

W. Rate Sheet Dated: 6/16/2021

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	101.688	2.750	100.001	100.001	99.611	2.250	98.222	98.222	97.922	3.125	96.405	96.405	96.105
2.875	102.286	102.286	101.895	2.875	100.175	100.175	99.784	2.500	98.554	98.554	98.254	3.250	97.671	97.671	97.371
3.000	102.491	102.491	102.100	3.000	100.344	100.344	99.953	2.625	98.718	98.718	98.418	3.375	97.749	97.749	97.449
3.125	102.688	102.688	102.298	3.125	100.475	100.475	100.084	2.750	100.386	100.386	100.086	3.500	97.827	97.827	97.527
3.250	103.208	103.208	102.908	3.250	101.071	101.071	100.771	2.875	100.547	100.547	100.247	3.625	97.905	97.905	97.605
3.375	103.307	103.307	103.007	3.375	101.226	101.226	100.926	3.000	100.704	100.704	100.404	Margin = 2.250		Index = 0.050	
3.500	103.503	103.503	103.203	3.500	101.370	101.370	101.070	3.125	100.822	100.822	100.522	30 Year OTC			
3.625	103.686	103.686	103.386	3.625	101.414	101.414	101.114	3.250	101.590	101.590	101.290	Rate	30 Day	45 Day	60 Day
3.750	103.671	103.671	103.371	3.750	102.991	102.991	102.691	3.375	101.748	101.748	101.448	4.000	101.742	101.742	101.242
3.875	103.741	103.741	103.441	3.875	103.115	103.115	102.815	3.500	101.881	101.881	101.581	4.125	101.864	101.864	101.364
4.000	103.917	103.917	103.617	4.000	103.234	103.234	102.934	3.625	101.933	101.933	101.633	4.375	102.482	102.482	101.982
4.125	104.039	104.039	103.739	4.125	103.325	103.325	103.025	3.750	103.549	103.549	103.249	4.500	102.605	102.605	102.105
4.250	103.952	103.952	103.752	4.250	103.292	103.292	103.092	3.875	103.664	103.664	103.364	4.625	102.763	102.763	102.263
4.375	103.957	103.957	103.757	4.375	103.417	103.417	103.217	4.000	103.774	103.774	103.474	4.875	103.218	103.218	102.718
4.500	104.080	104.080	103.880	4.500	103.535	103.535	103.335	4.125	103.857	103.857	103.557	5.000	103.341	103.341	102.841
4.625	104.238	104.238	104.038	4.625	103.627	103.627	103.427	4.250	103.567	103.567	103.267	5.125	103.499	103.499	102.999
4.750	103.974	103.974	103.774	4.750	103.328	103.328	103.128	4.375	103.682	103.682	103.382	5.500	103.718	103.718	103.218
4.875	103.993	103.993	103.793	4.875	103.453	103.453	103.253	4.500	103.792	103.792	103.492	5.625	103.875	103.875	103.375
6.250	106.000	106.000	105.800	6.250	105.224	105.224	105.024	4.625	103.875	103.875	103.575	6.250	104.995	104.995	104.495

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	101.788	2.750	101.681	101.581	101.581	101.191	2.250	100.352	100.252	100.252	99.952
2.875	102.486	102.386	102.386	101.995	2.875	101.855	101.755	101.755	101.364	2.375	100.523	100.423	100.423	100.123
3.000	102.691	102.591	102.591	102.200	3.000	102.024	101.924	101.924	101.533	2.500	100.684	100.584	100.584	100.284
3.125	102.888	102.788	102.788	102.398	3.125	102.155	102.055	102.055	101.664	2.625	100.848	100.748	100.748	100.448
3.250	103.308	103.208	103.208	102.908	3.250	102.751	102.651	102.651	102.351	2.750	101.416	101.316	101.316	101.016
3.375	103.507	103.407	103.407	103.107	3.375	102.906	102.806	102.806	102.506	2.875	101.577	101.477	101.477	101.177
3.500	103.703	103.603	103.603	103.303	3.500	103.050	102.950	102.950	102.650	3.000	101.734	101.634	101.634	101.334
3.625	103.886	103.786	103.786	103.486	3.625	103.094	102.994	102.994	102.694	3.125	101.852	101.752	101.752	101.452
3.750	103.871	103.771	103.771	103.471	3.750	103.621	103.521	103.521	103.221	3.250	103.220	103.120	103.120	102.820
3.875	104.041	103.941	103.941	103.641	3.875	103.745	103.645	103.645	103.345	3.375	103.378	103.278	103.278	102.978
4.000	104.217	104.117	104.117	103.817	4.000	103.864	103.764	103.764	103.464	3.500	103.511	103.411	103.411	103.111
4.125	104.339	104.239	104.239	103.939	4.125	103.955	103.855	103.855	103.555	3.625	103.563	103.463	103.463	103.163
4.250	104.852	104.752	104.752	104.552	4.250	104.622	104.522	104.522	104.322	3.750	105.679	105.579	105.579	105.279

