



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.: 7/19/2021

45 Day Lock Exp.: 8/2/2021

60 Day Lock Exp.: 8/16/2021

W. Rate Sheet Dated: 6/17/2021

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	101.657	101.657	101.267	2.750	99.582	99.582	99.191	2.250	97.826	97.826	97.526	3.125	96.327	96.327	96.027
2.875	101.864	101.864	101.474	2.875	99.760	99.760	99.370	2.500	98.169	98.169	97.869	3.250	97.905	97.905	97.605
3.000	102.069	102.069	101.678	3.000	99.929	99.929	99.539	2.625	98.326	98.326	98.026	3.375	97.671	97.671	97.371
3.125	102.266	102.266	101.876	3.125	100.097	100.097	99.707	2.750	100.142	100.142	99.842	3.500	97.749	97.749	97.449
3.250	102.958	102.958	102.652	3.250	100.823	100.823	100.517	2.875	100.308	100.308	100.008	3.625	97.827	97.827	97.527
3.375	103.057	103.057	102.750	3.375	100.983	100.983	100.677	3.000	100.465	100.465	100.165	Margin = 2.250		Index = 0.050	
3.500	103.253	103.253	102.946	3.500	101.126	101.126	100.820	3.125	100.620	100.620	100.320	30 Year OTC			
3.625	103.436	103.436	103.130	3.625	101.269	101.269	100.963	3.250	102.354	102.354	102.054	Rate	30 Day	45 Day	60 Day
3.750	103.593	103.593	103.271	3.750	102.915	102.915	102.593	3.375	102.501	102.501	102.201	4.000	101.664	101.664	101.164
3.875	103.662	103.662	103.341	3.875	103.026	103.026	102.705	3.500	102.649	102.649	102.349	4.125	101.786	101.786	101.286
4.000	103.839	103.839	103.517	4.000	103.161	103.161	102.839	3.625	102.781	102.781	102.481	4.375	102.248	102.248	101.748
4.125	103.961	103.961	103.639	4.125	103.278	103.278	102.956	3.750	102.707	102.707	102.407	4.500	102.371	102.371	101.871
4.250	103.718	103.718	103.518	4.250	103.060	103.060	102.860	3.875	102.810	102.810	102.510	4.625	102.528	102.528	102.028
4.375	103.723	103.723	103.523	4.375	103.172	103.172	102.972	4.000	102.936	102.936	102.636	4.875	102.968	102.968	102.468
4.500	103.846	103.846	103.646	4.500	103.306	103.306	103.106	4.125	103.044	103.044	102.744	5.000	103.091	103.091	102.591
4.625	104.003	104.003	103.803	4.625	103.424	103.424	103.224	4.250	103.475	103.475	103.175	5.125	103.249	103.249	102.749
4.750	103.724	103.724	103.524	4.750	103.080	103.080	102.880	4.375	103.578	103.578	103.278	5.500	104.249	104.249	103.749
4.875	103.743	103.743	103.543	4.875	103.192	103.192	102.992	4.500	103.704	103.704	103.404	5.625	104.406	104.406	103.906
6.250	106.000	106.000	105.800	6.250	105.148	105.148	104.948	4.625	103.812	103.812	103.512	6.250	104.916	104.916	104.416

