749	98.637
2.750	99.654	99.654	99.454	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.802	99.802	99.602	2.250	N/A	N/A	N/A	2.750	99.731	99.568	99.456
2.875	100.323	100.323	100.123	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.416	100.416	100.216	2.375	N/A	N/A	N/A	2.875	100.400	100.237	100.125
2.990	100.776	100.776	100.576	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.764	100.764	100.564	2.500	N/A	N/A	N/A	2.990	100.853	100.690	100.578
3.000	100.876	100.876	100.676	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.864	100.864	100.664	2.625	N/A	N/A	N/A	3.000	100.953	100.790	100.678
3.125	101.224	101.224	101.024	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.279	101.279	101.079	2.750	N/A	N/A	N/A	3.125	101.401	101.238	101.126
3.250	101.922	101.922	101.722	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.976	101.976	101.776	2.875	N/A	N/A	N/A	3.250	102.092	101.937	101.832
3.375	102.531	102.531	102.331	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.649	102.649	102.449	2.990	N/A	N/A	N/A	3.375	102.801	102.646	102.541
3.500	102.844	102.844	102.644	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.968	102.968	102.768	3.000	N/A	N/A	N/A	3.500	103.214	103.059	102.954
3.625	103.200	103.200	103.000	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.144	103.144	102.944	3.125	N/A	N/A	N/A	3.625	103.571	103.416	103.311
3.750	102.967	102.967	102.767	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.286	102.286	102.086	3.250	N/A	N/A	N/A	3.750	103.002	102.902	102.801
3.875	103.449	103.449	103.249	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.735	102.735	102.535	3.375	N/A	N/A	N/A	3.875	103.484	103.384	103.284
3.990	103.722	103.722	103.522	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	102.962	102.962	102.762	3.500	N/A	N/A	N/A	3.990	103.757	103.657	103.557
4.000	103.822	103.822	103.622	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.062	103.062	102.862	3.625	N/A	N/A	N/A	4.000	103.857	103.757	103.657
4.125	104.057	104.057	103.857	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.264	103.264	103.064	3.750	N/A	N/A	N/A	4.125	104.192	104.092	103.992
4.250	104.138	104.138	103.938	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.158	103.158	102.958	3.875	N/A	N/A	N/A	4.250	103.896	103.796	103.696
4.375	104.534	104.534	104.334	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.388	102.388	102.188	3.990	N/A	N/A	N/A	4.375	104.292	104.192	104.092
4.500	104.904	104.904	104.704	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.712	102.712	102.512	4.000	N/A	N/A	N/A	4.500	104.662	104.562	104.462
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	101.498	101.498	101.298	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.365	99.365	99.165	2.000	99.392	99.263	99.182
2.875	N/A	N/A	N/A	2.990	101.912	101.912	101.712	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.961	99.961	99.761	2.125	99.987	99.858	99.777
2.990	N/A	N/A	N/A	3.000	102.012	102.012	101.812	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.479	100.479	100.279	2.250	100.506	100.377	100.296
3.000	N/A	N/A	N/A	3.125	102.456	102.456	102.256	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.924	100.924	100.724	2.375	100.951	100.822	100.741
3.125	N/A	N/A	N/A	3.250	102.646	102.646	102.446	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.374	101.374	101.174	2.500	101.408	101.293	101.208
3.250	N/A	N/A	N/A	3.375	103.375	103.375	103.175	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.918	101.918	101.718	2.625	101.952	101.837	101.752
3.375	N/A	N/A	N/A	3.500	103.756	103.756	103.556	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.425	102.425	102.225	2.750	102.459	102.344	102.259