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.500	\$125,001 - \$175,000	0.000
FICO 620 - 639	-0.500	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.500	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.992	98.992	98.492	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.114	99.114	98.614	4.750	101.000	101.000	100.500
3.875	99.672	99.672	99.172	6.250	103.750	103.750	103.500	4.375	99.732	99.732	99.232	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.496	99.496	98.996					4.500	99.855	99.855	99.355	Rate	30 Day	45 Day	60 Day
4.125	99.374	99.374	98.874					4.625	100.013	100.013	99.513	6.250	102.750	102.750	102.250
4.250	100.891	100.891	100.391					4.875	100.468	100.468	99.968	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.787	100.787	100.287					5.000	100.591	100.591	100.091				
4.500	100.664	100.664	100.164					5.125	100.749	100.749	100.249				
4.625	100.506	100.506	100.006					5.500	100.968	100.968	100.468				
4.750	101.670	101.670	101.170					5.625	101.125	101.125	100.625				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.245	102.245	101.745				

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# - 135860006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/16/2021

45 Day Lock Exp.:

8/2/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/16/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.155	96.155	95.855
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.421	97.421	97.121
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.499	97.499	97.199
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.379	101.379	101.079	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	101.539	101.539	101.239	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	101.696	101.696	101.396	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.394	102.394	102.094	3.125	101.814	101.814	101.514	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.438	102.438	102.138	3.250	102.613	102.613	102.313	Rate	30 Day	45 Day	60 Day
3.750	103.296	103.296	102.996	3.750	103.046	103.046	102.746	3.375	102.772	102.772	102.472	3.250	98.477	98.477	97.977
3.875	103.366	103.366	103.066	3.875	103.170	103.170	102.870	3.500	102.905	102.905	102.605	3.375	98.675	98.675	98.175
4.000	103.542	103.542	103.242	4.000	103.289	103.289	102.989	3.625	102.957	102.957	102.657	3.500	98.871	98.871	98.371
4.125	103.664	103.664	103.364	4.125	103.380	103.380	103.080	3.750	103.604	103.604	103.304	3.625	99.055	99.055	98.555
4.250	102.890	102.890	102.690	4.250	102.660	102.660	102.460	3.875	N/A	N/A	N/A	3.750	99.371	99.371	98.871
4.375	102.894	102.894	102.694	4.375	102.784	102.784	102.584	4.000	N/A	N/A	N/A	3.875	99.541	99.541	99.041
4.500	103.018	103.018	102.818	4.500	102.903	102.903	102.703	4.125	N/A	N/A	N/A	4.000	99.717	99.717	99.217
4.625	103.175	103.175	102.975	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.839	99.839	99.339
4.750	102.474	102.474	102.274	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.665	99.665	99.165
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	101.902	101.802	101.802	101.502	3.250	101.344	101.244	101.244	100.944	2.750	98.635	98.535	98.535	98.235
3.375	102.100	102.000	102.000	101.700	3.375	101.500	101.400	101.400	101.100	2.875	98.795	98.695	98.695	98.395
3.500	102.296	102.196	102.196	101.896	3.500	101.644	101.544	101.544	101.244	3.000	98.952	98.852	98.852	98.552
3.625	102.480	102.380	102.380	102.080	3.625	101.688	101.588	101.588	101.288	3.125	99.070	98.970	98.970	98.670
3.750	101.496	101.396	101.396	101.096	3.750	101.246	101.146	101.146	100.846	3.250	100.095	99.995	99.995	99.695
3.875	101.666	101.566	101.566	101.266	3.875	101.370	101.270	101.270	100.970	3.375	100.253	100.153	100.153	99.853
4.000	101.842	101.742	101.742	101.442	4.000	101.489	101.389	101.389	101.089	3.500	100.386	100.286	100.286	99.986
4.125	101.964	101.864	101.864	101.564	4.125	101.580	101.480	101.480	101.180	3.625	100.438	100.338	100.338	100.038
4.250	101.790	101.690	101.690	101.490	4.250	101.560	101.460	101.460	101.260	3.750	102.554	102.454	102.454	102.154