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	101.857	101.757	101.757	101.367	2.750	101.262	101.162	101.162	100.771	2.250	99.956	99.856	99.856	99.556	
2.875	102.064	101.964	101.964	101.574	2.875	101.440	101.340	101.340	100.950	2.375	100.131	100.031	100.031	99.731	
3.000	102.269	102.169	102.169	101.778	3.000	101.609	101.509	101.509	101.119	2.500	100.299	100.199	100.199	99.899	
3.125	102.466	102.366	102.366	101.976	3.125	101.777	101.677	101.677	101.287	2.625	100.456	100.356	100.356	100.056	
3.250	103.058	102.958	102.958	102.652	3.250	102.503	102.403	102.403	102.097	2.750	101.172	101.072	101.072	100.772	
3.375	103.257	103.157	103.157	102.850	3.375	102.663	102.563	102.563	102.257	2.875	101.338	101.238	101.238	100.938	
3.500	103.453	103.353	103.353	103.046	3.500	102.806	102.706	102.706	102.400	3.000	101.495	101.395	101.395	101.095	
3.625	103.636	103.536	103.536	103.230	3.625	102.949	102.849	102.849	102.543	3.125	101.650	101.550	101.550	101.250	
3.750	103.793	103.693	103.693	103.371	3.750	103.545	103.445	103.445	103.123	3.250	103.984	103.884	103.884	103.584	
3.875	103.962	103.862	103.862	103.541	3.875	103.656	103.556	103.556	103.235	3.375	104.131	104.031	104.031	103.731	
4.000	104.139	104.039	104.039	103.717	4.000	103.791	103.691	103.691	103.369	3.500	104.279	104.179	104.179	103.879	
4.125	104.261	104.161	104.161	103.839	4.125	103.908	103.808	103.808	103.486	3.625	104.411	104.311	104.311	104.011	
4.250	104.618	104.518	104.518	104.318	4.250	104.390	104.290	104.290	104.090	3.750	104.837	104.737	104.737	104.437	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.500	\$125,001 - \$175,000	0.000
FICO 620 - 639	-0.500	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.500	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on =< 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL ≤ 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
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	4.000	98.914	98.914	98.414	4.250	100.000	100.000	99.500
3.875	99.594	99.594	99.094	6.250	103.750	103.750	103.500	4.125	99.036	99.036	98.536	4.750	101.000	101.000	100.500
4.000	99.418	99.418	98.918					4.375	99.498	99.498	98.998	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	99.296	99.296	98.796					4.500	99.621	99.621	99.121	Rate	30 Day	45 Day	60 Day
4.250	100.657	100.657	100.157					4.625	99.778	99.778	99.278	6.250	102.750	102.750	102.250
4.375	100.552	100.552	100.052					4.875	100.218	100.218	99.718	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.429	100.429	99.929					5.000	100.341	100.341	99.841				
4.625	100.272	100.272	99.772					5.125	100.499	100.499	99.999				
4.750	101.420	101.420	100.920					5.500	101.499	101.499	100.999				
								5.625	101.656	101.656	101.156				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.166	102.166	101.666				

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)	



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7/19/2021

45 Day Lock Exp.:

8/2/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/17/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.077	96.077	95.777
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	97.655	97.655	97.355
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	97.421	97.421	97.121
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.135	101.135	100.835	3.500	97.499	97.499	97.199
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	101.301	101.301	101.001	3.625	97.577	97.577	97.277
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	101.457	101.457	101.157	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.150	102.150	101.844	3.125	101.613	101.613	101.313	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.293	102.293	101.987	3.250	103.378	103.378	103.078	Rate	30 Day	45 Day	60 Day
3.750	103.218	103.218	102.896	3.750	102.970	102.970	102.648	3.375	103.525	103.525	103.225	3.250	98.227	98.227	97.727
3.875	103.287	103.287	102.966	3.875	103.081	103.081	102.760	3.500	103.673	103.673	103.373	3.375	98.425	98.425	97.925
4.000	103.464	103.464	103.142	4.000	103.216	103.216	102.894	3.625	103.805	103.805	103.505	3.500	98.621	98.621	98.121
4.125	103.586	103.586	103.264	4.125	103.333	103.333	103.011	3.750	102.762	102.762	102.462	3.625	98.805	98.805	98.305
4.250	102.655	102.655	102.455	4.250	102.427	102.427	102.227	3.875	N/A	N/A	N/A	3.750	99.293	99.293	98.793
4.375	102.660	102.660	102.460	4.375	102.539	102.539	102.339	4.000	N/A	N/A	N/A	3.875	99.462	99.462	98.962
4.500	102.783	102.783	102.583	4.500	102.674	102.674	102.474	4.125	N/A	N/A	N/A	4.000	99.639	99.639	99.139
4.625	102.941	102.941	102.741	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.761	99.761	99.261
4.750	102.224	102.224	102.024	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.430	99.430	98.930
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	101.652	101.552	101.552	101.246	3.250	101.097	100.997	100.997	100.691	2.750	98.391	98.291	98.291	97.991
3.375	101.850	101.750	101.750	101.444	3.375	101.257	101.157	101.157	100.851	2.875	98.557	98.457	98.457	98.157
3.500	102.046	101.946	101.946	101.640	3.500	101.400	101.300	101.300	100.994	3.000	98.713	98.613	98.613	98.313
3.625	102.230	102.130	102.130	101.824	3.625	101.543	101.443	101.443	101.137	3.125	98.869	98.769	98.769	98.469
3.750	101.418	101.318	101.318	100.996	3.750	101.170	101.070	101.070	100.748	3.250	100.859	100.759	100.759	100.459
3.875	101.587	101.487	101.487	101.166	3.875	101.281	101.181	101.181	100.860	3.375	101.006	100.906	100.906	100.606
4.000	101.764	101.664	101.664	101.342	4.000	101.416	101.316	101.316	100.994	3.500	101.154	101.054	101.054	100.754
4.125	101.886	101.786	101.786	101.464	4.125	101.533	101.433	101.433	101.111	3.625	101.286	101.186	101.186	100.886
4.250	101.555	101.455	101.455	101.255	4.250	101.327	101.227	101.227	101.027	3.750	101.712	101.612	101.612	101.312

