

W. Rate Sheet Dated: 6/23/2021

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	101.773	101.773	101.367	2.750	99.867	99.867	99.460	2.250	98.033	98.033	97.733	3.125	96.226	96.226	95.926
2.875	101.988	101.988	101.582	2.875	100.044	100.044	99.637	2.500	98.383	98.383	98.083	3.250	97.742	97.742	97.442
3.000	102.204	102.204	101.797	3.000	100.222	100.222	99.816	2.625	98.554	98.554	98.254	3.375	97.820	97.820	97.520
3.125	102.403	102.403	101.996	3.125	100.398	100.398	99.992	2.750	100.092	100.092	99.792	3.500	97.898	97.898	97.598
3.250	102.954	102.954	102.654	3.250	100.993	100.993	100.693	2.875	100.257	100.257	99.957	3.625	97.664	97.664	97.364
3.375	103.061	103.061	102.761	3.375	101.164	101.164	100.864	3.000	100.422	100.422	100.122	Margin = 2.250		Index = 0.080	
3.500	103.261	103.261	102.961	3.500	101.305	101.305	101.005	3.125	100.586	100.586	100.286	30 Year OTC			
3.625	103.448	103.448	103.148	3.625	101.459	101.459	101.159	3.250	102.185	102.185	101.885	Rate	30 Day	45 Day	60 Day
3.750	103.400	103.400	103.100	3.750	102.862	102.862	102.562	3.375	102.343	102.343	102.043	4.000	101.510	101.510	101.010
3.875	103.497	103.497	103.197	3.875	103.007	103.007	102.707	3.500	102.472	102.472	102.172	4.125	101.696	101.696	101.196
4.000	103.685	103.685	103.385	4.000	103.059	103.059	102.759	3.625	102.614	102.614	102.314	4.375	102.185	102.185	101.685
4.125	103.871	103.871	103.571	4.125	103.168	103.168	102.868	3.750	102.870	102.870	102.570	4.500	102.322	102.322	101.822
4.250	103.582	103.582	103.382	4.250	103.033	103.033	102.833	3.875	103.005	103.005	102.705	4.625	102.481	102.481	101.981
4.375	103.660	103.660	103.460	4.375	103.153	103.153	102.953	4.000	103.088	103.088	102.788	4.875	103.322	103.322	102.822
4.500	103.797	103.797	103.597	4.500	103.252	103.252	103.052	4.125	103.188	103.188	102.888	5.000	103.469	103.469	102.969
4.625	103.956	103.956	103.756	4.625	103.360	103.360	103.160	4.250	103.480	103.480	103.180	5.125	103.600	103.600	103.100
4.750	104.072	104.072	103.872	4.750	103.554	103.554	103.354	4.375	103.591	103.591	103.291	5.500	102.596	102.596	102.096
4.875	104.097	104.097	103.897	4.875	103.673	103.673	103.473	4.500	103.681	103.681	103.381	5.625	102.727	102.727	102.227
6.250	106.000	106.000	105.800	6.250	105.324	105.324	105.124	4.625	103.780	103.780	103.480	6.250	104.968	104.968	104.468

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	101.973	101.873	101.873	101.467	2.750	101.547	101.447	101.447	101.040	2.250	100.163	100.063	100.063	99.763
2.875	102.188	102.088	102.088	101.682	2.875	101.724	101.624	101.624	101.217	2.375	100.339	100.239	100.239	99.939
3.000	102.404	102.304	102.304	101.897	3.000	101.902	101.802	101.802	101.396	2.500	100.513	100.413	100.413	100.113
3.125	102.603	102.503	102.503	102.096	3.125	102.078	101.978	101.978	101.572	2.625	100.684	100.584	100.584	100.284
3.250	103.054	102.954	102.954	102.654	3.250	102.673	102.573	102.573	102.273	2.750	101.122	101.022	101.022	100.722
3.375	103.261	103.161	103.161	102.861	3.375	102.844	102.744	102.744	102.444	2.875	101.287	101.187	101.187	100.887
3.500	103.461	103.361	103.361	103.061	3.500	102.985	102.885	102.885	102.585	3.000	101.452	101.352	101.352	101.052
3.625	103.648	103.548	103.548	103.248	3.625	103.139	103.039	103.039	102.739	3.125	101.616	101.516	101.516	101.216
3.750	103.600	103.500	103.500	103.200	3.750	103.492	103.392	103.392	103.092	3.250	103.815	103.715	103.715	103.415
3.875	103.797	103.697	103.697	103.397	3.875	103.637	103.537	103.537	103.237	3.375	103.973	103.873	103.873	103.573
4.000	103.985	103.885	103.885	103.585	4.000	103.689	103.589	103.589	103.289	3.500	104.102	104.002	104.002	103.702
4.125	104.171	104.071	104.071	103.771	4.125	103.798	103.698	103.698	103.398	3.625	104.244	104.144	104.144	103.844
4.250	104.482	104.382	104.382	104.182	4.250	104.363	104.263	104.263	104.063	3.750	105.000	104.900	104.900	104.600