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@afrrwholesale.com

1-877-588-2706

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: 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	97.780	97.780	97.580	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.224	98.224	98.024	2.000	N/A	N/A	N/A	2.500	97.968	97.821	97.721
2.625	98.856	98.856	98.656	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.031	99.031	98.831	2.125	N/A	N/A	N/A	2.625	98.837	98.682	98.577
2.750	99.674	99.674	99.474	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.776	99.776	99.576	2.250	N/A	N/A	N/A	2.750	99.456	99.301	99.196
2.875	100.343	100.343	100.143	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.389	100.389	100.189	2.375	N/A	N/A	N/A	2.875	100.324	100.169	100.064
2.990	100.799	100.799	100.599	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.740	100.740	100.540	2.500	N/A	N/A	N/A	2.990	100.781	100.626	100.521
3.000	100.899	100.899	100.699	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.840	100.840	100.640	2.625	N/A	N/A	N/A	3.000	100.881	100.726	100.621
3.125	101.248	101.248	101.048	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.289	101.289	101.089	2.750	N/A	N/A	N/A	3.125	101.330	101.175	101.070
3.250	101.933	101.933	101.733	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.987	101.987	101.787	2.875	N/A	N/A	N/A	3.250	102.001	101.846	101.741
3.375	102.543	102.543	102.343	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.661	102.661	102.461	2.990	N/A	N/A	N/A	3.375	102.611	102.456	102.351
3.500	102.858	102.858	102.658	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.981	102.981	102.781	3.000	N/A	N/A	N/A	3.500	103.026	102.871	102.766
3.625	103.215	103.215	103.015	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.161	103.161	102.961	3.125	N/A	N/A	N/A	3.625	103.283	103.128	103.023
3.750	102.990	102.990	102.790	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.308	102.308	102.108	3.250	N/A	N/A	N/A	3.750	102.617	102.517	102.417
3.875	103.473	103.473	103.273	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.758	102.758	102.558	3.375	N/A	N/A	N/A	3.875	103.100	103.000	102.900
3.990	103.747	103.747	103.547	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	102.986	102.986	102.786	3.500	N/A	N/A	N/A	3.990	103.374	103.274	103.174
4.000	103.847	103.847	103.647	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.086	103.086	102.886	3.625	N/A	N/A	N/A	4.000	103.474	103.374	103.274
4.125	104.083	104.083	103.883	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.289	103.289	103.089	3.750	N/A	N/A	N/A	4.125	103.810	103.710	103.610
4.250	104.153	104.153	103.953	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	101.973	101.973	101.773	3.875	N/A	N/A	N/A	4.250	103.510	103.410	103.310
4.375	104.552	104.552	104.352	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.405	102.405	102.205	3.990	N/A	N/A	N/A	4.375	103.809	103.709	103.609
4.500	104.921	104.921	104.721	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.729	102.729	102.529	4.000	N/A	N/A	N/A	4.500	104.578	104.478	104.378
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	101.549	101.549	101.349	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.375	99.375	99.175	2.000	99.416	99.290	99.209
2.875	N/A	N/A	N/A	2.990	101.967	101.967	101.767	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.969	99.969	99.769	2.125	100.010	99.884	99.803
2.990	N/A	N/A	N/A	3.000	102.067	102.067	101.867	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.488	100.488	100.288	2.250	100.530	100.404	100.323
3.000	N/A	N/A	N/A	3.125	102.511	102.511	102.311	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.933	100.933	100.733	2.375	100.974	100.848	100.767
3.125	N/A	N/A	N/A	3.250	102.704	102.704	102.504	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.376	101.376	101.176	2.500	101.417	101.297	101.217
3.250	N/A	N/A	N/A	3.375	103.434	103.434	103.234	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.921	101.921	101.721	2.625	101.962	101.842	101.762
3.375	N/A	N/A	N/A	3.500	103.816	103.816	103.616	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.429	102.429	102.229	2.750	102.470	102.350	102.270
3.500	N/A	N/A	N/A	3.625	104.171	104.171	103.971	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.826	102.826	102.626	2.875	102.867	102.747	102.667
3.625	N/A	N/A	N/A	3.750	105.625	105.625	105.425	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.171	103.171	102.971	2.990	103.213	103.093	103.013
3.750	N/A	N/A	N/A	3.875	104.104	104.104	103.904	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.271	103.271	103.071	3.000	103.313	103.193	103.113
3.875	N/A	N/A	N/A	3.990	104.347	104.347	104.147	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.675	103.675	103.475	3.125	103.717	103.597	103.517
3.990	N/A	N/A	N/A	4.000	104.447	104.447	104.247	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.005	104.005	103.805	3.250	103.576	103.476	103.376
4.000	N/A	N/A	N/A	4.125	104.780	104.780	104.580	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.498	104.498	104.298	3.375	104.070	103.964	103.870
4.125	N/A	N/A	N/A	4.250	104.462	104.462	104.262	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.855	104.855	104.655	3.500	104.427	104.321	104.227
4.250	N/A	N/A	N/A	4.375	104.856	104.856	104.656	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.275	105.275	105.075	3.625	104.847	104.741	104.647
4.375	N/A	N/A	N/A	4.500	105.205	105.205	105.005	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.638	104.638	104.438	3.750	104.311	104.211	104.111
4.500	N/A	N/A	N/A	4.625	105.438	105.438	105.238	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.088	105.088	104.888	3.875	104.762	104.662	104.562
4.625	N/A	N/A	N/A	4.750	105.547	105.547	105.347	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.419	105.419	105.219	3.990	105.093	104.993	104.893
4.750	N/A	N/A	N/A	4.875	105.895	105.895	105.695	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.519	105.519	105.319	4.000	105.193	105.093	104.993
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	99.532	99.532	99.332	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.187	100.187	99.987
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.986	99.986	99.786	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.781	100.781	100.581
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.350	100.350	100.150	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.301	101.301	101.101
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.794	100.794	100.594	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.745	101.745	101.545
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.305	101.305	101.105	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.152	102.152	101.952
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.710	101.710	101.510	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.594	102.594	102.394
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.062	102.062	101.862	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.648	102.648	102.448
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.339	102.339	102.139	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.045	103.045	102.845
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.545	102.545	102.345	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.390	103.390	103.190
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.645	102.645	102.445	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.490	103.490	103.290
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.922	102.922	102.722	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.894	103.894	103.694
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.722	102.722	102.522												