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

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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30 Day Lock Exp.:

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45 Day Lock Exp.:

8/2/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/17/2021

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	97.175	97.175	96.975	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.626	97.626	97.426	2.000	N/A	N/A	N/A	2.500	97.354	97.199	97.093
2.625	98.257	98.257	98.057	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.433	98.433	98.233	2.125	N/A	N/A	N/A	2.625	98.236	98.081	97.975
2.750	99.077	99.077	98.877	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.178	99.178	98.978	2.250	N/A	N/A	N/A	2.750	98.856	98.701	98.595
2.875	99.748	99.748	99.548	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.794	99.794	99.594	2.375	N/A	N/A	N/A	2.875	99.727	99.572	99.467
2.990	100.207	100.207	100.007	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.148	100.148	99.948	2.500	N/A	N/A	N/A	2.990	100.186	100.031	99.925
3.000	100.307	100.307	100.107	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.248	100.248	100.048	2.625	N/A	N/A	N/A	3.000	100.286	100.131	100.025
3.125	100.697	100.697	100.497	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.811	100.811	100.611	2.750	N/A	N/A	N/A	3.125	100.764	100.609	100.504
3.250	101.461	101.461	101.261	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.515	101.515	101.315	2.875	N/A	N/A	N/A	3.250	101.527	101.372	101.266
3.375	102.076	102.076	101.876	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.194	102.194	101.994	2.990	N/A	N/A	N/A	3.375	102.143	101.988	101.883
3.500	102.401	102.401	102.201	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.521	102.521	102.321	3.000	N/A	N/A	N/A	3.500	102.568	102.413	102.307
3.625	102.760	102.760	102.560	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.700	102.700	102.500	3.125	N/A	N/A	N/A	3.625	102.827	102.672	102.566
3.750	102.726	102.726	102.526	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.044	102.044	101.844	3.250	N/A	N/A	N/A	3.750	102.352	102.252	102.152
3.875	103.215	103.215	103.015	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.501	102.501	102.301	3.375	N/A	N/A	N/A	3.875	102.841	102.741	102.641
3.990	103.494	103.494	103.294	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	102.731	102.731	102.531	3.500	N/A	N/A	N/A	3.990	103.121	103.021	102.921
4.000	103.594	103.594	103.394	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	102.831	102.831	102.631	3.625	N/A	N/A	N/A	4.000	103.221	103.121	103.021
4.125	103.832	103.832	103.632	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.036	103.036	102.836	3.750	N/A	N/A	N/A	4.125	103.558	103.458	103.358
4.250	103.951	103.951	103.751	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	101.771	101.771	101.571	3.875	N/A	N/A	N/A	4.250	103.307	103.207	103.107
4.375	104.353	104.353	104.153	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.209	102.209	102.009	3.990	N/A	N/A	N/A	4.375	103.609	103.509	103.409
4.500	104.729	104.729	104.529	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.536	102.536	102.336	4.000	N/A	N/A	N/A	4.500	104.385	104.285	104.185
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	100.971	100.971	100.771	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.847	98.847	98.647	2.000	98.896	98.769	98.688
2.875	N/A	N/A	N/A	2.990	101.391	101.391	101.191	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.442	99.442	99.242	2.125	99.490	99.363	99.282
2.990	N/A	N/A	N/A	3.000	101.491	101.491	101.291	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.962	99.962	99.762	2.250	100.011	99.884	99.803
3.000	N/A	N/A	N/A	3.125	101.941	101.941	101.741	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.411	100.411	100.211	2.375	100.460	100.333	100.252
3.125	N/A	N/A	N/A	3.250	102.265	102.265	102.065	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.894	100.894	100.694	2.500	100.943	100.809	100.743
