

W. Rate Sheet Dated: 6/16/2021

Release Time: 2:45 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	101.813	101.813	101.423	2.750	99.736	99.736	99.345	2.250	97.816	97.816	97.516	3.125	96.405	96.405	96.105
2.875	102.020	102.020	101.630	2.875	99.909	99.909	99.518	2.500	98.148	98.148	97.848	3.250	97.671	97.671	97.371
3.000	102.225	102.225	101.834	3.000	100.078	100.078	99.688	2.625	98.312	98.312	98.012	3.375	97.749	97.749	97.449
3.125	102.423	102.423	102.032	3.125	100.209	100.209	99.818	2.750	100.156	100.156	99.856	3.500	97.827	97.827	97.527
3.250	103.068	103.068	102.768	3.250	100.930	100.930	100.630	2.875	100.316	100.316	100.016	3.625	97.905	97.905	97.605
3.375	103.166	103.166	102.866	3.375	101.086	101.086	100.786	3.000	100.473	100.473	100.173	Margin = 2.250		Index = 0.050	
3.500	103.362	103.362	103.062	3.500	101.230	101.230	100.930	3.125	100.591	100.591	100.291	30 Year OTC			
3.625	103.546	103.546	103.246	3.625	101.274	101.274	100.974	3.250	102.183	102.183	101.883	Rate	30 Day	45 Day	60 Day
3.750	103.733	103.733	103.433	3.750	103.053	103.053	102.753	3.375	102.342	102.342	102.042	4.000	101.804	101.804	101.304
3.875	103.803	103.803	103.503	3.875	103.178	103.178	102.878	3.500	102.475	102.475	102.175	4.125	101.926	101.926	101.426
4.000	103.979	103.979	103.679	4.000	103.296	103.296	102.996	3.625	102.527	102.527	102.227	4.375	102.373	102.373	101.873
4.125	104.101	104.101	103.801	4.125	103.388	103.388	103.088	3.750	103.486	103.486	103.186	4.500	102.496	102.496	101.996
4.250	103.843	103.843	103.643	4.250	103.183	103.183	102.983	3.875	103.602	103.602	103.302	4.625	102.653	102.653	102.153
4.375	103.848	103.848	103.648	4.375	103.307	103.307	103.107	4.000	103.712	103.712	103.412	4.875	103.015	103.015	102.515
4.500	103.971	103.971	103.771	4.500	103.426	103.426	103.226	4.125	103.794	103.794	103.494	5.000	103.138	103.138	102.638
4.625	104.128	104.128	103.928	4.625	103.517	103.517	103.317	4.250	103.536	103.536	103.236	5.125	103.295	103.295	102.795
4.750	103.771	103.771	103.571	4.750	103.125	103.125	102.925	4.375	103.651	103.651	103.351	5.500	104.280	104.280	103.780
4.875	103.790	103.790	103.590	4.875	103.250	103.250	103.050	4.500	103.761	103.761	103.461	5.625	104.438	104.438	103.938
6.250	106.000	106.000	105.800	6.250	105.161	105.161	104.961	4.625	103.844	103.844	103.544	6.250	104.932	104.932	104.432

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	102.013	101.913	101.913	101.523	2.750	101.416	101.316	101.316	100.925	2.250	99.946	99.846	99.846	99.546
2.875	102.220	102.120	102.120	101.730	2.875	101.589	101.489	101.489	101.098	2.375	100.117	100.017	100.017	99.717
3.000	102.425	102.325	102.325	101.934	3.000	101.758	101.658	101.658	101.268	2.500	100.278	100.178	100.178	99.878
3.125	102.623	102.523	102.523	102.132	3.125	101.889	101.789	101.789	101.398	2.625	100.442	100.342	100.342	100.042
3.250	103.168	103.068	103.068	102.768	3.250	102.610	102.510	102.510	102.210	2.750	101.186	101.086	101.086	100.786
3.375	103.366	103.266	103.266	102.966	3.375	102.766	102.666	102.666	102.366	2.875	101.346	101.246	101.246	100.946
3.500	103.562	103.462	103.462	103.162	3.500	102.910	102.810	102.810	102.510	3.000	101.503	101.403	101.403	101.103
3.625	103.746	103.646	103.646	103.346	3.625	102.954	102.854	102.854	102.554	3.125	101.621	101.521	101.521	101.221
3.750	103.933	103.833	103.833	103.533	3.750	103.683	103.583	103.583	103.283	3.250	103.813	103.713	103.713	103.413
3.875	104.103	104.003	104.003	103.703	3.875	103.808	103.708	103.708	103.408	3.375	103.972	103.872	103.872	103.572
4.000	104.279	104.179	104.179	103.879	4.000	103.926	103.826	103.826	103.526	3.500	104.105	104.005	104.005	103.705
4.125	104.401	104.301	104.301	104.001	4.125	104.018	103.918	103.918	103.618	3.625	104.157	104.057	104.057	103.757
4.250	104.743	104.643	104.643	104.443	4.250	104.513	104.413	104.413	104.213	3.750	105.616	105.516	105.516	105.216