3.500	N/A	N/A	N/A	3.625	104.109	104.109	103.909	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.820	102.820	102.620	2.875	102.855	102.740	102.655
3.625	N/A	N/A	N/A	3.750	103.602	103.602	103.402	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.164	103.164	102.964	2.990	103.199	103.084	102.999
3.750	N/A	N/A	N/A	3.875	104.080	104.080	103.880	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.264	103.264	103.064	3.000	103.299	103.184	103.099
3.875	N/A	N/A	N/A	3.990	104.322	104.322	104.122	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.667	103.667	103.467	3.125	103.702	103.587	103.502
3.990	N/A	N/A	N/A	4.000	104.422	104.422	104.222	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.917	103.917	103.717	3.250	103.958	103.843	103.758
4.000	N/A	N/A	N/A	4.125	104.754	104.754	104.554	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.409	104.409	104.209	3.375	104.450	104.335	104.250
4.125	N/A	N/A	N/A	4.250	104.447	104.447	104.247	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.760	104.760	104.560	3.500	104.802	104.687	104.602
4.250	N/A	N/A	N/A	4.375	104.837	104.837	104.637	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.183	105.183	104.983	3.625	105.225	105.110	105.025
4.375	N/A	N/A	N/A	4.500	105.187	105.187	104.987	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.622	104.622	104.422	3.750	104.664	104.549	104.464
4.500	N/A	N/A	N/A	4.625	105.419	105.419	105.219	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.068	105.068	104.868	3.875	105.110	104.995	104.910
4.625	N/A	N/A	N/A	4.750	105.532	105.532	105.332	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.401	105.401	105.201	3.990	105.443	105.328	105.243
4.750	N/A	N/A	N/A	4.875	105.879	105.879	105.679	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.501	105.501	105.301	4.000	105.543	105.428	105.343
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	99.523	99.523	99.323	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.147	100.147	99.947
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.977	99.977	99.777	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.742	100.742	100.542
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.341	100.341	100.141	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.261	101.261	101.061
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.791	100.791	100.591	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.705	101.705	101.505
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.302	101.302	101.102	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.112	102.112	101.912
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.708	101.708	101.508	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.549	102.549	102.349
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.058	102.058	101.858	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.612	102.612	102.412
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.333	102.333	102.133	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.008	103.008	102.808
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.538	102.538	102.338	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.352	103.352	103.152
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.638	102.638	102.438	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.452	103.452	103.252
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.919	102.919	102.719	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.855	103.855	103.655
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.697	102.697	102.497	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.654	103.	