3.250	N/A	N/A	N/A	3.375	103.000	103.000	102.800	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.442	101.442	101.242	2.625	101.490	101.377	101.290
3.375	N/A	N/A	N/A	3.500	103.392	103.392	103.192	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.954	101.954	101.754	2.750	102.003	101.890	101.803
3.500	N/A	N/A	N/A	3.625	103.749	103.749	103.549	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.358	102.358	102.158	2.875	102.407	102.294	102.207
3.625	N/A	N/A	N/A	3.750	103.363	103.363	103.163	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.707	102.707	102.507	2.990	102.756	102.643	102.556
3.750	N/A	N/A	N/A	3.875	103.847	103.847	103.647	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.807	102.807	102.607	3.000	102.856	102.743	102.656
3.875	N/A	N/A	N/A	3.990	104.096	104.096	103.896	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.222	103.222	103.022	3.125	103.270	103.157	103.070
3.990	N/A	N/A	N/A	4.000	104.196	104.196	103.996	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.754	103.754	103.554	3.250	103.818	103.708	103.618
4.000	N/A	N/A	N/A	4.125	104.530	104.530	104.330	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.252	104.252	104.052	3.375	104.316	104.206	104.116
4.125	N/A	N/A	N/A	4.250	104.261	104.261	104.061	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.613	104.613	104.413	3.500	104.678	104.568	104.478
4.250	N/A	N/A	N/A	4.375	104.658	104.658	104.458	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.038	105.038	104.838	3.625	104.602	104.492	104.402
4.375	N/A	N/A	N/A	4.500	105.013	105.013	104.813	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.378	104.378	104.178	3.750	104.052	103.952	103.852
4.500	N/A	N/A	N/A	4.625	105.250	105.250	105.050	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.833	104.833	104.633	3.875	104.507	104.407	104.307
4.625	N/A	N/A	N/A	4.750	105.345	105.345	105.145	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.173	105.173	104.973	3.990	104.847	104.747	104.647
4.750	N/A	N/A	N/A	4.875	105.696	105.696	105.496	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.273	105.273	105.073	4.000	104.947	104.847	104.747
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	99.004	99.004	98.804	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.659	99.659	99.459
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.458	99.458	99.258	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.254	100.254	100.054
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.824	99.824	99.624	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.775	100.775	100.575
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.311	100.311	100.111	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.224	101.224	101.024
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.823	100.823	100.623	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.632	101.632	101.432
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.231	101.231	101.031	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.077	102.077	101.877
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.585	101.585	101.385	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.173	102.173	101.973
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.864	101.864	101.664	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.577	102.577	102.377
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.077	102.077	101.877	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.926	102.926	102.726
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.177	102.177	101.977	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.026	103.026	102.826
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.457	102.457	102.257	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.440	103.440	103.240
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.470	102.470	102.270	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.427	103.427	103.227