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/16/2021

45 Day Lock Exp.:

8/2/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/16/2021

Release Time: 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	97.780	97.780	97.580	2.500	98.224	98.224	98.024	2.875	101.549	101.549	101.349	2.000	99.375	99.375	99.175	2.000	99.532	99.532	99.332
2.625	98.856	98.856	98.656	2.625	99.031	99.031	98.831	2.990	101.967	101.967	101.767	2.125	99.969	99.969	99.769	2.125	99.986	99.986	99.786
2.750	99.674	99.674	99.474	2.750	99.776	99.776	99.576	3.000	102.067	102.067	101.867	2.250	100.488	100.488	100.288	2.250	100.350	100.350	100.150
2.875	100.343	100.343	100.143	2.875	100.389	100.389	100.189	3.125	102.511	102.511	102.311	2.375	100.933	100.933	100.733	2.375	100.794	100.794	100.594
2.990	100.799	100.799	100.599	2.990	100.740	100.740	100.540	3.250	102.704	102.704	102.504	2.500	101.376	101.376	101.176	2.500	101.305	101.305	101.105
3.000	100.899	100.899	100.699	3.000	100.840	100.840	100.640	3.375	103.434	103.434	103.234	2.625	101.921	101.921	101.721	2.625	101.710	101.710	101.510
3.125	101.248	101.248	101.048	3.125	101.289	101.289	101.089	3.500	103.816	103.816	103.616	2.750	102.429	102.429	102.229	2.750	102.062	102.062	101.862
3.250	101.933	101.933	101.733	3.250	101.987	101.987	101.787	3.625	104.171	104.171	103.971	2.875	102.826	102.826	102.626	2.875	102.339	102.339	102.139
3.375	102.543	102.543	102.343	3.375	102.661	102.661	102.461	3.750	103.625	103.625	103.425	2.990	103.171	103.171	102.971	2.990	102.545	102.545	102.345
3.500	102.858	102.858	102.658	3.500	102.981	102.981	102.781	3.875	104.104	104.104	103.904	3.000	103.271	103.271	103.071	3.000	102.645	102.645	102.445
3.625	103.215	103.215	103.015	3.625	103.161	103.161	102.961	3.990	104.347	104.347	104.147	3.125	103.675	103.675	103.475	3.125	102.922	102.922	102.722
3.750	102.990	102.990	102.790	3.750	102.308	102.308	102.108	4.000	104.447	104.447	104.247	3.250	104.005	104.005	103.805	3.250	102.722	102.722	102.522
3.875	103.473	103.473	103.273	3.875	102.758	102.758	102.558	4.125	104.780	104.780	104.580	3.375	104.498	104.498	104.298	3.375	103.092	103.092	102.892
3.990	103.747	103.747	103.547	3.990	102.986	102.986	102.786	4.250	104.462	104.462	104.262	3.500	104.855	104.855	104.655	3.500	103.339	103.339	103.139
4.000	103.847	103.847	103.647	4.000	103.086	103.086	102.886	4.375	104.856	104.856	104.656	3.625	105.275	105.275	105.075	3.625	103.638	103.638	103.438
4.125	104.083	104.083	103.883	4.125	103.289	103.289	103.089	4.500	105.205	105.205	105.005	3.750	104.638	104.638	104.438	3.750	102.475	102.475	102.275
4.250	104.153	104.153	103.953	4.250	101.973	101.973	101.773	4.625	105.438	105.438	105.238	3.875	105.088	105.088	104.888	3.875	102.789	102.789	102.589
4.375	104.552	104.552	104.352	4.375	102.405	102.405	102.205	4.750	105.547	105.547	105.347	3.990	105.419	105.419	105.219	3.990	102.995	102.995	102.795
4.500	104.921	104.921	104.721	4.500	102.729	102.729	102.529	4.875	105.895	105.895	105.695	4.000	105.519	105.519	105.319	4.000	103.095	103.095	102.895

