

W. Rate Sheet Dated: 6/22/2021

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	101.673	101.673	101.282	2.750	99.762	99.762	99.371	2.250	97.851	97.851	97.551	3.125	96.398	96.398	96.098
2.875	101.880	101.880	101.489	2.875	99.935	99.935	99.545	2.500	98.183	98.183	97.883	3.250	97.664	97.664	97.364
3.000	102.084	102.084	101.694	3.000	100.105	100.105	99.714	2.625	98.347	98.347	98.047	3.375	97.742	97.742	97.442
3.125	102.282	102.282	101.891	3.125	100.235	100.235	99.845	2.750	100.066	100.066	99.766	3.500	97.820	97.820	97.520
3.250	102.943	102.943	102.643	3.250	100.972	100.972	100.672	2.875	100.226	100.226	99.926	3.625	97.898	97.898	97.598
3.375	103.041	103.041	102.741	3.375	101.103	101.103	100.803	3.000	100.383	100.383	100.083	Margin = 2.250		Index = 0.080	
3.500	103.237	103.237	102.937	3.500	101.247	101.247	100.947	3.125	100.501	100.501	100.201	30 Year OTC			
3.625	103.421	103.421	103.121	3.625	101.265	101.265	100.965	3.250	102.226	102.226	101.926	Rate	30 Day	45 Day	60 Day
3.750	103.546	103.546	103.240	3.750	102.983	102.983	102.676	3.375	102.385	102.385	102.085	4.000	101.617	101.617	101.117
3.875	103.616	103.616	103.309	3.875	103.107	103.107	102.801	3.500	102.518	102.518	102.218	4.125	101.739	101.739	101.239
4.000	103.792	103.792	103.485	4.000	103.226	103.226	102.919	3.625	102.570	102.570	102.270	4.375	102.107	102.107	101.607
4.125	103.914	103.914	103.607	4.125	103.317	103.317	103.011	3.750	103.217	103.217	102.917	4.500	102.230	102.230	101.730
4.250	103.577	103.577	103.377	4.250	103.034	103.034	102.834	3.875	103.332	103.332	103.032	4.625	102.388	102.388	101.888
4.375	103.582	103.582	103.382	4.375	103.159	103.159	102.959	4.000	103.442	103.442	103.142	4.875	103.202	103.202	102.702
4.500	103.705	103.705	103.505	4.500	103.277	103.277	103.077	4.125	103.525	103.525	103.225	5.000	103.326	103.326	102.826
4.625	103.863	103.863	103.663	4.625	103.369	103.369	103.169	4.250	103.520	103.520	103.220	5.125	103.483	103.483	102.983
4.750	103.958	103.958	103.758	4.750	103.430	103.430	103.230	4.375	103.636	103.636	103.336	5.500	102.562	102.562	102.062
4.875	103.977	103.977	103.777	4.875	103.554	103.554	103.354	4.500	103.745	103.745	103.445	5.625	102.719	102.719	102.219
6.250	106.000	106.000	105.800	6.250	105.325	105.325	105.125	4.625	103.828	103.828	103.528	6.250	104.979	104.979	104.479

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	101.873	101.773	101.773	101.382	2.750	101.442	101.342	101.342	100.951	2.250	99.981	99.881	99.881	99.581
2.875	102.080	101.980	101.980	101.589	2.875	101.615	101.515	101.515	101.125	2.375	100.152	100.052	100.052	99.752
3.000	102.284	102.184	102.184	101.794	3.000	101.785	101.685	101.685	101.294	2.500	100.313	100.213	100.213	99.913
3.125	102.482	102.382	102.382	101.991	3.125	101.915	101.815	101.815	101.425	2.625	100.477	100.377	100.377	100.077
3.250	103.043	102.943	102.943	102.643	3.250	102.652	102.552	102.552	102.252	2.750	101.096	100.996	100.996	100.696
3.375	103.241	103.141	103.141	102.841	3.375	102.783	102.683	102.683	102.383	2.875	101.256	101.156	101.156	100.856
3.500	103.437	103.337	103.337	103.037	3.500	102.927	102.827	102.827	102.527	3.000	101.413	101.313	101.313	101.013
3.625	103.621	103.521	103.521	103.221	3.625	102.945	102.845	102.845	102.545	3.125	101.531	101.431	101.431	101.131
3.750	103.746	103.646	103.646	103.340	3.750	103.613	103.513	103.513	103.206	3.250	103.856	103.756	103.756	103.456
3.875	103.916	103.816	103.816	103.509	3.875	103.737	103.637	103.637	103.331	3.375	104.015	103.915	103.915	103.615
4.000	104.092	103.992	103.992	103.685	4.000	103.856	103.756	103.756	103.449	3.500	104.148	104.048	104.048	103.748
4.125	104.214	104.114	104.114	103.807	4.125	103.947	103.847	103.847	103.541	3.625	104.200	104.100	104.100	103.800
4.250	104.477	104.377	104.377	104.177	4.250	104.364	104.264	104.264	104.064	3.750	105.347	105.247	105.247	104.947