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.:

7/19/2021

45 Day Lock Exp.:

8/2/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/17/2021

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	97.175	97.175	96.975	2.500	97.626	97.626	97.426	2.875	100.971	100.971	100.771	2.000	98.847	98.847	98.647	2.000	99.004	99.004	98.804
2.625	98.257	98.257	98.057	2.625	98.433	98.433	98.233	2.990	101.391	101.391	101.191	2.125	99.442	99.442	99.242	2.125	99.458	99.458	99.258
2.750	99.077	99.077	98.877	2.750	99.178	99.178	98.978	3.000	101.491	101.491	101.291	2.250	99.962	99.962	99.762	2.250	99.824	99.824	99.624
2.875	99.748	99.748	99.548	2.875	99.794	99.794	99.594	3.125	101.941	101.941	101.741	2.375	100.411	100.411	100.211	2.375	100.311	100.311	100.111
2.990	100.207	100.207	100.007	2.990	100.148	100.148	99.948	3.250	102.265	102.265	102.065	2.500	100.894	100.894	100.694	2.500	100.823	100.823	100.623
3.000	100.307	100.307	100.107	3.000	100.248	100.248	100.048	3.375	103.000	103.000	102.800	2.625	101.442	101.442	101.242	2.625	101.231	101.231	101.031
3.125	100.697	100.697	100.497	3.125	100.811	100.811	100.611	3.500	103.392	103.392	103.192	2.750	101.954	101.954	101.754	2.750	101.585	101.585	101.385
3.250	101.461	101.461	101.261	3.250	101.515	101.515	101.315	3.625	103.749	103.749	103.549	2.875	102.358	102.358	102.158	2.875	101.864	101.864	101.664
3.375	102.076	102.076	101.876	3.375	102.194	102.194	101.994	3.750	103.363	103.363	103.163	2.990	102.707	102.707	102.507	2.990	102.077	102.077	101.877
3.500	102.401	102.401	102.201	3.500	102.521	102.521	102.321	3.875	103.847	103.847	103.647	3.000	102.807	102.807	102.607	3.000	102.177	102.177	101.977
3.625	102.760	102.760	102.560	3.625	102.700	102.700	102.500	3.990	104.096	104.096	103.896	3.125	103.222	103.222	103.022	3.125	102.457	102.457	102.257
3.750	102.726	102.726	102.526	3.750	102.044	102.044	101.844	4.000	104.196	104.196	103.996	3.250	103.754	103.754	103.554	3.250	102.470	102.470	102.270
3.875	103.215	103.215	103.015	3.875	102.501	102.501	102.301	4.125	104.530	104.530	104.330	3.375	104.252	104.252	104.052	3.375	102.843	102.843	102.643
3.990	103.494	103.494	103.294	3.990	102.731	102.731	102.531	4.250	104.261	104.261	104.061	3.500	104.613	104.613	104.413	3.500	103.093	103.093	102.893
4.000	103.594	103.594	103.394	4.000	102.831	102.831	102.631	4.375	104.658	104.658	104.458	3.625	105.038	105.038	104.838	3.625	103.396	103.396	103.196
4.125	103.832	103.832	103.632	4.125	103.036	103.036	102.836	4.500	105.013	105.013	104.813	3.750	104.378	104.378	104.178	3.750	102.213	102.213	102.013
4.250	103.951	103.951	103.751	4.250	101.771	101.771	101.571	4.625	105.250	105.250	105.050	3.875	104.833	104.833	104.633	3.875	102.531	102.531	102.331
4.375	104.353	104.353	104.153	4.375	102.209	102.209	102.009	4.750	105.345	105.345	105.145	3.990	105.173	105.173	104.973	3.990	102.740	102.740	102.540
4.500	104.729	104.729	104.529	4.500	102.536	102.536	102.336	4.875	105.696	105.696	105.496	4.000	105.273	105.273	105.073	4.000	102.840	102.840	102.640

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

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

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

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

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



AFR Loan Center
Lockdesk 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.: 7/19/2021
45 Day Lock Exp.: 8/2/2021
60 Day Lock Exp.: 8/16/2021