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

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: 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	99.861	99.861	99.604	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.495	98.495	98.238	2.750	N/A	N/A	N/A	2.750	99.611	99.511	99.354
2.875	100.648	100.648	100.395	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.282	99.282	99.029	2.875	N/A	N/A	N/A	2.875	100.398	100.298	100.145
2.990	101.040	101.040	100.796	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.674	99.674	99.430	2.990	N/A	N/A	N/A	2.990	100.790	100.690	100.546
3.000	101.140	101.140	100.896	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.774	99.774	99.530	3.000	N/A	N/A	N/A	3.000	100.890	100.790	100.646
3.125	101.444	101.444	101.207	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.500	99.500	99.263	3.125	N/A	N/A	N/A	3.125	101.194	101.052	100.957
3.250	102.167	102.167	101.939	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.223	100.223	99.995	3.250	N/A	N/A	N/A	3.250	101.917	101.779	101.689
3.375	102.781	102.781	102.557	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.837	100.837	100.613	3.375	N/A	N/A	N/A	3.375	102.531	102.394	102.307
3.500	103.041	103.041	102.818	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.097	101.097	100.874	3.500	N/A	N/A	N/A	3.500	102.791	102.654	102.568
3.625	103.369	103.369	103.147	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.425	101.425	101.203	3.625	N/A	N/A	N/A	3.625	103.119	102.984	102.897
3.750	102.974	102.974	102.774	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.052	100.052	99.852	3.750	N/A	N/A	N/A	3.750	102.724	102.624	102.524
3.875	103.442	103.442	103.242	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.520	100.520	100.320	3.875	N/A	N/A	N/A	3.875	103.192	103.092	102.992
3.990	103.741	103.741	103.541	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.819	100.819	100.619	3.990	N/A	N/A	N/A	3.990	103.491	103.391	103.291
4.000	103.841	103.841	103.641	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	100.919	100.919	100.719	4.000	N/A	N/A	N/A	4.000	103.591	103.491	103.391
4.125	103.854	103.854	103.653	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	98.490	98.490	98.289	4.125	N/A	N/A	N/A	4.125	103.604	103.475	103.403
4.250	104.454	104.454	104.254	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	99.090	99.090	98.890	4.250	N/A	N/A	N/A	4.250	104.204	104.081	104.004
4.375	104.835	104.835	104.635	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	99.471	99.471	99.271	4.375	N/A	N/A	N/A	4.375	104.585	104.465	104.385
4.500	105.138	105.138	104.938	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	99.774	99.774	99.574	4.500	N/A	N/A	N/A	4.500	104.888	104.770	104.688
4.625	105.152	105.152	104.952	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.476	99.476	99.276	4.625	N/A	N/A	N/A	4.625	104.902	104.802	104.702
4.750	105.561	105.561	105.361	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	99.885	99.885	99.685	4.750	N/A	N/A	N/A	4.750	105.311	105.211	105.111