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.500	\$125,001 - \$175,000	0.000
FICO 620 - 639	-0.500	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.500	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPAs 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	99.054	99.054	98.554	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.176	99.176	98.676	4.750	101.000	101.000	100.500
3.875	99.734	99.734	99.234	6.250	103.750	103.750	103.500	4.375	99.623	99.623	99.123	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.558	99.558	99.058					4.500	99.746	99.746	99.246	Rate	30 Day	45 Day	60 Day
4.125	99.436	99.436	98.936					4.625	99.903	99.903	99.403	6.250	102.750	102.750	102.250
4.250	100.782	100.782	100.282					4.875	100.265	100.265	99.765	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.677	100.677	100.177					5.000	100.388	100.388	99.888				
4.500	100.554	100.554	100.054					5.125	100.545	100.545	100.045				
4.625	100.397	100.397	99.897					5.500	101.530	101.530	101.030				
4.750	101.467	101.467	100.967					5.625	101.688	101.688	101.188				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.182	102.182	101.682				

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.:

7/16/2021

45 Day Lock Exp.:

8/2/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/16/2021

Release Time: 2:45 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.155	96.155	95.855
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.421	97.421	97.121
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.499	97.499	97.199
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.148	101.148	100.848	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	101.309	101.309	101.009	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	101.466	101.466	101.166	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.253	102.253	101.953	3.125	101.584	101.584	101.284	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.297	102.297	101.997	3.250	102.207	103.207	102.907	Rate	30 Day	45 Day	60 Day
3.750	103.358	103.358	103.058	3.750	103.108	103.108	102.808	3.375	103.365	103.365	103.065	3.250	98.336	98.336	97.836
3.875	103.428	103.428	103.128	3.875	103.233	103.233	102.933	3.500	103.499	103.499	103.199	3.375	98.535	98.535	98.035
4.000	103.604	103.604	103.304	4.000	103.351	103.351	103.051	3.625	103.551	103.551	103.251	3.500	98.731	98.731	98.231
4.125	103.726	103.726	103.426	4.125	103.443	103.443	103.143	3.750	103.541	103.541	103.241	3.625	98.915	98.915	98.415
4.250	102.780	102.780	102.580	4.250	102.551	102.551	102.351	3.875	N/A	N/A	N/A	3.750	99.433	99.433	98.933
4.375	102.785	102.785	102.585	4.375	102.675	102.675	102.475	4.000	N/A	N/A	N/A	3.875	99.603	99.603	99.103
4.500	102.908	102.908	102.708	4.500	102.793	102.793	102.593	4.125	N/A	N/A	N/A	4.000	99.779	99.779	99.279
4.625	103.066	103.066	102.866	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.901	99.901	99.401
4.750	102.271	102.271	102.071	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.555	99.555	99.055
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	101.761	101.661	101.661	101.361	3.250	101.204	101.104	101.104	100.804	2.750	98.404	98.304	98.304	98.004
3.375	101.960	101.860	101.860	101.560	3.375	101.359	101.259	101.259	100.959	2.875	98.565	98.465	98.465	98.165
3.500	102.156	102.056	102.056	101.756	3.500	101.503	101.403	101.403	101.103	3.000	98.722	98.622	98.622	98.322
3.625	102.340	102.240	102.240	101.940	3.625	101.547	101.447	101.447	101.147	3.125	98.840	98.740	98.740	98.440
3.750	101.558	101.458	101.458	101.158	3.750	101.308	101.208	101.208	100.908	3.250	100.688	100.588	100.588	100.288
3.875	101.728	101.628	101.628	101.328	3.875	101.433	101.333	101.333	101.033	3.375	100.847	100.747	100.747	100.447
4.000	101.904	101.804	101.804	101.504	4.000	101.551	101.451	101.451	101.151	3.500	100.980	100.880	100.880	100.580
4.125	102.026	101.926	101.926	101.626	4.125	101.643	101.543	101.543	101.243	3.625	101.032	100.932	100.932	100.632
4.250	101.680	101.580	101.580	101.380	4.250	101.451	101.351	101.351	101.151	3.750	102.491	102.391	102.391	102.091