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.:

7/15/2021

45 Day Lock Exp.:

7/30/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/15/2021

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	97.751	97.751	97.551	2.500	98.249	98.249	98.049	2.875	101.498	101.498	101.298	2.000	99.365	99.365	99.165	2.000	99.523	99.523	99.323
2.625	98.835	98.835	98.635	2.625	99.058	99.058	98.858	2.990	101.912	101.912	101.712	2.125	99.961	99.961	99.761	2.125	99.977	99.977	99.777
2.750	99.654	99.654	99.454	2.750	99.802	99.802	99.602	3.000	102.012	102.012	101.812	2.250	100.479	100.479	100.279	2.250	100.341	100.341	100.141
2.875	100.323	100.323	100.123	2.875	100.416	100.416	100.216	3.125	102.456	102.456	102.256	2.375	100.924	100.924	100.724	2.375	100.791	100.791	100.591
2.990	100.776	100.776	100.576	2.990	100.764	100.764	100.564	3.250	102.646	102.646	102.446	2.500	101.374	101.374	101.174	2.500	101.302	101.302	101.102
3.000	100.876	100.876	100.676	3.000	100.864	100.864	100.664	3.375	103.375	103.375	103.175	2.625	101.918	101.918	101.718	2.625	101.708	101.708	101.508
3.125	101.224	101.224	101.024	3.125	101.279	101.279	101.079	3.500	103.756	103.756	103.556	2.750	102.425	102.425	102.225	2.750	102.058	102.058	101.858
3.250	101.922	101.922	101.722	3.250	101.976	101.976	101.776	3.625	104.109	104.109	103.909	2.875	102.820	102.820	102.620	2.875	102.333	102.333	102.133
3.375	102.531	102.531	102.331	3.375	102.649	102.649	102.449	3.750	103.602	103.602	103.402	2.990	103.164	103.164	102.964	2.990	102.538	102.538	102.338
3.500	102.844	102.844	102.644	3.500	102.968	102.968	102.768	3.875	104.080	104.080	103.880	3.000	103.264	103.264	103.064	3.000	102.638	102.638	102.438
3.625	103.200	103.200	103.000	3.625	103.144	103.144	102.944	3.990	104.322	104.322	104.122	3.125	103.667	103.667	103.467	3.125	102.919	102.919	102.719
3.750	102.967	102.967	102.767	3.750	102.286	102.286	102.086	4.000	104.422	104.422	104.222	3.250	103.917	103.917	103.717	3.250	102.697	102.697	102.497
3.875	103.449	103.449	103.249	3.875	102.735	102.735	102.535	4.125	104.754	104.754	104.554	3.375	104.409	104.409	104.209	3.375	103.066	103.066	102.866
3.990	103.722	103.722	103.522	3.990	102.962	102.962	102.762	4.250	104.447	104.447	104.247	3.500	104.760	104.760	104.560	3.500	103.315	103.315	103.115
4.000	103.822	103.822	103.622	4.000	103.062	103.062	102.862	4.375	104.837	104.837	104.637	3.625	105.183	105.183	104.983	3.625	103.609	103.609	103.409
4.125	104.057	104.057	103.857	4.125	103.264	103.264	103.064	4.500	105.187	105.187	104.987	3.750	104.622	104.622	104.422	3.750	102.461	102.461	102.261
4.250	104.138	104.138	103.938	4.250	101.958	101.958	101.758	4.625	105.419	105.419	105.219	3.875	105.068	105.068	104.868	3.875	102.772	102.772	102.572
4.375	104.534	104.534	104.334	4.375	102.388	102.388	102.188	4.750	105.532	105.532	105.332	3.990	105.401	105.401	105.201	3.990	102.977	102.977	102.777
4.500	104.904	104.904	104.704	4.500	102.712	102.712	102.512	4.875	105.879	105.879	105.679	4.000	105.501	105.501	105.301	4.000	103.077	103.077	102.877

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

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

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

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

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



AFR Loan Center

Lockdesk Exp-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrownhouse.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/15/2021