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.867	98.867	98.367	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.989	98.989	98.489	4.750	101.000	101.000	100.500
3.875	99.547	99.547	99.047	6.250	103.750	103.750	103.500	4.375	99.357	99.357	98.857	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.371	99.371	98.871					4.500	99.480	99.480	98.980	Rate	30 Day	45 Day	60 Day
4.125	99.249	99.249	98.749					4.625	99.638	99.638	99.138	6.250	102.750	102.750	102.250
4.250	100.516	100.516	100.016					4.875	100.452	100.452	99.952	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.412	100.412	99.912					5.000	100.576	100.576	100.076				
4.500	100.289	100.289	99.789					5.125	100.733	100.733	100.233				
4.625	100.131	100.131	99.631					5.500	99.812	99.812	99.312				
4.750	101.654	101.654	101.154					5.625	99.969	99.969	99.469				
Borrower Paid Como Only				Lender Paid Only				6.250	102.229	102.229	101.729				

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/22/2021

45 Day Lock Exp.:

8/6/2021

60 Day Lock Exp.:

8/23/2021

W. Rate Sheet Dated: 6/22/2021

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	96.148	96.148	95.848
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	97.414	97.414	97.114
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	97.492	97.492	97.192
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.246	101.246	100.946	3.500	97.570	97.570	97.270
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	101.406	101.406	101.106	3.625	97.648	97.648	97.348
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	101.563	101.563	101.263	Margin = 2.250		Index = .080	
3.500	N/A	N/A	N/A	3.500	102.427	102.427	102.127	3.125	101.681	101.681	101.381	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.445	102.445	102.145	3.250	103.406	103.406	103.106	Rate	30 Day	45 Day	60 Day
3.750	103.171	103.171	102.865	3.750	103.038	103.038	102.731	3.375	103.565	103.565	103.265	3.250	98.368	98.368	97.868
3.875	103.241	103.241	102.934	3.875	103.162	103.162	102.856	3.500	103.698	103.698	103.398	3.375	98.566	98.566	98.066
4.000	103.417	103.417	103.110	4.000	103.281	103.281	102.974	3.625	103.750	103.750	103.450	3.500	98.762	98.762	98.262
4.125	103.539	103.539	103.232	4.125	103.372	103.372	103.066	3.750	103.272	103.272	102.972	3.625	98.946	98.946	98.446
4.250	102.515	102.515	102.315	4.250	102.402	102.402	102.202	3.875	N/A	N/A	N/A	3.750	99.246	99.246	98.746
4.375	102.519	102.519	102.319	4.375	102.526	102.526	102.326	4.000	N/A	N/A	N/A	3.875	99.416	99.416	98.916
4.500	102.643	102.643	102.443	4.500	102.645	102.645	102.445	4.125	N/A	N/A	N/A	4.000	99.592	99.592	99.092
4.625	102.800	102.800	102.600	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.714	99.714	99.214
4.750	102.458	102.458	102.258	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.290	99.290	98.790
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	101.793	101.693	101.693	101.393	3.250	101.402	101.302	101.302	101.002	2.750	98.314	98.214	98.214	97.914
3.375	101.991	101.891	101.891	101.591	3.375	101.533	101.433	101.433	101.133	2.875	98.475	98.375	98.375	98.075
3.500	102.187	102.087	102.087	101.787	3.500	101.677	101.577	101.577	101.277	3.000	98.632	98.532	98.532	98.232
3.625	102.371	102.271	102.271	101.971	3.625	101.695	101.595	101.595	101.295	3.125	98.750	98.650	98.650	98.350
3.750	101.371	101.271	101.271	100.965	3.750	101.238	101.138	101.138	100.831	3.250	100.731	100.631	100.631	100.331
3.875	101.541	101.441	101.441	101.134	3.875	101.362	101.262	101.262	100.956	3.375	100.890	100.790	100.790	100.490
4.000	101.717	101.617	101.617	101.310	4.000	101.481	101.381	101.381	101.074	3.500	101.023	100.923	100.923	100.623
4.125	101.839	101.739	101.739	101.432	4.125	101.572	101.472	101.472	101.166	3.625	101.075	100.975	100.975	100.675
4.250	101.415	101.315	101.315	101.115	4.250	101.302	101.202	101.202	101.002	3.750	102.222	102.122	102.122	101.822