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	98.902	98.902	98.654	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.237	99.237	99.037	2.000	98.987	98.887	98.787
2.875	N/A	N/A	N/A	2.625	99.904	99.904	99.656	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.862	99.862	99.662	2.125	99.612	99.512	99.412
2.990	N/A	N/A	N/A	2.750	100.660	100.660	100.412	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.546	100.546	100.346	2.250	100.296	100.196	100.096
3.000	N/A	N/A	N/A	2.875	101.316	101.316	101.068	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.037	101.037	100.837	2.375	100.787	100.687	100.587
3.125	N/A	N/A	N/A	2.990	101.728	101.728	101.483	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.278	101.278	101.078	2.500	101.028	100.928	100.828
3.250	N/A	N/A	N/A	3.000	101.828	101.828	101.583	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.999	101.999	101.799	2.625	101.749	101.649	101.549
3.375	N/A	N/A	N/A	3.125	101.981	101.981	101.736	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.492	102.492	102.292	2.750	102.242	102.142	102.042
3.500	N/A	N/A	N/A	3.250	102.598	102.598	102.356	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.861	102.861	102.661	2.875	102.611	102.511	102.411
3.625	N/A	N/A	N/A	3.375	103.315	103.315	103.078	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	103.723	103.723	103.491	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	103.993	103.993	103.760	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.233	103.233	103.033	3.125	102.983	102.883	102.783
3.990	N/A	N/A	N/A	3.750	103.464	103.464	103.264	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.684	103.684	103.484	3.250	103.434	103.334	103.234
4.000	N/A	N/A	N/A	3.875	103.770	103.770	103.570	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.098	104.098	103.898	3.375	103.848	103.748	103.648
4.125	N/A	N/A	N/A	3.990	104.042	104.042	103.842	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.307	104.307	104.107	3.500	104.057	103.957	103.857
4.250	N/A	N/A	N/A	4.000	104.142	104.142	103.942	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.397	103.397	103.197	3.625	103.147	103.047	102.947
4.375	N/A	N/A	N/A	4.125	103.907	103.907	103.673	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.392	104.392	104.192	3.750	104.142	104.042	103.942
4.500	N/A	N/A	N/A	4.250	104.710	104.710	104.491	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.632	104.632	104.432	3.875	104.382	104.282	104.182
4.625	N/A	N/A	N/A	4.375	105.076	105.076	104.860	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.991	104.991	104.791	3.990	104.741	104.641	104.541
4.750	N/A	N/A	N/A	4.500	105.402	105.402	105.189	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.091	105.091	104.891	4.000	104.841	104.741	104.641