W. Rate Sheet Dated: 6/17/2021

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	99.249	99.249	99.004	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	97.883	97.883	97.638	2.750	N/A	N/A	N/A	2.750	98.999	98.899	98.754
2.875	100.045	100.045	99.803	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	98.679	98.679	98.437	2.875	N/A	N/A	N/A	2.875	99.795	99.695	99.553
2.990	100.461	100.461	100.228	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.095	99.095	98.862	2.990	N/A	N/A	N/A	2.990	100.211	100.111	99.978
3.000	100.561	100.561	100.328	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.195	99.195	98.962	3.000	N/A	N/A	N/A	3.000	100.311	100.211	100.078
3.125	100.932	100.932	100.705	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	98.988	98.988	98.761	3.125	N/A	N/A	N/A	3.125	100.682	100.582	100.455
3.250	101.684	101.684	101.464	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	99.740	99.740	99.520	3.250	N/A	N/A	N/A	3.250	101.434	101.334	101.214
3.375	102.311	102.311	102.096	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.367	100.367	100.152	3.375	N/A	N/A	N/A	3.375	102.061	101.961	101.846
3.500	102.590	102.590	102.376	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	100.646	100.646	100.432	3.500	N/A	N/A	N/A	3.500	102.340	102.240	102.126
3.625	102.930	102.930	102.718	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	100.986	100.986	100.774	3.625	N/A	N/A	N/A	3.625	102.680	102.580	102.468
3.750	102.674	102.674	102.474	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	99.752	99.752	99.552	3.750	N/A	N/A	N/A	3.750	102.424	102.324	102.224
3.875	103.162	103.162	102.962	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.240	100.240	100.040	3.875	N/A	N/A	N/A	3.875	102.912	102.812	102.712
3.990	103.481	103.481	103.281	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.559	100.559	100.359	3.990	N/A	N/A	N/A	3.990	103.231	103.131	103.031
4.000	103.581	103.581	103.381	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	100.659	100.659	100.459	4.000	N/A	N/A	N/A	4.000	103.331	103.231	103.131
4.125	103.655	103.655	103.455	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	98.291	98.291	98.091	4.125	N/A	N/A	N/A	4.125	103.405	103.305	103.205
4.250	104.236	104.236	104.036	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	98.872	98.872	98.672	4.250	N/A	N/A	N/A	4.250	103.986	103.886	103.786
4.375	104.632	104.632	104.432	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	99.268	99.268	99.068	4.375	N/A	N/A	N/A	4.375	104.382	104.277	104.182
4.500	104.946	104.946	104.746	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	99.582	99.582	99.382	4.500	N/A	N/A	N/A	4.500	104.696	104.591	104.496
4.625	104.957	104.957	104.757	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.281	99.281	99.081	4.625	N/A	N/A	N/A	4.625	104.707	104.607	104.507
4.750	105.378	105.378	105.178	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	99.702	99.702	99.502	4.750	N/A	N/A	N/A	4.750	105.128	105.028	104.928
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	98.332	98.332	98.111	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.612	98.612	98.412	2.000	98.362	98.262	98.162
2.875	N/A	N/A	N/A	2.625	99.340	99.340	99.119	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.244	99.244	99.044	2.125	98.994	98.894	98.794
2.990	N/A	N/A	N/A	2.750	100.106	100.106	99.884	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.938	99.938	99.738	2.250	99.688	99.588	99.488
3.000	N/A	N/A	N/A	2.875	100.775	100.775	100.554	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.441	100.441	100.241	2.375	100.191	100.091	99.991
3.125	N/A	N/A	N/A	2.990	101.203	101.203	100.985	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.785	100.785	100.585	2.500	100.535	100.435	100.335
3.250	N/A	N/A	N/A	3.000	101.303	101.303	101.085	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.523	101.523	101.323	2.625	101.273	101.173	101.073
3.375	N/A	N/A	N/A	3.125	101.551	101.551	101.321	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.028	102.028	101.828	2.750	101.778	101.678	101.578
3.500	N/A	N/A	N/A	3.250	102.187	102.187	101.959	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.404	102.404	102.204	2.875	102.154	102.054	101.954
3.625	N/A	N/A	N/A	3.375	102.924	102.924	102.701	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.728	102.728	102.528	2.990	102.478	102.378	102.278
3.750	N/A	N/A	N/A	3.500	103.352	103.352	103.132	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.828	102.828	102.628	3.000	102.578	102.478	102.378
3.875	N/A	N/A	N/A	3.625	103.632	103.632	103.415	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.888	102.888	102.688	3.125	102.638	102.538	102.438
3.990	N/A	N/A	N/A	3.750	103.196	103.196	102.996	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.351	103.351	103.151	3.250	103.101	103.001	102.901
4.000	N/A	N/A	N/A	3.875	103.517	103.517	103.317	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.776	103.776	103.576	3.375	103.526	103.426	103.326
4.125	N/A	N/A	N/A	3.990	103.809	103.809	103.609	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.992	103.992	103.792	3.500	103.742	103.642	103.542
4.250	N/A	N/A	N/A	4.000	103.909	103.909	103.709	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.062	104.062	103.862	3.625	103.812	103.712	103.612
4.375	N/A	N/A	N/A	4.125	103.674	103.674	103.474	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.439	104.439	104.239	3.750	104.189	104.089	103.989
4.500	N/A	N/A	N/A	4.250	104.409	104.409	104.209	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.611	104.611	104.411	3.875	104.361	104.261	104.161
4.625	N/A	N/A	N/A	4.375	104.786	104.786	104.586	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.883	104.883	104.683	3.990	104.633	104.533	104.433
4.750	N/A	N/A	N/A	4.500	105.134	105.134	104.934	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.983	104.983	104.783	4.000	104.733	104.633	104.533