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/22/2021
45 Day Lock Exp.: 8/6/2021
60 Day Lock Exp.: 8/23/2021

W. Rate Sheet Dated: 6/22/2021

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 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	97.354	97.354	97.154	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.928	97.928	97.728	2.000	N/A	N/A	N/A	2.500	97.519	97.364	97.262
2.625	98.420	98.420	98.220	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.719	98.719	98.519	2.125	N/A	N/A	N/A	2.625	98.385	98.230	98.128
2.750	99.221	99.221	99.021	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.448	99.448	99.248	2.250	N/A	N/A	N/A	2.750	98.986	98.831	98.729
2.875	99.875	99.875	99.675	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.048	100.048	99.848	2.375	N/A	N/A	N/A	2.875	99.840	99.685	99.583
2.990	100.314	100.314	100.114	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.385	100.385	100.185	2.500	N/A	N/A	N/A	2.990	100.279	100.124	100.022
3.000	100.414	100.414	100.214	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.485	100.485	100.285	2.625	N/A	N/A	N/A	3.000	100.379	100.224	100.122
3.125	100.893	100.893	100.693	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.050	101.050	100.850	2.750	N/A	N/A	N/A	3.125	100.905	100.750	100.648
3.250	101.634	101.634	101.434	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.731	101.731	101.531	2.875	N/A	N/A	N/A	3.250	101.645	101.490	101.388
3.375	102.230	102.230	102.030	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.392	102.392	102.192	2.990	N/A	N/A	N/A	3.375	102.242	102.087	101.985
3.500	102.535	102.535	102.335	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.707	102.707	102.507	3.000	N/A	N/A	N/A	3.500	102.647	102.492	102.390
3.625	102.882	102.882	102.682	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.877	102.877	102.677	3.125	N/A	N/A	N/A	3.625	102.894	102.739	102.637
3.750	102.810	102.810	102.610	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.078	102.078	101.878	3.250	N/A	N/A	N/A	3.750	102.379	102.224	102.122
3.875	103.282	103.282	103.082	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.519	102.519	102.319	3.375	N/A	N/A	N/A	3.875	102.851	102.696	102.594
3.990	103.548	103.548	103.348	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	102.739	102.739	102.539	3.500	N/A	N/A	N/A	3.990	103.118	102.963	102.861
4.000	103.648	103.648	103.448	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	102.839	102.839	102.639	3.625	N/A	N/A	N/A	4.000	103.218	103.063	102.961
4.125	103.877	103.877	103.677	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.041	103.041	102.841	3.750	N/A	N/A	N/A	4.125	103.546	103.391	103.289
4.250	104.049	104.049	103.849	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	101.870	101.870	101.670	3.875	N/A	N/A	N/A	4.250	103.400	103.245	103.143
4.375	104.440	104.440	104.240	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.294	102.294	102.094	3.990	N/A	N/A	N/A	4.375	103.690	103.535	103.433
4.500	104.804	104.804	104.604	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.610	102.610	102.410	4.000	N/A	N/A	N/A	4.500	104.454	104.299	104.197
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	100.981	100.981	100.781	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.785	98.785	98.585	2.000	98.938	98.793	98.700
2.875	N/A	N/A	N/A	2.990	101.382	101.382	101.182	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.368	99.368	99.168	2.125	99.521	99.376	99.292
2.990	N/A	N/A	N/A	3.000	101.482	101.482	101.282	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.876	99.876	99.676	2.250	100.029	99.890	99.800
3.000	N/A	N/A	N/A	3.125	101.918	101.918	101.718	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.310	100.310	100.110	2.375	100.463	100.324	100.234
3.125	N/A	N/A	N/A	3.250	102.364	102.364	102.164	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.831	100.831	100.631	2.500	100.977	100.838	100.777
3.250	N/A	N/A	N/A	3.375	103.043	103.043	102.843	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.362	101.362	101.162	2.625	101.508	101.369	101.308
3.375	N/A	N/A	N/A	3.500	103.416	103.416	103.216	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.858	101.858	101.658	2.750	102.004	101.865	101.804
3.500	N/A	N/A	N/A	3.625	103.760	103.760	103.560	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.246	102.246	102.046	2.875	102.392	102.253	102.192
3.625	N/A	N/A	N/A	3.750	103.280	103.280	103.080	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.581	102.581	102.381	2.990	102.727	102.588	102.527
3.750	N/A	N/A	N/A	3.875	103.747	103.747	103.547	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.681	102.681	102.481	3.000	102.827	102.688	102.627
3.875	N/A	N/A	N/A	3.990	103.984	103.984	103.784	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.075	103.075	102.875	3.125	103.221	103.082	103.021
3.990	N/A	N/A	N/A	4.000	104.084	104.084	103.884	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.595	103.595	103.395	3.250	103.740	103.601	103.540
4.000	N/A	N/A	N/A	4.125	104.049	104.049	103.849	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.079	104.079	103.879	3.375	103.704	103.565	103.504
4.125	N/A	N/A	N/A	4.250	104.444	104.444	104.244	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.427	104.427	104.227	3.500	104.052	103.913	103.852
4.250	N/A	N/A	N/A	4.375	104.629	104.629	104.429	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.843	104.843	104.643	3.625	104.468	104.329	104.268
4.375	N/A	N/A	N/A	4.500	104.973	104.973	104.773	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.502	104.502	104.302	3.750	104.172	104.033	103.972
4.500	N/A	N/A	N/A	4.625	105.204	105.204	105.004	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.945	104.945	104.745	3.875	104.615	104.476	104.415
4.625	N/A	N/A	N/A	4.750	105.323	105.323	105.123	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.272	105.272	105.072	3.990	104.942	104.803	104.742
4.750	N/A	N/A	N/A	4.875	105.665	105.665	105.465	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.372	105.372	105.172	4.000	105.042	104.903	104.842
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	99.041	99.041	98.841	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.823	99.823	99.623
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.487	99.487	99.287	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.405	100.405	100.205
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.844	99.844	99.644	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.913	100.913	100.713
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.355	100.355	100.155	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.347	101.347	101.147
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.857	100.857	100.657	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.744	101.744	101.544
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.254	101.254	101.054	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.171	102.171	101.971
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.597	101.597	101.397	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.270	102.270	102.070
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.866	101.866	101.666	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.659	102.659	102.459
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.064	102.064	101.864	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.994	102.994	10