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	97.511	97.511	97.311	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	98.136	98.136	97.936	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	98.820	98.820	98.620	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	99.311	99.311	99.111	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	99.552	99.552	99.352	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	100.273	100.273	100.073	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	100.766	100.766	100.566	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.135	101.135	100.935	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	101.450	101.450	101.250	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	101.550	101.550	101.350	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	101.007	101.007	100.807	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	101.458	101.458	101.258	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.872	101.872	101.672	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.081	102.081	101.881	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	100.177	100.177	99.977	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.172	101.172	100.972	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.412	101.412	101.212	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.771	101.771	101.571	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.871	101.871	101.671	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/16/2021

45 Day Lock Exp.:

8/2/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/16/2021

Release Time: 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	99.861	99.861	99.604	2.750	98.495	98.495	98.238	2.500	98.902	98.902	98.654	2.000	99.237	99.237	99.037	2.000	97.511	97.511	97.311
2.875	100.648	100.648	100.395	2.875	99.282	99.282	99.029	2.625	99.904	99.904	99.656	2.125	99.862	99.862	99.662	2.125	98.136	98.136	97.936
2.990	101.040	101.040	100.796	2.990	99.674	99.674	99.430	2.750	100.660	100.660	100.412	2.250	100.546	100.546	100.346	2.250	98.820	98.820	98.620
3.000	101.140	101.140	100.896	3.000	99.774	99.774	99.530	2.875	101.316	101.316	101.068	2.375	101.037	101.037	100.837	2.375	99.311	99.311	99.111
3.125	101.444	101.444	101.207	3.125	99.500	99.500	99.263	2.990	101.728	101.728	101.483	2.500	101.278	101.278	101.078	2.500	99.552	99.552	99.352
3.250	102.167	102.167	101.939	3.250	100.223	100.223	99.995	3.000	101.828	101.828	101.583	2.625	101.999	101.999	101.799	2.625	100.273	100.273	100.073
3.375	102.781	102.781	102.557	3.375	100.837	100.837	100.613	3.125	101.981	101.981	101.736	2.750	102.492	102.492	102.292	2.750	100.766	100.766	100.566
3.500	103.041	103.041	102.818	3.500	101.097	101.097	100.874	3.250	102.598	102.598	102.356	2.875	102.861	102.861	102.661	2.875	101.135	101.135	100.935
3.625	103.369	103.369	103.147	3.625	101.425	101.425	101.203	3.375	103.315	103.315	103.078	2.990	103.176	103.176	102.976	2.990	101.450	101.450	101.250
3.750	102.974	102.974	102.774	3.750	100.052	100.052	99.852	3.500	103.723	103.723	103.491	3.000	103.276	103.276	103.076	3.000	101.550	101.550	101.350
3.875	103.442	103.442	103.242	3.875	100.520	100.520	100.320	3.625	103.993	103.993	103.760	3.125	103.233	103.233	103.033	3.125	101.007	101.007	100.807
3.990	103.741	103.741	103.541	3.990	100.819	100.819	100.619	3.750	103.464	103.464	103.264	3.250	103.684	103.684	103.484	3.250	101.458	101.458	101.258
4.000	103.841	103.841	103.641	4.000	100.919	100.919	100.719	3.875	103.770	103.770	103.570	3.375	104.098	104.098	103.898	3.375	101.872	101.872	101.672
4.125	103.854	103.854	103.653	4.125	98.490	98.490	98.289	3.990	104.042	104.042	103.842	3.500	104.307	104.307	104.107	3.500	102.081	102.081	101.881
4.250	104.454	104.454	104.254	4.250	99.090	99.090	98.890	4.000	104.142	104.142	103.942	3.625	103.397	103.397	103.197	3.625	100.177	100.177	99.977
4.375	104.835	104.835	104.635	4.375	99.471	99.471	99.271	4.125	103.907	103.907	103.673	3.750	104.392	104.392	104.192	3.750	101.172	101.172	100.972
4.500	105.138	105.138	104.938	4.500	99.774	99.774	99.574	4.250	104.710	104.710	104.491	3.875	104.632	104.632	104.432	3.875	101.412	101.412	101.212
4.625	105.152	105.152	104.952	4.625	99.476	99.476	99.276	4.375	105.076	105.076	104.860	3.990	104.991	104.991	104.791	3.990	101.771	101.771	101.571
4.750	105.561	105.561	105.361	4.750	99.885	99.885	99.685	4.500	105.402	105.402	105.189	4.000	105.091	105.091	104.891	4.000	101.871	101.871	101.671