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	96.886	96.886	96.686	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	97.518	97.518	97.318	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	98.212	98.212	98.012	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	98.715	98.715	98.515	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	99.059	99.059	98.859	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	99.797	99.797	99.597	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	100.302	100.302	100.102	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	100.678	100.678	100.478	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	101.002	101.002	100.802	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	101.102	101.102	100.902	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	100.662	100.662	100.462	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	101.125	101.125	100.925	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	101.550	101.550	101.350	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	101.766	101.766	101.566	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	100.842	100.842	100.642	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	101.219	101.219	101.019	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	101.391	101.391	101.191	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	101.663	101.663	101.463	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	101.763	101.763	101.563	4.000	N/A	N/A	N/A	4.000	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.:

7/19/2021

45 Day Lock Exp.:

8/2/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/17/2021

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	99.249	99.249	99.004	2.750	97.883	97.883	97.638	2.500	98.332	98.332	98.111	2.000	98.612	98.612	98.412	2.000	96.886	96.886	96.686
2.875	100.045	100.045	99.803	2.875	98.679	98.679	98.437	2.625	99.340	99.340	99.119	2.125	99.244	99.244	99.044	2.125	97.518	97.518	97.318
2.990	100.461	100.461	100.228	2.990	99.095	99.095	98.862	2.750	100.106	100.106	99.884	2.250	99.938	99.938	99.738	2.250	98.212	98.212	98.012
3.000	100.561	100.561	100.328	3.000	99.195	99.195	98.962	2.875	100.775	100.775	100.554	2.375	100.441	100.441	100.241	2.375	98.715	98.715	98.515
3.125	100.932	100.932	100.705	3.125	98.988	98.988	98.761	2.990	101.203	101.203	100.985	2.500	100.785	100.785	100.585	2.500	99.059	99.059	98.859
3.250	101.684	101.684	101.464	3.250	99.740	99.740	99.520	3.000	101.303	101.303	101.085	2.625	101.523	101.523	101.323	2.625	99.797	99.797	99.597
3.375	102.311	102.311	102.096	3.375	100.367	100.367	100.152	3.125	101.551	101.551	101.321	2.750	102.028	102.028	101.828	2.750	100.302	100.302	100.102
3.500	102.590	102.590	102.376	3.500	100.646	100.646	100.432	3.250	102.187	102.187	101.959	2.875	102.404	102.404	102.204	2.875	100.678	100.678	100.478
3.625	102.930	102.930	102.718	3.625	100.986	100.986	100.774	3.375	102.924	102.924	102.701	2.990	102.728	102.728	102.528	2.990	101.002	101.002	100.802
3.750	102.674	102.674	102.474	3.750	99.752	99.752	99.552	3.500	103.352	103.352	103.132	3.000	102.828	102.828	102.628	3.000	101.102	101.102	100.902
3.875	103.162	103.162	102.962	3.875	100.240	100.240	100.040	3.625	103.632	103.632	103.415	3.125	102.888	102.888	102.688	3.125	100.662	100.662	100.462
3.990	103.481	103.481	103.281	3.990	100.559	100.559	100.359	3.750	103.196	103.196	102.996	3.250	103.351	103.351	103.151	3.250	101.125	101.125	100.925
4.000	103.581	103.581	103.381	4.000	100.659	100.659	100.459	3.875	103.517	103.517	103.317	3.375	103.776	103.776	103.576	3.375	101.550	101.550	101.350
4.125	103.655	103.655	103.455	4.125	98.291	98.291	98.091	3.990	103.809	103.809	103.609	3.500	103.992	103.992	103.792	3.500	101.766	101.766	101.566
4.250	104.236	104.236	104.036	4.250	98.872	98.872	98.672	4.000	103.909	103.909	103.709	3.625	104.062	104.062	103.862	3.625	100.842	100.842	100.642
4.375	104.632	104.632	104.432	4.375	99.268	99.268	99.068	4.125	103.674	103.674	103.474	3.750	104.439	104.439	104.239	3.750	101.219	101.219	101.019
4.500	104.946	104.946	104.746	4.500	99.582	99.582	99.382	4.250	104.409	104.409	104.209	3.875	104.611	104.611	104.411	3.875	101.391	101.391	101.191
4.625	104.957	104.957	104.757	4.625	99.281	99.281	99.081	4.375	104.786	104.786	104.586	3.990	104.883	104.883	104.683	3.990	101.663	101.663	101.463
4.750	105.378	105.378	105.178	4.750	99.702	99.702	99.502	4.500	105.134	105.134	104.934	4.000	104.983	104.983	104.783	4.000	101.763	101.763	101.563