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-0.500
FICO 680 - 719	0.000	FICO 600 - 619	-0.500
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.500		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/16/2021
45 Day Lock Exp.: 8/2/2021
60 Day Lock Exp.: 8/16/2021

W. Rate Sheet Dated: 6/16/2021

Release Time: 2:45 pm 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	97.445	97.445	97.245	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.896	97.896	97.696	2.000	N/A	N/A	N/A	2.500	97.627	97.478	97.377
2.625	98.527	98.527	98.327	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.703	98.703	98.503	2.125	N/A	N/A	N/A	2.625	98.509	98.354	98.249
2.750	99.346	99.346	99.146	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.448	99.448	99.248	2.250	N/A	N/A	N/A	2.750	99.128	98.973	98.868
2.875	100.014	100.014	99.814	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.061	100.061	99.861	2.375	N/A	N/A	N/A	2.875	99.996	99.841	99.736
2.990	100.471	100.471	100.271	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.412	100.412	100.212	2.500	N/A	N/A	N/A	2.990	100.453	100.298	100.193
3.000	100.571	100.571	100.371	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.512	100.512	100.312	2.625	N/A	N/A	N/A	3.000	100.553	100.398	100.293
3.125	100.987	100.987	100.787	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.101	101.101	100.889	2.750	N/A	N/A	N/A	3.125	101.052	100.869	100.741
3.250	101.745	101.745	101.545	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.799	101.799	101.587	2.875	N/A	N/A	N/A	3.250	101.808	101.613	101.475
3.375	102.356	102.356	102.156	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.474	102.474	102.262	2.990	N/A	N/A	N/A	3.375	102.419	102.224	102.086
3.500	102.670	102.670	102.470	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.794	102.794	102.582	3.000	N/A	N/A	N/A	3.500	102.833	102.638	102.500
3.625	103.027	103.027	102.827	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.973	102.973	102.761	3.125	N/A	N/A	N/A	3.625	103.090	102.895	102.757
3.750	102.834	102.834	102.634	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.152	102.152	101.952	3.250	N/A	N/A	N/A	3.750	102.461	102.361	102.261
3.875	103.316	103.316	103.116	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.602	102.602	102.402	3.375	N/A	N/A	N/A	3.875	102.943	102.843	102.743
3.990	103.590	103.590	103.390	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	102.830	102.830	102.630	3.500	N/A	N/A	N/A	3.990	103.217	103.117	103.017
4.000	103.690	103.690	103.490	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	102.930	102.930	102.730	3.625	N/A	N/A	N/A	4.000	103.317	103.217	103.117
4.125	103.927	103.927	103.727	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.133	103.133	102.933	3.750	N/A	N/A	N/A	4.125	103.654	103.554	103.454
4.250	103.997	103.997	103.797	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	101.817	101.817	101.617	3.875	N/A	N/A	N/A	4.250	103.354	103.254	103.154
4.375	104.396	104.396	104.196	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.248	102.248	102.048	3.990	N/A	N/A	N/A	4.375	103.653	103.553	103.453
4.500	104.765	104.765	104.565	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.573	102.573	102.373	4.000	N/A	N/A	N/A	4.500	104.422	104.322	104.222
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	101.221	101.221	101.021	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.171	99.171	98.971	2.000	99.213	99.087	98.991
2.875	N/A	N/A	N/A	2.990	101.638	101.638	101.438	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.765	99.765	99.565	2.125	99.807	99.681	99.585
2.990	N/A	N/A	N/A	3.000	101.738	101.738	101.538	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.285	100.285	100.085	2.250	100.326	100.200	100.104
3.000	N/A	N/A	N/A	3.125	102.183	102.183	101.983	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.729	100.729	100.529	2.375	100.771	100.645	100.549