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

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.760	98.760	98.260	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.946	98.946	98.446	4.750	101.000	101.000	100.500
3.875	99.353	99.353	98.853	6.250	103.750	103.750	103.500	4.375	99.435	99.435	98.935	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.165	99.165	98.665					4.500	99.572	99.572	99.072	Rate	30 Day	45 Day	60 Day
4.125	98.979	98.979	98.479					4.625	99.731	99.731	99.231	6.250	102.750	102.750	102.250
4.250	100.481	100.481	99.981					4.875	100.572	100.572	100.072	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.302	100.302	99.802					5.000	100.719	100.719	100.219				
4.500	100.165	100.165	99.665					5.125	100.850	100.850	100.350				
4.625	100.006	100.006	99.506					5.500	99.846	99.846	99.346				
4.750	101.759	101.759	101.259					5.625	99.977	99.977	99.477				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.218	102.218	101.718				

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 †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee			FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/23/2021

45 Day Lock Exp.:

8/9/2021

60 Day Lock Exp.:

8/23/2021

W. Rate Sheet Dated: 6/23/2021

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	95.976	95.976	95.676
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	97.492	97.492	97.192
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	97.570	97.570	97.270
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.272	101.272	100.972	3.500	97.648	97.648	97.348
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	101.437	101.437	101.137	3.625	97.414	97.414	97.114
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	101.602	101.602	101.302	Margin = 2.250		Index = .080	
3.500	N/A	N/A	N/A	3.500	102.485	102.485	102.185	3.125	101.766	101.766	101.466	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.639	102.639	102.339	3.250	103.365	103.365	103.065	Rate	30 Day	45 Day	60 Day
3.750	103.025	103.025	102.725	3.750	102.917	102.917	102.617	3.375	103.523	103.523	103.223	3.250	98.379	98.379	97.879
3.875	103.122	103.122	102.822	3.875	103.062	103.062	102.762	3.500	103.652	103.652	103.352	3.375	98.586	98.586	98.086
4.000	103.310	103.310	103.010	4.000	103.114	103.114	102.814	3.625	103.794	103.794	103.494	3.500	98.786	98.786	98.286
4.125	103.496	103.496	103.196	4.125	103.223	103.223	102.923	3.750	102.925	102.925	102.625	3.625	98.973	98.973	98.473
4.250	102.519	102.519	102.319	4.250	102.401	102.401	102.201	3.875	N/A	N/A	N/A	3.750	99.100	99.100	98.600
4.375	102.598	102.598	102.398	4.375	102.520	102.520	102.320	4.000	N/A	N/A	N/A	3.875	99.297	99.297	98.797
4.500	102.735	102.735	102.535	4.500	102.619	102.619	102.419	4.125	N/A	N/A	N/A	4.000	99.485	99.485	98.985
4.625	102.894	102.894	102.694	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.671	99.671	99.171
4.750	102.572	102.572	102.372	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.294	99.294	98.794
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	101.804	101.704	101.704	101.404	3.250	101.423	101.323	101.323	101.023	2.750	98.341	98.241	98.241	97.941
3.375	102.011	101.911	101.911	101.611	3.375	101.594	101.494	101.494	101.194	2.875	98.505	98.405	98.405	98.105
3.500	102.211	102.111	102.111	101.811	3.500	101.735	101.635	101.635	101.335	3.000	98.671	98.571	98.571	98.271
3.625	102.398	102.298	102.298	101.998	3.625	101.889	101.789	101.789	101.489	3.125	98.835	98.735	98.735	98.435
3.750	101.225	101.125	101.125	100.825	3.750	101.117	101.017	101.017	100.717	3.250	100.690	100.590	100.590	100.290
3.875	101.422	101.322	101.322	101.022	3.875	101.262	101.162	101.162	100.862	3.375	100.848	100.748	100.748	100.448
4.000	101.610	101.510	101.510	101.210	4.000	101.314	101.214	101.214	100.914	3.500	100.977	100.877	100.877	100.577
4.125	101.796	101.696	101.696	101.396	4.125	101.423	101.323	101.323	101.023	3.625	101.119	101.019	101.019	100.719
4.250	101.419	101.319	101.319	101.119	4.250	101.301	101.201	101.201	101.001	3.750	101.875	101.775	101.775	101.475