45 Day Lock Exp.:

7/30/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/15/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.827	99.827	99.573	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.461	98.461	98.207	2.750	N/A	N/A	N/A	2.750	99.577	99.477	99.323
2.875	100.628	100.628	100.377	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.262	99.262	99.011	2.875	N/A	N/A	N/A	2.875	100.378	100.278	100.127
2.990	101.014	101.014	100.769	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.648	99.648	99.403	2.990	N/A	N/A	N/A	2.990	100.764	100.664	100.519
3.000	101.114	101.114	100.869	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.748	99.748	99.503	3.000	N/A	N/A	N/A	3.000	100.864	100.764	100.619
3.125	101.441	101.441	101.205	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.497	99.497	99.261	3.125	N/A	N/A	N/A	3.125	101.191	101.058	100.955
3.250	102.170	102.170	101.942	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.226	100.226	99.998	3.250	N/A	N/A	N/A	3.250	101.920	101.792	101.692
3.375	102.792	102.792	102.569	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.848	100.848	100.625	3.375	N/A	N/A	N/A	3.375	102.542	102.414	102.319
3.500	103.065	103.065	102.842	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.121	101.121	100.898	3.500	N/A	N/A	N/A	3.500	102.815	102.688	102.592
3.625	103.396	103.396	103.174	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.452	101.452	101.230	3.625	N/A	N/A	N/A	3.625	103.146	103.020	102.924
3.750	102.953	102.953	102.753	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.031	100.031	99.831	3.750	N/A	N/A	N/A	3.750	102.703	102.603	102.503
3.875	103.425	103.425	103.225	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.503	100.503	100.303	3.875	N/A	N/A	N/A	3.875	103.175	103.075	102.975
3.990	103.729	103.729	103.529	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.807	100.807	100.607	3.990	N/A	N/A	N/A	3.990	103.479	103.379	103.279
4.000	103.829	103.829	103.629	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	100.907	100.907	100.707	4.000	N/A	N/A	N/A	4.000	103.579	103.479	103.379
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	98.492	98.492	98.292	4.125	N/A	N/A	N/A	4.125	103.606	103.495	103.406
4.250	104.461	104.461	104.261	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	99.097	99.097	98.897	4.250	N/A	N/A	N/A	4.250	104.211	104.106	104.011
4.375	104.845	104.845	104.645	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	99.481	99.481	99.281	4.375	N/A	N/A	N/A	4.375	104.595	104.494	104.395
4.500	105.150	105.150	104.950	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	99.786	99.786	99.586	4.500	N/A	N/A	N/A	4.500	104.900	104.800	104.700
4.625	105.154	105.154	104.954	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.478	99.478	99.278	4.625	N/A	N/A	N/A	4.625	104.904	104.804	104.704
4.750	105.566	105.566	105.366	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	99.890	99.890	99.690	4.750	N/A	N/A	N/A	4.750	105.316	105.216	105.116
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	98.863	98.863	98.608	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.192	99.192	98.992	2.000	98.942	98.842	98.742
2.875	N/A	N/A	N/A	2.625	99.867	99.867	99.612	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.818	99.818	99.618	2.125	99.568	99.468	99.368
2.990	N/A	N/A	N/A	2.750	100.627	100.627	100.371	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.505	100.505	100.305	2.250	100.255	100.155	100.055
3.000	N/A	N/A	N/A	2.875	101.287	101.287	101.031	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.002	101.002	100.802	2.375	100.752	100.652	100.552
3.125	N/A	N/A	N/A	2.990	101.705	101.705	101.453	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.263	101.263	101.063	2.500	101.013	100.913	100.813
3.250	N/A	N/A	N/A	3.000	101.805	101.805	101.553	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.990	101.990	101.790	2.625	101.740	101.640	101.540
3.375	N/A	N/A	N/A	3.125	101.969	101.969	101.719	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.486	102.486	102.286	2.750	102.236	102.136	102.036
3.500	N/A	N/A	N/A	3.250	102.592	102.592	102.344	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.858	102.858	102.658	2.875	102.608	102.508	102.408
3.625	N/A	N/A	N/A	3.375	103.314	103.314	103.071	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.176	103.176	102.976	2.990	102.926	102.826	102.726
3.750	N/A	N/A	N/A	3.500	103.725	103.725	103.488	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.276	103.276	103.076	3.000	103.026	102.926	102.826
3.875	N/A	N/A	N/A	3.625	103.998	103.998	103.761	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.123	103.123	102.923	3.125	102.873	102.773	102.673
3.990	N/A	N/A	N/A	3.750	103.458	103.458	103.258	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.577	103.577	103.377	3.250	103.327	103.227	103.127
4.000	N/A	N/A	N/A	3.875	103.768	103.768	103.568	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.993	103.993	103.793	3.375	103.743	103.643	103.543
4.125	N/A	N/A	N/A	3.990	104.044	104.044	103.844	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.204	104.204	104.004	3.500	103.954	103.854	103.754
4.250	N/A	N/A	N/A	4.000	104.144	104.144	103.944	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.793	103.793	103.593	3.625	103.543	103.443	103.343
4.375	N/A	N/A	N/A	4.125	103.927	103.927	103.694	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.235	104.235	104.035	3.750	103.985	103.885	103.785
4.500	N/A	N/A	N/A	4.250	104.697	104.697	104.497	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.477	104.477	104.277	3.875	104.227	104.127	104.027
4.625	N/A	N/A	N/A	4.375	105.066	105.066	104.866	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	104.489	104.389
4.750	N/A	N/A	N/A	4.500	105.398	105.398	105.198	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	104.589	104.489