3.125	N/A	N/A	N/A	3.250	102.517	102.517	102.317	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.157	101.157	100.957	2.500	101.199	101.066	100.999
3.250	N/A	N/A	N/A	3.375	102.247	102.247	102.047	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.702	101.702	101.502	2.625	101.744	101.631	101.544
3.375	N/A	N/A	N/A	3.500	103.629	103.629	103.429	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.210	102.210	102.010	2.750	102.252	102.139	102.052
3.500	N/A	N/A	N/A	3.625	103.983	103.983	103.783	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.607	102.607	102.407	2.875	102.649	102.536	102.449
3.625	N/A	N/A	N/A	3.750	103.469	103.469	103.269	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.952	102.952	102.752	2.990	102.994	102.881	102.794
3.750	N/A	N/A	N/A	3.875	103.948	103.948	103.748	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.052	103.052	102.852	3.000	103.094	102.981	102.894
3.875	N/A	N/A	N/A	3.990	104.190	104.190	103.990	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.457	103.457	103.257	3.125	103.498	103.385	103.298
3.990	N/A	N/A	N/A	4.000	104.290	104.290	104.090	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.880	103.880	103.680	3.250	103.921	103.808	103.721
4.000	N/A	N/A	N/A	4.125	104.623	104.623	104.423	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.373	104.373	104.173	3.375	103.945	103.839	103.745
4.125	N/A	N/A	N/A	4.250	104.306	104.306	104.106	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.730	104.730	104.530	3.500	104.302	104.196	104.102
4.250	N/A	N/A	N/A	4.375	104.700	104.700	104.500	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.150	105.150	104.950	3.625	104.722	104.616	104.522
4.375	N/A	N/A	N/A	4.500	105.049	105.049	104.849	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.513	104.513	104.313	3.750	104.186	104.086	103.986
4.500	N/A	N/A	N/A	4.625	105.282	105.282	105.082	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.963	104.963	104.763	3.875	104.637	104.537	104.437
4.625	N/A	N/A	N/A	4.750	105.390	105.390	105.190	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.294	105.294	105.094	3.990	104.968	104.868	104.768
4.750	N/A	N/A	N/A	4.875	105.739	105.739	105.539	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.394	105.394	105.194	4.000	105.068	104.968	104.868
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	99.329	99.329	99.129	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.984	99.984	99.784
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.783	99.783	99.583	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.578	100.578	100.378
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.147	100.147	99.947	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.097	101.097	100.897
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.575	100.575	100.375	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.542	101.542	101.342
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.086	101.086	100.886	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.949	101.949	101.749
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.491	101.491	101.291	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.391	102.391	102.191
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.843	101.843	101.643	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.429	102.429	102.229
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.120	102.120	101.920	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.826	102.826	102.626
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.326	102.326	102.126	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.171	103.171	102.971
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.426	102.426	102.226	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.271	103.271	103.071
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.703	102.703	102.503	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	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.:

7/16/2021

45 Day Lock Exp.:

8/2/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/16/2021

Release Time: 2:45 pm 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	97.445	97.445	97.245	2.500	97.896	97.896	97.696	2.875	101.221	101.221	101.021	2.000	99.171	99.171	98.971	2.000	99.329	99.329	99.129
2.625	98.527	98.527	98.327	2.625	98.703	98.703	98.503	2.990	101.638	101.638	101.438	2.125	99.765	99.765	99.565	2.125	99.783	99.783	99.583
2.750	99.346	99.346	99.146	2.750	99.448	99.448	99.248	3.000	101.738	101.738	101.538	2.250	100.285	100.285	100.085	2.250	100.147	100.147	99.947
2.875	100.014	100.014	99.814	2.875	100.061	100.061	99.861	3.125	102.183	102.183	101.983	2.375	100.729	100.729	100.529	2.375	100.575	100.575	100.375
2.990	100.471	100.471	100.271	2.990	100.412	100.412	100.212	3.250	102.517	102.517	102.317	2.500	101.157	101.157	100.957	2.500	101.086	101.086	100.886
3.000	100.571	100.571	100.371	3.000	100.512	100.512	100.312	3.375	103.247	103.247	103.047	2.625	101.702	101.702	101.502	2.625	101.491	101.491	101.291
3.125	100.987	100.987	100.787	3.125	101.101	101.101	100.889	3.500	103.629	103.629	103.429	2.750	102.210	102.210	102.010	2.750	101.843	101.843	101.643
3.250	101.745	101.745	101.545	3.250	101.799	101.799	101.587	3.625	103.983	103.983	103.783	2.875	102.607	102.607	102.407	2.875	102.120	102.120	101.920
3.375	102.356	102.356	102.156	3.375	102.474	102.474	102.262	3.750	103.469	103.469	103.269	2.990	102.952	102.952	102.752	2.990	102.326	102.326	102.126
3.500	102.670	102.670	102.470	3.500	102.794	102.794	102.582	3.875	103.948	103.948	103.748	3.000	103.052	103.052	102.852	3.000	102.426	102.426	102.226
3.625	103.027	103.027	102.827	3.625	102.973	102.973	102.761	3.990	104.190	104.190	103.990	3.125	103.457	103.457	103.257	3.125	102.703	102.703	102.503
3.750	102.834	102.834	102.634	3.750	102.152	102.152	101.952	4.000	104.290	104.290	104.090	3.250	103.880	103.880	103.680	3.250	102.597	102.597	102.397
3.875	103.316	103.316	103.116	3.875	102.602	102.602	102.402	4.125	104.623	104.623	104.423	3.375	104.373	104.373	104.173	3.375	102.967	102.967	102.767
3.990	103.590	103.590	103.390	3.990	102.830	102.830	102.630	4.250	104.306	104.306	104.106	3.500	104.730	104.730	104.530	3.500	103.214	103.214	103.014
4.000	103.690	103.690	103.490	4.000	102.930	102.930	102.730	4.375	104.700	104.700	104.500	3.625	105.150	105.150	104.950	3.625	103.513	103.513	103.313
4.125	103.927	103.927	103.727	4.125	103.133	103.133	102.933	4.500	105.049	105.049	104.849	3.750	104.513	104.513	104.313	3.750	102.350	102.350	102.150
4.250	103.997	103.997	103.797	4.250	101.817	101.817	101.617	4.625	105.282	105.282	105.082	3.875	104.963	104.963	104.763	3.875	102.664	102.664	102.464
4.375	104.396	104.396	104.196	4.375	102.248	102.248	102.048	4.750	105.390	105.390	105.190	3.990	105.294	105.294	105.094	3.990	102.870	102.870	102.670
4.500	104.765	104.765	104.565	4.500	102.573	102.573	102.373	4.875	105.739	105.739	105.539	4.000	105.394	105.394	105.194	4.000	102.970	102.970	102.770

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	N/A	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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/16/2021
45 Day Lock Exp.: 8/2/2021
60 Day Lock Exp.: 8/16/2021