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				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				Rate	30 Day	45 Day	60 Day	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/23/2021

45 Day Lock Exp.:

8/9/2021

60 Day Lock Exp.:

8/23/2021

W. Rate Sheet Dated: 6/23/2021

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	97.598	97.598	97.398	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.174	98.174	97.974	2.000	N/A	N/A	N/A	2.500	97.760	97.605	97.504
2.625	98.665	98.665	98.465	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.965	98.965	98.765	2.125	N/A	N/A	N/A	2.625	98.627	98.472	98.371
2.750	99.467	99.467	99.267	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.694	99.694	99.494	2.250	N/A	N/A	N/A	2.750	99.229	99.074	98.973
2.875	100.122	100.122	99.922	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.294	100.294	100.094	2.375	N/A	N/A	N/A	2.875	100.084	99.929	99.828
2.990	100.563	100.563	100.363	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.634	100.634	100.434	2.500	N/A	N/A	N/A	2.990	100.525	100.370	100.269
3.000	100.663	100.663	100.463	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.734	100.734	100.534	2.625	N/A	N/A	N/A	3.000	100.625	100.470	100.369
3.125	101.090	101.090	100.890	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.247	101.247	101.047	2.750	N/A	N/A	N/A	3.125	101.096	100.941	100.840
3.250	101.832	101.832	101.632	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.930	101.930	101.730	2.875	N/A	N/A	N/A	3.250	101.838	101.683	101.582
3.375	102.430	102.430	102.230	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.593	102.593	102.393	2.990	N/A	N/A	N/A	3.375	102.436	102.281	102.180
3.500	102.736	102.736	102.536	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.907	102.907	102.707	3.000	N/A	N/A	N/A	3.500	102.841	102.686	102.585
3.625	103.084	103.084	102.884	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.082	103.082	102.882	3.125	N/A	N/A	N/A	3.625	103.090	102.935	102.834
3.750	102.872	102.872	102.672	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.140	102.140	101.940	3.250	N/A	N/A	N/A	3.750	102.440	102.240	102.040
3.875	103.345	103.345	103.145	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.583	102.583	102.383	3.375	N/A	N/A	N/A	3.875	102.913	102.813	102.713
3.990	103.613	103.613	103.413	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	102.803	102.803	102.603	3.500	N/A	N/A	N/A	3.990	103.181	103.081	102.981
4.000	103.713	103.713	103.513	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	102.903	102.903	102.703	3.625	N/A	N/A	N/A	4.000	103.281	103.181	103.081
4.125	103.942	103.942	103.742	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.102	103.102	102.902	3.750	N/A	N/A	N/A	4.125	103.610	103.510	103.410
4.250	104.111	104.111	103.911	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	101.932	101.932	101.732	3.875	N/A	N/A	N/A	4.250	103.461	103.361	103.261
4.375	104.503	104.503	104.303	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.357	102.357	102.157	3.990	N/A	N/A	N/A	4.375	103.752	103.652	103.552
4.500	104.868	104.868	104.668	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.674	102.674	102.474	4.000	N/A	N/A	N/A	4.500	104.517	104.417	104.317
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.875	101.229	101.229	101.029	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.002	99.002	98.802	2.000	99.151	99.012	98.922
2.875	N/A	N/A	N/A	2.990	101.631	101.631	101.431	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.585	99.585	99.385	2.125	99.734	99.595	99.505
2.990	N/A	N/A	N/A	3.000	101.731	101.731	101.531	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.094	100.094	99.894	2.250	100.244	100.105	100.015
3.000	N/A	N/A	N/A	3.125	102.168	102.168	101.968	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.526	100.526	100.326	2.375	100.676	100.537	100.447
3.125	N/A	N/A	N/A	3.250	102.563	102.563	102.363	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.929	100.929	100.729	2.500	101.075	100.946	100.867