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/16/2021

45 Day Lock Exp.:

8/2/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/16/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.861	99.861	99.604	2.500	98.902	98.902	98.654	2.000	99.237	99.237	99.037	2.750	98.503	98.503	98.246	2.000	97.724	97.724	97.524
2.875	100.648	100.648	100.395	2.625	99.904	99.904	99.656	2.125	99.862	99.862	99.662	2.875	99.290	99.290	99.037	2.125	98.349	98.349	98.149
2.990	101.040	101.040	100.796	2.750	100.660	100.660	100.412	2.250	100.546	100.546	100.346	2.990	99.682	99.682	99.438	2.250	99.033	99.033	98.833
3.000	101.140	101.140	100.896	2.875	101.316	101.316	101.068	2.375	101.037	101.037	100.837	3.000	99.782	99.782	99.538	2.375	99.524	99.524	99.324
3.125	101.444	101.444	101.207	2.990	101.728	101.728	101.483	2.500	101.278	101.278	101.078	3.125	99.797	99.797	99.560	2.500	99.765	99.765	99.565
3.250	102.167	102.167	101.939	3.000	101.828	101.828	101.583	2.625	101.999	101.999	101.799	3.250	100.520	100.520	100.292	2.625	100.486	100.486	100.286
3.375	102.781	102.781	102.557	3.125	101.981	101.981	101.736	2.750	102.492	102.492	102.292	3.375	101.134	101.134	100.910	2.750	100.979	100.979	100.779
3.500	103.041	103.041	102.818	3.250	102.598	102.598	102.356	2.875	102.861	102.861	102.661	3.500	101.394	101.394	101.171	2.875	101.348	101.348	101.148
3.625	103.369	103.369	103.147	3.375	103.315	103.315	103.078	2.990	103.176	103.176	102.976	3.625	101.722	101.722	101.500	2.990	101.663	101.663	101.463
3.750	102.974	102.974	102.774	3.500	103.723	103.723	103.491	3.000	103.276	103.276	103.076	3.750	100.838	100.838	100.638	3.000	101.763	101.763	101.563
3.875	103.442	103.442	103.242	3.625	103.993	103.993	103.760	3.125	103.233	103.233	103.033	3.875	101.306	101.306	101.106	3.125	101.470	101.470	101.270
3.990	103.741	103.741	103.541	3.750	103.464	103.464	103.264	3.250	103.684	103.684	103.484	3.990	101.605	101.605	101.405	3.250	101.921	101.921	101.721
4.000	103.841	103.841	103.641	3.875	103.770	103.770	103.570	3.375	104.098	104.098	103.898	4.000	101.705	101.705	101.505	3.375	102.335	102.335	102.135
4.125	103.854	103.854	103.653	3.990	104.042	104.042	103.842	3.500	104.307	104.307	104.107	4.125	100.497	100.497	100.296	3.500	102.544	102.544	102.344
4.250	104.454	104.454	104.254	4.000	104.142	104.142	103.942	3.625	103.397	103.397	103.197	4.250	101.097	101.097	100.897	3.625	101.137	101.137	100.937
4.375	104.835	104.835	104.635	4.125	103.907	103.907	103.673	3.750	104.392	104.392	104.192	4.375	101.478	101.478	101.278	3.750	102.132	102.132	101.932
4.500	105.138	105.138	104.938	4.250	104.710	104.710	104.491	3.875	104.632	104.632	104.432	4.500	101.781	101.781	101.581	3.875	102.372	102.372	102.172
4.625	105.152	105.152	104.952	4.375	105.076	105.076	104.860	3.990	104.991	104.991	104.791	4.625	101.639	101.639	101.439	3.990	102.731	102.731	102.531
4.750	105.561	105.561	105.361	4.500	105.402	105.402	105.189	4.000	105.091	105.091	104.891	4.750	102.048	102.048	101.848	4.000	102.831	102.831	102.631

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.			
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.:

7/16/2021

45 Day Lock Exp.:

8/2/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/16/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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