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.:

7/22/2021

45 Day Lock Exp.:

8/6/2021

60 Day Lock Exp.:

8/23/2021

W. Rate Sheet Dated: 6/22/2021

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	97.354	97.354	97.154	2.500	97.928	97.928	97.728	2.875	100.981	100.981	100.781	2.000	98.785	98.785	98.585	2.000	99.041	99.041	98.841
2.625	98.420	98.420	98.220	2.625	98.719	98.719	98.519	2.990	101.382	101.382	101.182	2.125	99.368	99.368	99.168	2.125	99.487	99.487	99.287
2.750	99.221	99.221	99.021	2.750	99.448	99.448	99.248	3.000	101.482	101.482	101.282	2.250	99.876	99.876	99.676	2.250	99.844	99.844	99.644
2.875	99.875	99.875	99.675	2.875	100.048	100.048	99.848	3.125	101.918	101.918	101.718	2.375	100.310	100.310	100.110	2.375	100.355	100.355	100.155
2.990	100.314	100.314	100.114	2.990	100.385	100.385	100.185	3.250	102.364	102.364	102.164	2.500	100.831	100.831	100.631	2.500	100.857	100.857	100.657
3.000	100.414	100.414	100.214	3.000	100.485	100.485	100.285	3.375	103.043	103.043	102.843	2.625	101.362	101.362	101.162	2.625	101.254	101.254	101.054
3.125	100.893	100.893	100.693	3.125	101.050	101.050	100.850	3.500	103.416	103.416	103.216	2.750	101.858	101.858	101.658	2.750	101.597	101.597	101.397
3.250	101.634	101.634	101.434	3.250	101.731	101.731	101.531	3.625	103.760	103.760	103.560	2.875	102.246	102.246	102.046	2.875	101.866	101.866	101.666
3.375	102.230	102.230	102.030	3.375	102.392	102.392	102.192	3.750	103.280	103.280	103.080	2.990	102.581	102.581	102.381	2.990	102.064	102.064	101.864
3.500	102.535	102.535	102.335	3.500	102.707	102.707	102.507	3.875	103.747	103.747	103.547	3.000	102.681	102.681	102.481	3.000	102.164	102.164	101.964
3.625	102.882	102.882	102.682	3.625	102.877	102.877	102.677	3.990	103.984	103.984	103.784	3.125	103.075	103.075	102.875	3.125	102.438	102.438	102.238
3.750	102.810	102.810	102.610	3.750	102.078	102.078	101.878	4.000	104.084	104.084	103.884	3.250	103.595	103.595	103.395	3.250	102.379	102.379	102.179
3.875	103.282	103.282	103.082	3.875	102.519	102.519	102.319	4.125	104.409	104.409	104.209	3.375	104.079	104.079	103.879	3.375	102.745	102.745	102.545
3.990	103.548	103.548	103.348	3.990	102.739	102.739	102.539	4.250	104.244	104.244	104.044	3.500	104.427	104.427	104.227	3.500	102.986	102.986	102.786
4.000	103.648	103.648	103.448	4.000	102.839	102.839	102.639	4.375	104.629	104.629	104.429	3.625	104.843	104.843	104.643	3.625	103.280	103.280	103.080
4.125	103.877	103.877	103.677	4.125	103.041	103.041	102.841	4.500	104.973	104.973	104.773	3.750	104.502	104.502	104.302	3.750	102.346	102.346	102.146
4.250	104.049	104.049	103.849	4.250	101.870	101.870	101.670	4.625	105.204	105.204	105.004	3.875	104.945	104.945	104.745	3.875	102.652	102.652	102.452
4.375	104.440	104.440	104.240	4.375	102.294	102.294	102.094	4.750	105.323	105.323	105.123	3.990	105.272	105.272	105.072	3.990	102.852	102.852	102.652
4.500	104.804	104.804	104.604	4.500	102.610	102.610	102.410	4.875	105.665	105.665	105.465	4.000	105.372	105.372	105.172	4.000	102.952	102.952	102.752