W. Rate Sheet Dated: 6/16/2021

Release Time: 2:45 pm 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	99.413	99.413	99.155	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.047	98.047	97.789	2.750	N/A	N/A	N/A	2.750	99.163	99.063	98.905
2.875	100.214	100.214	99.959	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	98.848	98.848	98.593	2.875	N/A	N/A	N/A	2.875	99.964	99.864	99.709
2.990	100.618	100.618	100.371	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.252	99.252	99.005	2.990	N/A	N/A	N/A	2.990	100.368	100.268	100.121
3.000	100.718	100.718	100.471	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.352	99.352	99.105	3.000	N/A	N/A	N/A	3.000	100.468	100.368	100.221
3.125	101.092	101.092	100.871	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.148	99.148	98.927	3.125	N/A	N/A	N/A	3.125	100.842	100.699	100.621
3.250	101.830	101.830	101.616	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	99.886	99.886	99.672	3.250	N/A	N/A	N/A	3.250	101.580	101.440	101.366
3.375	102.451	102.451	102.242	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.507	100.507	100.298	3.375	N/A	N/A	N/A	3.375	102.021	102.063	101.992
3.500	102.716	102.716	102.509	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	100.772	100.772	100.565	3.500	N/A	N/A	N/A	3.500	102.466	102.329	102.259
3.625	103.053	103.053	102.846	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.109	101.109	100.902	3.625	N/A	N/A	N/A	3.625	102.803	102.666	102.596
3.750	102.785	102.785	102.585	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	99.863	99.863	99.663	3.750	N/A	N/A	N/A	3.750	102.535	102.435	102.335
3.875	103.262	103.262	103.062	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.340	100.340	100.140	3.875	N/A	N/A	N/A	3.875	103.012	102.912	102.812
3.990	103.570	103.570	103.370	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.648	100.648	100.448	3.990	N/A	N/A	N/A	3.990	103.320	103.220	103.120
4.000	103.670	103.670	103.470	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	100.748	100.748	100.548	4.000	N/A	N/A	N/A	4.000	103.420	103.320	103.220
4.125	103.643	103.643	103.443	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	98.279	98.279	98.079	4.125	N/A	N/A	N/A	4.125	103.393	103.272	103.193
4.250	104.253	104.253	104.053	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	98.889	98.889	98.689	4.250	N/A	N/A	N/A	4.250	104.003	103.888	103.803
4.375	104.642	104.642	104.442	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	99.278	99.278	99.078	4.375	N/A	N/A	N/A	4.375	104.392	104.281	104.192
4.500	104.949	104.949	104.749	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	99.585	99.585	99.385	4.500	N/A	N/A	N/A	4.500	104.699	104.590	104.499
4.625	104.847	104.847	104.647	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.171	99.171	98.971	4.625	N/A	N/A	N/A	4.625	104.597	104.497	104.397
4.750	105.262	105.262	105.062	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	99.586	99.586	99.386	4.750	N/A	N/A	N/A	4.750	105.012	104.912	104.812
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	98.479	98.479	98.233	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.954	98.954	98.754	2.000	98.704	98.604	98.504
2.875	N/A	N/A	N/A	2.625	99.484	99.484	99.237	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.582	99.582	99.382	2.125	99.332	99.232	99.132
2.990	N/A	N/A	N/A	2.750	100.246	100.246	99.998	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.270	100.270	100.070	2.250	100.020	99.920	99.820
3.000	N/A	N/A	N/A	2.875	100.908	100.908	100.661	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.768	100.768	100.568	2.375	100.518	100.418	100.318
3.125	N/A	N/A	N/A	2.990	101.332	101.332	101.087	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.055	101.055	100.855	2.500	100.805	100.705	100.605
3.250	N/A	N/A	N/A	3.000	101.432	101.432	101.187	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.785	101.785	101.585	2.625	101.535	101.435	101.335
3.375	N/A	N/A	N/A	3.125	101.662	101.662	101.433	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.283	102.283	102.083	2.750	102.033	101.933	101.833
3.500	N/A	N/A	N/A	3.250	102.290	102.290	102.063	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.654	102.654	102.454	2.875	102.404	102.304	102.204
3.625	N/A	N/A	N/A	3.375	103.017	103.017	102.794	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.973	102.973	102.773	2.990	102.723	102.623	102.523
3.750	N/A	N/A	N/A	3.500	103.435	103.435	103.216	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.073	103.073	102.873	3.000	102.823	102.723	102.623
3.875	N/A	N/A	N/A	3.625	103.709	103.709	103.496	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.064	103.064	102.864	3.125	102.814	102.714	102.614
3.990	N/A	N/A	N/A	3.750	103.295	103.295	103.095	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.520	103.520	103.320	3.250	103.270	103.170	103.070
4.000	N/A	N/A	N/A	3.875	103.608	103.608	103.408	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.938	103.938	103.738	3.375	103.688	103.588	103.488
4.125	N/A	N/A	N/A	3.990	103.889	103.889	103.689	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.151	104.151	103.951	3.500	103.901	103.801	103.701
4.250	N/A	N/A	N/A	4.000	103.989	103.989	103.789	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.039	104.039	103.839	3.625	103.789	103.689	103.589
4.375	N/A	N/A	N/A	4.125	103.728	103.728	103.510	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.410	104.410	104.210	3.750	104.160	104.060	103.960
4.500	N/A	N/A	N/A	4.250	104.403	104.403	104.203	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.580	104.580	104.380	3.875	104.330	104.230	104.130
4.625	N/A	N/A	N/A	4.375	104.774	104.774	104.574	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.918	104.918	104.718	3.990	104.668	104.568	104.468
4.750	N/A	N/A	N/A	4.500	105.112	105.112	104.912	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.018	105.018	104.818	4.000	104.768	104.668	104.568
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	97.228	97.228	97.028	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	97.856	97.856	97.656	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	98.544	98.544	98.344	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	99.042	99.042	98.842	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	99.329	99.329	99.129	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.059	100.059	99.859	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.557	100.557	100.357	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.928	100.928	100.728	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.247	101.247	101.047	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.347	101.347	101.147	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.838	100.838	100.638	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.294	101.294	101.094	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/16/2021