3.250	N/A	N/A	N/A	3.375	103.243	103.243	103.043	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.453	101.453	101.253	2.625	101.596	101.473	101.396
3.375	N/A	N/A	N/A	3.500	103.617	103.617	103.417	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.950	101.950	101.750	2.750	102.093	101.970	101.893
3.500	N/A	N/A	N/A	3.625	103.962	103.962	103.762	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.340	102.340	102.140	2.875	102.483	102.360	102.283
3.625	N/A	N/A	N/A	3.750	103.342	103.342	103.142	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.676	102.676	102.476	2.990	102.819	102.696	102.619
3.750	N/A	N/A	N/A	3.875	103.811	103.811	103.611	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.776	102.776	102.576	3.000	102.919	102.796	102.719
3.875	N/A	N/A	N/A	3.990	104.048	104.048	103.848	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.171	103.171	102.971	3.125	103.314	103.191	103.114
3.990	N/A	N/A	N/A	4.000	104.148	104.148	103.948	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.580	103.580	103.380	3.250	103.726	103.606	103.526
4.000	N/A	N/A	N/A	4.125	104.474	104.474	104.274	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.065	104.065	103.865	3.375	104.211	104.091	104.011
4.125	N/A	N/A	N/A	4.250	104.306	104.306	104.106	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.414	104.414	104.214	3.500	104.560	104.440	104.360
4.250	N/A	N/A	N/A	4.375	104.692	104.692	104.492	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.831	104.831	104.631	3.625	104.977	104.857	104.777
4.375	N/A	N/A	N/A	4.500	105.038	105.038	104.838	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.518	104.518	104.318	3.750	104.664	104.544	104.464
4.500	N/A	N/A	N/A	4.625	105.266	105.266	105.066	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.958	104.958	104.758	3.875	105.100	104.980	104.900
4.625	N/A	N/A	N/A	4.750	105.384	105.384	105.184	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.286	105.286	105.086	3.990	105.435	105.315	105.235
4.750	N/A	N/A	N/A	4.875	105.726	105.726	105.526	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.386	105.386	105.186	4.000	105.535	105.415	105.335
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	99.257	99.257	99.057	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.039	100.039	99.839
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.704	99.704	99.504	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.622	100.622	100.422
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.060	100.060	99.860	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.132	101.132	100.932
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.443	100.443	100.243	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.564	101.564	101.364
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.947	100.947	100.747	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.960	101.960	101.760
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.345	101.345	101.145	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.392	102.392	102.192
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.689	101.689	101.489	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.363	102.363	102.163
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.959	101.959	101.759	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.752	102.752	102.552
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.158	102.158	101.958	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.088	103.088	102.888
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.258	102.258	102.058	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.188	103.188	102.988
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.534	102.534	102.334	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.584	103.584	103.384
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.364	102.364	102.164	3.250											