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	-12.125	-12.125	-12.125	-13.375	-14.125	-14.125	-14.125	N/A	N/A
Second Home	-10.000	-10.000	-10.000	-10.000	-10.000	-10.250	-10.250	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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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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	99.394	99.394	99.138	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.022	98.022	97.766	2.750	N/A	N/A	N/A	2.750	99.144	99.044	98.888
2.875	100.143	100.143	99.891	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	98.771	98.771	98.519	2.875	N/A	N/A	N/A	2.875	99.893	99.793	99.641
2.990	100.524	100.524	100.279	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.152	99.152	98.907	2.990	N/A	N/A	N/A	2.990	100.274	100.174	100.029
3.000	100.624	100.624	100.379	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.252	99.252	99.007	3.000	N/A	N/A	N/A	3.000	100.374	100.274	100.129
3.125	101.111	101.111	100.885	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.483	99.483	99.237	3.125	N/A	N/A	N/A	3.125	100.861	100.724	100.635
3.250	101.817	101.817	101.599	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.189	100.189	99.971	3.250	N/A	N/A	N/A	3.250	101.567	101.435	101.349
3.375	102.413	102.413	102.198	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.785	100.785	100.570	3.375	N/A	N/A	N/A	3.375	102.063	101.932	101.846
3.500	102.686	102.686	102.472	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.058	101.058	100.844	3.500	N/A	N/A	N/A	3.500	102.436	102.306	102.222
3.625	103.008	103.008	102.793	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.380	101.380	101.165	3.625	N/A	N/A	N/A	3.625	102.758	102.629	102.543
3.750	102.702	102.702	102.502	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	99.648	99.648	99.448	3.750	N/A	N/A	N/A	3.750	102.452	102.352	102.252
3.875	103.165	103.165	102.965	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.111	100.111	99.911	3.875	N/A	N/A	N/A	3.875	102.915	102.815	102.715
3.990	103.456	103.456	103.256	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.402	100.402	100.202	3.990	N/A	N/A	N/A	3.990	103.206	103.106	103.006
4.000	103.556	103.556	103.356	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	100.502	100.502	100.302	4.000	N/A	N/A	N/A	4.000	103.306	103.206	103.106
4.125	103.628	103.628	103.428	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	98.140	98.140	97.940	4.125	N/A	N/A	N/A	4.125	103.378	103.260	103.178
4.250	104.183	104.183	103.983	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	98.695	98.695	98.495	4.250	N/A	N/A	N/A	4.250	103.933	103.820	103.733
4.375	104.558	104.558	104.358	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	99.070	99.070	98.870	4.375	N/A	N/A	N/A	4.375	104.308	104.200	104.108
4.500	104.856	104.856	104.656	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	99.368	99.368	99.168	4.500	N/A	N/A	N/A	4.500	104.606	104.499	104.406
4.625	104.932	104.932	104.732	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.132	99.132	98.932	4.625	N/A	N/A	N/A	4.625	104.682	104.582	104.482
4.750	105.337	105.337	105.137	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	99.537	99.537	99.337	4.750	N/A	N/A	N/A	4.750	105.087	104.987	104.887
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	98.492	98.492	98.274	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.768	98.768	98.568	2.000	98.518	98.418	98.318
2.875	N/A	N/A	N/A	2.625	99.480	99.480	99.260	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.388	99.388	99.188	2.125	99.138	99.038	98.938
2.990	N/A	N/A	N/A	2.750	100.225	100.225	100.005	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.070	100.070	99.870	2.250	99.820	99.720	99.620
3.000	N/A	N/A	N/A	2.875	100.870	100.870	100.648	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.562	100.562	100.362	2.375	100.312	100.212	100.112