45 Day Lock Exp.:

8/2/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/16/2021

Release Time: 2:45 pm 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	99.413	99.413	99.155	2.750	98.047	98.047	97.789	2.500	98.479	98.479	98.233	2.000	98.954	98.954	98.754	2.000	97.228	97.228	97.028
2.875	100.214	100.214	99.959	2.875	98.848	98.848	98.593	2.625	99.484	99.484	99.237	2.125	99.582	99.582	99.382	2.125	97.856	97.856	97.656
2.990	100.618	100.618	100.371	2.990	99.252	99.252	99.005	2.750	100.246	100.246	99.998	2.250	100.270	100.270	100.070	2.250	98.544	98.544	98.344
3.000	100.718	100.718	100.471	3.000	99.352	99.352	99.105	2.875	100.908	100.908	100.661	2.375	100.768	100.768	100.568	2.375	99.042	99.042	98.842
3.125	101.092	101.092	100.871	3.125	99.148	99.148	98.927	2.990	101.332	101.332	101.087	2.500	101.055	101.055	100.855	2.500	99.329	99.329	99.129
3.250	101.830	101.830	101.616	3.250	99.886	99.886	99.672	3.000	101.432	101.432	101.187	2.625	101.785	101.785	101.585	2.625	100.059	100.059	99.859
3.375	102.451	102.451	102.242	3.375	100.507	100.507	100.298	3.125	101.662	101.662	101.433	2.750	102.283	102.283	102.083	2.750	100.557	100.557	100.357
3.500	102.716	102.716	102.509	3.500	100.772	100.772	100.565	3.250	102.290	102.290	102.063	2.875	102.654	102.654	102.454	2.875	100.928	100.928	100.728
3.625	103.053	103.053	102.846	3.625	101.109	101.109	100.902	3.375	103.017	103.017	102.794	2.990	102.973	102.973	102.773	2.990	101.247	101.247	101.047
3.750	102.785	102.785	102.585	3.750	99.863	99.863	99.663	3.500	103.435	103.435	103.216	3.000	103.073	103.073	102.873	3.000	101.347	101.347	101.147
3.875	103.262	103.262	103.062	3.875	100.340	100.340	100.140	3.625	103.709	103.709	103.496	3.125	103.064	103.064	102.864	3.125	100.838	100.838	100.638
3.990	103.570	103.570	103.370	3.990	100.648	100.648	100.448	3.750	103.295	103.295	103.095	3.250	103.520	103.520	103.320	3.250	101.294	101.294	101.094
4.000	103.670	103.670	103.470	4.000	100.748	100.748	100.548	3.875	103.608	103.608	103.408	3.375	103.938	103.938	103.738	3.375	101.712	101.712	101.512
4.125	103.643	103.643	103.443	4.125	98.279	98.279	98.079	3.990	103.889	103.889	103.689	3.500	104.151	104.151	103.951	3.500	101.925	101.925	101.725
4.250	104.253	104.253	104.053	4.250	98.889	98.889	98.689	4.000	103.989	103.989	103.789	3.625	104.039	104.039	103.839	3.625	100.819	100.819	100.619
4.375	104.642	104.642	104.442	4.375	99.278	99.278	99.078	4.125	103.728	103.728	103.510	3.750	104.410	104.410	104.210	3.750	101.190	101.190	100.990
4.500	104.949	104.949	104.749	4.500	99.585	99.585	99.385	4.250	104.403	104.403	104.203	3.875	104.580	104.580	104.380	3.875	101.360	101.360	101.160
4.625	104.847	104.847	104.647	4.625	99.171	99.171	98.971	4.375	104.774	104.774	104.574	3.990	104.918	104.918	104.718	3.990	101.698	101.698	101.498
4.750	105.262	105.262	105.062	4.750	99.586	99.586	99.386	4.500	105.112	105.112	104.912	4.000	105.018	105.018	104.818	4.000	101.798	101.798	101.598