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.:

7/19/2021

45 Day Lock Exp.:

8/2/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/17/2021

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	99.249	99.249	99.004	2.500	98.332	98.332	98.111	2.000	98.612	98.612	98.412	2.750	97.891	97.891	97.646	2.000	97.099	97.099	96.899
2.875	100.045	100.045	99.803	2.625	99.340	99.340	99.119	2.125	99.244	99.244	99.044	2.875	98.687	98.687	98.445	2.125	97.731	97.731	97.531
2.990	100.461	100.461	100.228	2.750	100.106	100.106	99.884	2.250	99.938	99.938	99.738	2.990	99.103	99.103	98.870	2.250	98.425	98.425	98.225
3.000	100.561	100.561	100.328	2.875	100.775	100.775	100.554	2.375	100.441	100.441	100.241	3.000	99.203	99.203	98.970	2.375	98.928	98.928	98.728
3.125	100.932	100.932	100.705	2.990	101.203	101.203	100.985	2.500	100.785	100.785	100.585	3.125	99.285	99.285	99.058	2.500	99.272	99.272	99.072
3.250	101.684	101.684	101.464	3.000	101.303	101.303	101.085	2.625	101.523	101.523	101.323	3.250	100.037	100.037	99.817	2.625	100.010	100.010	99.810
3.375	102.311	102.311	102.096	3.125	101.551	101.551	101.321	2.750	102.028	102.028	101.828	3.375	100.664	100.664	100.449	2.750	100.515	100.515	100.315
3.500	102.590	102.590	102.376	3.250	102.187	102.187	101.959	2.875	102.404	102.404	102.204	3.500	100.943	100.943	100.729	2.875	100.891	100.891	100.691
3.625	102.930	102.930	102.718	3.375	102.924	102.924	102.701	2.990	102.728	102.728	102.528	3.625	101.283	101.283	101.071	2.990	101.215	101.215	101.015
3.750	102.674	102.674	102.474	3.500	103.352	103.352	103.132	3.000	102.828	102.828	102.628	3.750	100.538	100.538	100.338	3.000	101.315	101.315	101.115
3.875	103.162	103.162	102.962	3.625	103.632	103.632	103.415	3.125	102.888	102.888	102.688	3.875	101.026	101.026	100.826	3.125	101.125	101.125	100.925
3.990	103.481	103.481	103.281	3.750	103.196	103.196	102.996	3.250	103.351	103.351	103.151	3.990	101.345	101.345	101.145	3.250	101.588	101.588	101.388
4.000	103.581	103.581	103.381	3.875	103.517	103.517	103.317	3.375	103.776	103.776	103.576	4.000	101.445	101.445	101.245	3.375	102.013	102.013	101.813
4.125	103.655	103.655	103.455	3.990	103.809	103.809	103.609	3.500	103.992	103.992	103.792	4.125	100.298	100.298	100.098	3.500	102.229	102.229	102.029
4.250	104.236	104.236	104.036	4.000	103.909	103.909	103.709	3.625	104.062	104.062	103.862	4.250	100.879	100.879	100.679	3.625	101.802	101.802	101.602
4.375	104.632	104.632	104.432	4.125	103.674	103.674	103.474	3.750	104.439	104.439	104.239	4.375	101.275	101.275	101.075	3.750	102.179	102.179	101.979
4.500	104.946	104.946	104.746	4.250	104.409	104.409	104.209	3.875	104.611	104.611	104.411	4.500	101.589	101.589	101.389	3.875	102.351	102.351	102.151
4.625	104.957	104.957	104.757	4.375	104.786	104.786	104.586	3.990	104.883	104.883	104.683	4.625	101.444	101.444	101.244	3.990	102.623	102.623	102.423
4.750	105.378	105.378	105.178	4.500	105.134	105.134	104.934	4.000	104.983	104.983	104.783	4.750	101.865	101.865	101.665	4.000	102.723	102.723	102.523

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/19/2021

45 Day Lock Exp.:

8/2/2021

60 Day Lock Exp.:

8/16/2021

W. Rate Sheet Dated: 6/17/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option.

Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

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

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

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

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