3.125	N/A	N/A	N/A	2.990	101.276	101.276	101.055	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.829	100.829	100.629	2.500	100.579	100.479	100.379
3.250	N/A	N/A	N/A	3.000	101.376	101.376	101.155	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.552	101.552	101.352	2.625	101.302	101.202	101.102
3.375	N/A	N/A	N/A	3.125	101.774	101.774	101.553	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.046	102.046	101.846	2.750	101.796	101.696	101.596
3.500	N/A	N/A	N/A	3.250	102.385	102.385	102.164	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.416	102.416	102.216	2.875	102.166	102.066	101.966
3.625	N/A	N/A	N/A	3.375	103.058	103.058	102.838	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.732	102.732	102.532	2.990	102.482	102.382	102.282
3.750	N/A	N/A	N/A	3.500	103.461	103.461	103.236	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.832	102.832	102.632	3.000	102.582	102.482	102.382
3.875	N/A	N/A	N/A	3.625	103.727	103.727	103.505	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.841	102.841	102.641	3.125	102.591	102.491	102.391
3.990	N/A	N/A	N/A	3.750	103.079	103.079	102.879	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.294	103.294	103.094	3.250	103.044	102.944	102.844
4.000	N/A	N/A	N/A	3.875	103.384	103.384	103.184	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.712	103.712	103.512	3.375	103.462	103.362	103.262
4.125	N/A	N/A	N/A	3.990	103.653	103.653	103.453	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.923	103.923	103.723	3.500	103.673	103.573	103.473
4.250	N/A	N/A	N/A	4.000	103.753	103.753	103.553	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.924	103.924	103.724	3.625	103.674	103.574	103.474
4.375	N/A	N/A	N/A	4.125	103.511	103.511	103.301	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.293	104.293	104.093	3.750	104.043	103.943	103.843
4.500	N/A	N/A	N/A	4.250	104.358	104.358	104.158	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.462	104.462	104.262	3.875	104.212	104.112	104.012
4.625	N/A	N/A	N/A	4.375	104.724	104.724	104.524	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.726	104.726	104.526	3.990	104.476	104.376	104.276
4.750	N/A	N/A	N/A	4.500	105.053	105.053	104.853	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.826	104.826	104.626	4.000	104.576	104.476	104.376

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	97.042	97.042	96.842	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	97.662	97.662	97.462	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	98.344	98.344	98.144	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	98.836	98.836	98.636	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	99.103	99.103	98.903	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	99.826	99.826	99.626	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	100.320	100.320	100.120	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	100.690	100.690	100.490	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	101.006	101.006	100.806	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	101.106	101.106	100.906	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	100.615	100.615	100.415	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	101.068	101.068	100.868	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	101.486	101.486	101.286	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	101.697	101.697	101.497	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	100.698	100.698	100.498	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	101.067	101.067	100.867	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	101.236	101.236	101.036	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	101.500	101.500	101.300	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	101.600	101.600	101.400	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.:

7/22/2021

45 Day Lock Exp.:

8/6/2021

60 Day Lock Exp.:

8/23/2021

W. Rate Sheet Dated: 6/22/2021

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	99.394	99.394	99.138	2.750	98.022	98.022	97.766	2.500	98.492	98.492	98.274	2.000	98.768	98.768	98.568	2.000	97.042	97.042	96.842
2.875	100.143	100.143	99.891	2.875	98.771	98.771	98.519	2.625	99.480	99.480	99.260	2.125	99.388	99.388	99.188	2.125	97.662	97.662	97.462
2.990	100.524	100.524	100.279	2.990	99.152	99.152	98.907	2.750	100.225	100.225	100.005	2.250	100.070	100.070	99.870	2.250	98.344	98.344	98.144
3.000	100.624	100.624	100.379	3.000	99.252	99.252	99.007	2.875	100.870	100.870	100.648	2.375	100.562	100.562	100.362	2.375	98.836	98.836	98.636
3.125	101.111	101.111	100.885	3.125	99.483	99.483	99.257	2.990	101.276	101.276	101.055	2.500	100.829	100.829	100.629	2.500	99.103	99.103	98.903
3.250	101.817	101.817	101.599	3.250	100.189	100.189	99.971	3.000	101.376	101.376	101.155	2.625	101.552	101.552	101.352	2.625	99.826	99.826	99.626
3.375	102.413	102.413	102.198	3.375	100.785	100.785	100.570	3.125	101.774	101.774	101.539	2.750	102.046	102.046	101.846	2.750	100.320	100.320	100.120
3.500	102.686	102.686	102.472	3.500	101.058	101.058	100.844	3.250	102.385	102.385	102.151	2.875	102.416	102.416	102.216	2.875	100.690	100.690	100.490
3.625	103.008	103.008	102.793	3.625	101.380	101.380	101.165	3.375	103.058	103.058	102.828	2.990	102.732	102.732	102.532	2.990	101.006	101.006	100.806
3.750	102.702	102.702	102.502	3.750	99.648	99.648	99.448	3.500	103.461	103.461	103.236	3.000	102.832	102.832	102.632	3.000	101.106	101.106	100.906
3.875	103.165	103.165	102.965	3.875	100.111	100.111	99.911	3.625	103.727	103.727	103.505	3.125	102.841	102.841	102.641	3.125	100.615	100.615	100.415
3.990	103.456	103.456	103.256	3.990	100.402	100.402	100.202	3.750	103.079	103.079	102.879	3.250	103.294	103.294	103.094	3.250	101.068	101.068	100.868
4.000	103.556	103.556	103.356	4.000	100.502	100.502	100.302	3.875	103.384	103.384	103.184	3.375	103.712	103.712	103.512	3.375	101.486	101.486	101.286
4.125	103.628	103.628	103.428	4.125	98.140	98.140	97.940	3.990	103.653	103.653	103.453	3.500	103.923	103.923	103.723	3.500	101.697	101.697	101.497
4.250	104.183	104.183	103.983	4.250	98.695	98.695	98.495	4.000	103.753	103.753	103.553	3.625	103.924	103.924	103.724	3.625	100.698	100.698	100.498
4.375	104.558	104.558	104.358	4.375	99.070	99.070	98.870	4.125	103.511	103.511	103.301	3.750	104.293	104.293	104.093	3.750	101.067	101.067	100.867
4.500	104.856	104.856	104.656	4.500	99.368	99.368	99.168	4.250	104.358	104.358	104.158	3.875	104.462	104.462	104.262	3.875	101.236	101.236	101.036
4.625	104.932	104.932	104.732	4.625	99.132	99.132	98.932	4.375	104.724	104.724	104.524	3.990	104.726	104.726	104.526	3.990	101.500	101.500	101.300
4.750	105.337	105.337	105.137	4.750	99.537	99.537	99.337	4.500	105.053	105.053	104.853	4.000	104.826	104.826	104.626	4.000	101.600	101.600	101.400

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	-12.125	-12.125	-12.125	-13.375	-14.125	-14.125	-14.125	-14.125	N/A	N/A
Second Home ***	-10.000	-10.000	-10.000	-10.000	-10.000	-10.250	-10.250	-10.250	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A