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

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

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

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

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

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

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

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

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.:

7/16/2021

45 Day Lock Exp.:

8/2/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/16/2021

Release Time: 2:45 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.413	99.413	99.155	2.500	98.479	98.479	98.233	2.000	98.954	98.954	98.754	2.750	98.055	98.055	97.797	2.000	97.441	97.441	97.241
2.875	100.214	100.214	99.959	2.625	99.484	99.484	99.237	2.125	99.582	99.582	99.382	2.875	98.856	98.856	98.601	2.125	98.069	98.069	97.869
2.990	100.618	100.618	100.371	2.750	100.246	100.246	99.998	2.250	100.270	100.270	100.070	2.990	99.260	99.260	99.013	2.250	98.757	98.757	98.557
3.000	100.718	100.718	100.471	2.875	100.908	100.908	100.661	2.375	100.768	100.768	100.568	3.000	99.360	99.360	99.113	2.375	99.255	99.255	99.055
3.125	101.092	101.092	100.871	2.990	101.332	101.332	101.087	2.500	101.055	101.055	100.855	3.125	99.445	99.445	99.224	2.500	99.542	99.542	99.342
3.250	101.830	101.830	101.616	3.000	101.432	101.432	101.187	2.625	101.785	101.785	101.585	3.250	100.183	100.183	99.969	2.625	100.272	100.272	100.072
3.375	102.451	102.451	102.242	3.125	101.662	101.662	101.433	2.750	102.283	102.283	102.083	3.375	100.804	100.804	100.595	2.750	100.770	100.770	100.570
3.500	102.716	102.716	102.509	3.250	102.290	102.290	102.063	2.875	102.654	102.654	102.454	3.500	101.069	101.069	100.862	2.875	101.141	101.141	100.941
3.625	103.053	103.053	102.846	3.375	103.017	103.017	102.794	2.990	102.973	102.973	102.773	3.625	101.406	101.406	101.199	2.990	101.460	101.460	101.260
3.750	102.785	102.785	102.585	3.500	103.435	103.435	103.216	3.000	103.073	103.073	102.873	3.750	100.649	100.649	100.449	3.000	101.560	101.560	101.360
3.875	103.262	103.262	103.062	3.625	103.709	103.709	103.496	3.125	103.064	103.064	102.864	3.875	101.126	101.126	100.926	3.125	101.301	101.301	101.101
3.990	103.570	103.570	103.370	3.750	103.295	103.295	103.095	3.250	103.520	103.520	103.320	3.990	101.434	101.434	101.234	3.250	101.757	101.757	101.557
4.000	103.670	103.670	103.470	3.875	103.608	103.608	103.408	3.375	103.938	103.938	103.738	4.000	101.534	101.534	101.334	3.375	102.175	102.175	101.975
4.125	103.643	103.643	103.443	3.990	103.889	103.889	103.689	3.500	104.151	104.151	103.951	4.125	100.286	100.286	100.086	3.500	102.388	102.388	102.188
4.250	104.253	104.253	104.053	4.000	103.989	103.989	103.789	3.625	104.039	104.039	103.839	4.250	100.896	100.896	100.696	3.625	101.779	101.779	101.579
4.375	104.642	104.642	104.442	4.125	103.728	103.728	103.510	3.750	104.410	104.410	104.210	4.375	101.285	101.285	101.085	3.750	102.150	102.150	101.950
4.500	104.949	104.949	104.749	4.250	104.403	104.403	104.203	3.875	104.580	104.580	104.380	4.500	101.592	101.592	101.392	3.875	102.320	102.320	102.120
4.625	104.847	104.847	104.647	4.375	104.774	104.774	104.574	3.990	104.918	104.918	104.718	4.625	101.334	101.334	101.134	3.990	102.658	102.658	102.458
4.750	105.262	105.262	105.062	4.500	105.112	105.112	104.912	4.000	105.018	105.018	104.818	4.750	101.749	101.749	101.549	4.000	102.758	102.758	102.558

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

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

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

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

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

Lock Desk Policy			
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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
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AFR Loan Center

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.:

7/16/2021

45 Day Lock Exp.:

8/2/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/16/2021

Release Time: 2:45 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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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)