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.:

7/15/2021

45 Day Lock Exp.:

7/30/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/15/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.827	99.827	99.573	2.750	98.461	98.461	98.207	2.500	98.863	98.863	98.608	2.000	99.192	99.192	98.992	2.000	97.466	97.466	97.266
2.875	100.628	100.628	100.377	2.875	99.262	99.262	99.011	2.625	99.867	99.867	99.612	2.125	99.818	99.818	99.618	2.125	98.092	98.092	97.892
2.990	101.014	101.014	100.769	2.990	99.648	99.648	99.403	2.750	100.627	100.627	100.371	2.250	100.505	100.505	100.305	2.250	98.779	98.779	98.579
3.000	101.114	101.114	100.869	3.000	99.748	99.748	99.503	2.875	101.287	101.287	101.031	2.375	101.002	101.002	100.802	2.375	99.276	99.276	99.076
3.125	101.441	101.441	101.205	3.125	99.497	99.497	99.261	2.990	101.705	101.705	101.453	2.500	101.263	101.263	101.063	2.500	99.537	99.537	99.337
3.250	102.170	102.170	101.942	3.250	100.226	100.226	99.998	3.000	101.805	101.805	101.553	2.625	101.990	101.990	101.790	2.625	100.264	100.264	100.064
3.375	102.792	102.792	102.569	3.375	100.848	100.848	100.625	3.125	101.969	101.969	101.719	2.750	102.486	102.486	102.286	2.750	100.760	100.760	100.560
3.500	103.065	103.065	102.842	3.500	101.121	101.121	100.898	3.250	102.592	102.592	102.344	2.875	102.858	102.858	102.658	2.875	101.132	101.132	100.932
3.625	103.396	103.396	103.174	3.625	101.452	101.452	101.230	3.375	103.314	103.314	103.071	2.990	103.176	103.176	102.976	2.990	101.450	101.450	101.250
3.750	102.953	102.953	102.753	3.750	100.031	100.031	99.831	3.500	103.725	103.725	103.488	3.000	103.276	103.276	103.076	3.000	101.550	101.550	101.350
3.875	103.425	103.425	103.225	3.875	100.503	100.503	100.303	3.625	103.998	103.998	103.761	3.125	103.123	103.123	102.923	3.125	100.897	100.897	100.697
3.990	103.729	103.729	103.529	3.990	100.807	100.807	100.607	3.750	103.458	103.458	103.258	3.250	103.577	103.577	103.377	3.250	101.351	101.351	101.151
4.000	103.829	103.829	103.629	4.000	100.907	100.907	100.707	3.875	103.768	103.768	103.568	3.375	103.993	103.993	103.793	3.375	101.767	101.767	101.567
4.125	103.856	103.856	103.656	4.125	98.492	98.492	98.292	3.990	104.044	104.044	103.844	3.500	104.204	104.204	104.004	3.500	101.978	101.978	101.778
4.250	104.461	104.461	104.261	4.250	99.097	99.097	98.897	4.000	104.144	104.144	103.944	3.625	103.793	103.793	103.593	3.625	100.573	100.573	100.373
4.375	104.845	104.845	104.645	4.375	99.481	99.481	99.281	4.125	103.927	103.927	103.694	3.750	104.235	104.235	104.035	3.750	101.015	101.015	100.815
4.500	105.150	105.150	104.950	4.500	99.786	99.786	99.586	4.250	104.697	104.697	104.497	3.875	104.477	104.477	104.277	3.875	101.257	101.257	101.057
4.625	105.154	105.154	104.954	4.625	99.478	99.478	99.278	4.375	105.066	105.066	104.866	3.990	104.839	104.839	104.639	3.990	101.619	101.619	101.419
4.750	105.566	105.566	105.366	4.750	99.890	99.890	99.690	4.500	105.398	105.398	105.198	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	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.