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

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

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

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

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

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

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/22/2021

45 Day Lock Exp.:

8/6/2021

60 Day Lock Exp.:

8/23/2021

W. Rate Sheet Dated: 6/22/2021

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	99.394	99.394	99.138	2.500	98.492	98.492	98.274	2.000	98.768	98.768	98.568	2.750	98.033	98.033	97.777	2.000	97.255	97.255	97.055
2.875	100.143	100.143	99.891	2.625	99.480	99.480	99.260	2.125	99.388	99.388	99.188	2.875	98.782	98.782	98.530	2.125	97.875	97.875	97.675
2.990	100.524	100.524	100.279	2.750	100.225	100.225	100.005	2.250	100.070	100.070	99.870	2.990	99.163	99.163	98.918	2.250	98.557	98.557	98.357
3.000	100.624	100.624	100.379	2.875	100.870	100.870	100.648	2.375	100.562	100.562	100.362	3.000	99.263	99.263	99.018	2.375	99.049	99.049	98.849
3.125	101.111	101.111	100.885	2.990	101.276	101.276	101.055	2.500	100.829	100.829	100.629	3.125	99.622	99.622	99.396	2.500	99.316	99.316	99.116
3.250	101.817	101.817	101.599	3.000	101.376	101.376	101.155	2.625	101.552	101.552	101.352	3.250	100.328	100.328	100.110	2.625	100.039	100.039	99.839
3.375	102.413	102.413	102.198	3.125	101.774	101.774	101.539	2.750	102.046	102.046	101.846	3.375	100.924	100.924	100.709	2.750	100.533	100.533	100.333
3.500	102.686	102.686	102.472	3.250	102.385	102.385	102.151	2.875	102.416	102.416	102.216	3.500	101.197	101.197	100.983	2.875	100.903	100.903	100.703
3.625	103.008	103.008	102.793	3.375	103.058	103.058	102.828	2.990	102.732	102.732	102.532	3.625	101.519	101.519	101.304	2.990	101.219	101.219	101.019
3.750	102.702	102.702	102.502	3.500	103.461	103.461	103.236	3.000	102.832	102.832	102.632	3.750	100.500	100.500	100.300	3.000	101.319	101.319	101.119
3.875	103.165	103.165	102.965	3.625	103.727	103.727	103.505	3.125	102.841	102.841	102.641	3.875	100.963	100.963	100.763	3.125	101.078	101.078	100.878
3.990	103.456	103.456	103.256	3.750	103.079	103.079	102.879	3.250	103.294	103.294	103.094	3.990	101.254	101.254	101.054	3.250	101.531	101.531	101.331
4.000	103.556	103.556	103.356	3.875	103.384	103.384	103.184	3.375	103.712	103.712	103.512	4.000	101.354	101.354	101.154	3.375	101.949	101.949	101.749
4.125	103.628	103.628	103.428	3.990	103.653	103.653	103.453	3.500	103.923	103.923	103.723	4.125	100.209	100.209	100.009	3.500	102.160	102.160	101.960
4.250	104.183	104.183	103.983	4.000	103.753	103.753	103.553	3.625	103.924	103.924	103.724	4.250	100.764	100.764	100.564	3.625	101.661	101.661	101.461
4.375	104.558	104.558	104.358	4.125	103.511	103.511	103.301	3.750	104.293	104.293	104.093	4.375	101.139	101.139	100.939	3.750	102.030	102.030	101.830
4.500	104.856	104.856	104.656	4.250	104.358	104.358	104.158	3.875	104.462	104.462	104.262	4.500	101.437	101.437	101.237	3.875	102.199	102.199	101.999
4.625	104.932	104.932	104.732	4.375	104.724	104.724	104.524	3.990	104.726	104.726	104.526	4.625	101.357	101.357	101.157	3.990	102.463	102.463	102.263
4.750	105.337	105.337	105.137	4.500	105.053	105.053	104.853	4.000	104.826	104.826	104.626	4.750	101.762	101.762	101.562	4.000	102.563	102.563	102.363

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	-12.125	-12.125	-12.125	-13.375	-14.125	-14.125	-14.125	-14.125	-14.125
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			
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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/22/2021

45 Day Lock Exp.:

8/6/2021

60 Day Lock Exp.:

8/23/2021

W. Rate Sheet Dated: 6/22/2021

Release Time: 10:00 am ET

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Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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