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/23/2021

45 Day Lock Exp.:

8/9/2021

60 Day Lock Exp.:

8/23/2021

W. Rate Sheet Dated: 6/23/2021

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	97.598	97.598	97.398	2.500	98.174	98.174	97.974	2.875	101.229	101.229	101.029	2.000	99.002	99.002	98.802	2.000	99.257	99.257	99.057
2.625	98.665	98.665	98.465	2.625	98.965	98.965	98.765	2.990	101.631	101.631	101.431	2.125	99.585	99.585	99.385	2.125	99.704	99.704	99.504
2.750	99.467	99.467	99.267	2.750	99.694	99.694	99.494	3.000	101.731	101.731	101.531	2.250	100.094	100.094	99.894	2.250	100.060	100.060	99.860
2.875	100.122	100.122	99.922	2.875	100.294	100.294	100.094	3.125	102.168	102.168	101.968	2.375	100.526	100.526	100.326	2.375	100.443	100.443	100.243
2.990	100.563	100.563	100.363	2.990	100.634	100.634	100.434	3.250	102.563	102.563	102.363	2.500	100.929	100.929	100.729	2.500	100.947	100.947	100.747
3.000	100.663	100.663	100.463	3.000	100.734	100.734	100.534	3.375	103.243	103.243	103.043	2.625	101.453	101.453	101.253	2.625	101.345	101.345	101.145
3.125	101.090	101.090	100.890	3.125	101.247	101.247	101.047	3.500	103.617	103.617	103.417	2.750	101.950	101.950	101.750	2.750	101.689	101.689	101.489
3.250	101.832	101.832	101.632	3.250	101.930	101.930	101.730	3.625	103.962	103.962	103.762	2.875	102.340	102.340	102.140	2.875	101.959	101.959	101.759
3.375	102.430	102.430	102.230	3.375	102.593	102.593	102.393	3.750	103.342	103.342	103.142	2.990	102.676	102.676	102.476	2.990	102.158	102.158	101.958
3.500	102.736	102.736	102.536	3.500	102.907	102.907	102.707	3.875	103.811	103.811	103.611	3.000	102.776	102.776	102.576	3.000	102.258	102.258	102.058
3.625	103.084	103.084	102.884	3.625	103.082	103.082	102.882	3.990	104.048	104.048	103.848	3.125	103.171	103.171	102.971	3.125	102.534	102.534	102.334
3.750	102.872	102.872	102.672	3.750	102.140	102.140	101.940	4.000	104.148	104.148	103.948	3.250	103.580	103.580	103.380	3.250	102.364	102.364	102.164
3.875	103.345	103.345	103.145	3.875	102.583	102.583	102.383	4.125	104.474	104.474	104.274	3.375	104.065	104.065	103.865	3.375	102.728	102.728	102.528
3.990	103.613	103.613	103.413	3.990	102.803	102.803	102.603	4.250	104.306	104.306	104.106	3.500	104.414	104.414	104.214	3.500	102.973	102.973	102.773
4.000	103.713	103.713	103.513	4.000	102.903	102.903	102.703	4.375	104.692	104.692	104.492	3.625	104.831	104.831	104.631	3.625	103.262	103.262	103.062
4.125	103.942	103.942	103.742	4.125	103.102	103.102	102.902	4.500	105.038	105.038	104.838	3.750	104.518	104.518	104.318	3.750	102.359	102.359	102.159
4.250	104.111	104.111	103.911	4.250	101.932	101.932	101.732	4.625	105.266	105.266	105.066	3.875	104.958	104.958	104.758	3.875	102.669	102.669	102.469
4.375	104.503	104.503	104.303	4.375	102.357	102.357	102.157	4.750	105.384	105.384	105.184	3.990	105.286	105.286	105.086	3.990	102.866	102.866	102.666
4.500	104.868	104.868	104.668	4.500	102.674	102.674	102.474	4.875	105.726	105.726	105.526	4.000	105.386	105.386	105.186	4.000	102.966	102.966	102.766

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.			
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.: 7/23/2021
45 Day Lock Exp.: 8/9/2021
60 Day Lock Exp.: 8/23/2021