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

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

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

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

Lock Desk Policy			
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Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
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7/30/2021

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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	99.827	99.827	99.573	2.500	98.863	98.863	98.608	2.000	99.192	99.192	98.992	2.750	98.469	98.469	98.215	2.000	97.679	97.679	97.479
2.875	100.628	100.628	100.377	2.625	99.867	99.867	99.612	2.125	99.818	99.818	99.618	2.875	99.270	99.270	99.019	2.125	98.305	98.305	98.105
2.990	101.014	101.014	100.769	2.750	100.627	100.627	100.371	2.250	100.505	100.505	100.305	2.990	99.656	99.656	99.411	2.250	98.992	98.992	98.792
3.000	101.114	101.114	100.869	2.875	101.287	101.287	101.031	2.375	101.002	101.002	100.802	3.000	99.756	99.756	99.511	2.375	99.489	99.489	99.289
3.125	101.441	101.441	101.205	2.990	101.705	101.705	101.453	2.500	101.263	101.263	101.063	3.125	99.794	99.794	99.558	2.500	99.750	99.750	99.550
3.250	102.170	102.170	101.942	3.000	101.805	101.805	101.553	2.625	101.990	101.990	101.790	3.250	100.523	100.523	100.295	2.625	100.477	100.477	100.277
3.375	102.792	102.792	102.569	3.125	101.969	101.969	101.719	2.750	102.486	102.486	102.286	3.375	101.145	101.145	100.922	2.750	100.973	100.973	100.773
3.500	103.065	103.065	102.842	3.250	102.592	102.592	102.344	2.875	102.858	102.858	102.658	3.500	101.418	101.418	101.195	2.875	101.345	101.345	101.145
3.625	103.396	103.396	103.174	3.375	103.314	103.314	103.071	2.990	103.176	103.176	102.976	3.625	101.749	101.749	101.527	2.990	101.663	101.663	101.463
3.750	102.953	102.953	102.753	3.500	103.725	103.725	103.488	3.000	103.276	103.276	103.076	3.750	100.817	100.817	100.617	3.000	101.763	101.763	101.563
3.875	103.425	103.425	103.225	3.625	103.998	103.998	103.761	3.125	103.123	103.123	102.923	3.875	101.289	101.289	101.089	3.125	101.360	101.360	101.160
3.990	103.729	103.729	103.529	3.750	103.458	103.458	103.258	3.250	103.577	103.577	103.377	3.990	101.593	101.593	101.393	3.250	101.814	101.814	101.614
4.000	103.829	103.829	103.629	3.875	103.768	103.768	103.568	3.375	103.993	103.993	103.793	4.000	101.693	101.693	101.493	3.375	102.230	102.230	102.030
4.125	103.856	103.856	103.656	3.990	104.044	104.044	103.844	3.500	104.204	104.204	104.004	4.125	100.499	100.499	100.299	3.500	102.441	102.441	102.241
4.250	104.461	104.461	104.261	4.000	104.144	104.144	103.944	3.625	103.793	103.793	103.593	4.250	101.104	101.104	100.904	3.625	101.533	101.533	101.333
4.375	104.845	104.845	104.645	4.125	103.927	103.927	103.694	3.750	104.235	104.235	104.035	4.375	101.488	101.488	101.288	3.750	101.975	101.975	101.775
4.500	105.150	105.150	104.950	4.250	104.697	104.697	104.497	3.875	104.477	104.477	104.277	4.500	101.793	101.793	101.593	3.875	102.217	102.217	102.017
4.625	105.154	105.154	104.954	4.375	105.066	105.066	104.866	3.990	104.839	104.839	104.639	4.625	101.641	101.641	101.441	3.990	102.579	102.579	102.379
4.750	105.566	105.566	105.366	4.500	105.398	105.398	105.198	4.000	104.939	104.939	104.739	4.750	102.053	102.053	101.853	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.:

7/15/2021

45 Day Lock Exp.:

7/30/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/15/2021

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)