W. Rate Sheet Dated: 6/23/2021

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	99.649	99.649	99.388	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.277	98.277	98.016	2.750	N/A	N/A	N/A	2.750	99.399	99.297	99.138
2.875	100.398	100.398	100.141	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.026	99.026	98.769	2.875	N/A	N/A	N/A	2.875	100.148	100.048	99.891
2.990	100.774	100.774	100.529	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.402	99.402	99.157	2.990	N/A	N/A	N/A	2.990	100.524	100.424	100.279
3.000	100.874	100.874	100.629	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.502	99.502	99.257	3.000	N/A	N/A	N/A	3.000	100.624	100.524	100.379
3.125	101.279	101.279	101.032	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.651	99.651	99.424	3.125	N/A	N/A	N/A	3.125	101.029	100.888	100.802
3.250	101.983	101.983	101.765	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.355	100.355	100.137	3.250	N/A	N/A	N/A	3.250	101.733	101.596	101.515
3.375	102.577	102.577	102.363	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.949	100.949	100.735	3.375	N/A	N/A	N/A	3.375	102.327	102.191	102.113
3.500	102.851	102.851	102.636	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.223	101.223	101.008	3.500	N/A	N/A	N/A	3.500	102.601	102.465	102.386
3.625	103.169	103.169	102.957	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.541	101.541	101.329	3.625	N/A	N/A	N/A	3.625	102.919	102.785	102.707
3.750	102.744	102.744	102.544	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	99.690	99.690	99.490	3.750	N/A	N/A	N/A	3.750	102.494	102.394	102.294
3.875	103.205	103.205	103.005	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.151	100.151	99.951	3.875	N/A	N/A	N/A	3.875	102.955	102.855	102.755
3.990	103.495	103.495	103.295	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.441	100.441	100.241	3.990	N/A	N/A	N/A	3.990	103.245	103.145	103.045
4.000	103.595	103.595	103.395	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	100.541	100.541	100.341	4.000	N/A	N/A	N/A	4.000	103.345	103.245	103.145
4.125	103.630	103.630	103.430	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	98.142	98.142	97.942	4.125	N/A	N/A	N/A	4.125	103.380	103.280	103.180
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	103.833	103.733
4.375	104.556	104.556	104.356	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	99.068	99.068	98.868	4.375	N/A	N/A	N/A	4.375	104.306	104.196	104.106
4.500	104.854	104.854	104.654	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	99.366	99.366	99.166	4.500	N/A	N/A	N/A	4.500	104.604	104.496	104.404
4.625	104.889	104.889	104.689	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.089	99.089	98.889	4.625	N/A	N/A	N/A	4.625	104.639	104.539	104.439
4.750	105.293	105.293	105.093	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	99.493	99.493	99.293	4.750	N/A	N/A	N/A	4.750	105.043	104.943	104.843
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	98.750	98.750	98.516	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.968	98.968	98.768	2.000	98.718	98.618	98.518
2.875	N/A	N/A	N/A	2.625	99.738	99.738	99.502	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.588	99.588	99.388	2.125	99.338	99.238	99.138
2.990	N/A	N/A	N/A	2.750	100.483	100.483	100.246	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.269	100.269	100.069	2.250	100.019	99.919	99.819
3.000	N/A	N/A	N/A	2.875	101.126	101.126	100.888	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.760	100.760	100.560	2.375	100.510	100.410	100.310
3.125	N/A	N/A	N/A	2.990	101.530	101.530	101.294	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.920	100.920	100.720	2.500	100.670	100.570	100.470
3.250	N/A	N/A	N/A	3.000	101.630	101.630	101.394	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.640	101.640	101.440	2.625	101.390	101.290	101.190
3.375	N/A	N/A	N/A	3.125	101.941	101.941	101.712	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.132	102.132	101.932	2.750	101.882	101.782	101.682
3.500	N/A	N/A	N/A	3.250	102.549	102.549	102.322	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.500	102.500	102.300	2.875	102.250	102.150	102.050
3.625	N/A	N/A	N/A	3.375	103.219	103.219	102.994	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.818	102.818	102.618	2.990	102.568	102.468	102.368
3.750	N/A	N/A	N/A	3.500	103.618	103.618	103.399	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.918	102.918	102.718	3.000	102.668	102.568	102.468
3.875	N/A	N/A	N/A	3.625	103.882	103.882	103.669	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.835	102.835	102.635	3.125	102.585	102.485	102.385
3.990	N/A	N/A	N/A	3.750	103.118	103.118	102.918	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.286	103.286	103.086	3.250	103.036	102.936	102.836
4.000	N/A	N/A	N/A	3.875	103.419	103.419	103.219	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.700	103.700	103.500	3.375	103.450	103.350	103.250
4.125	N/A	N/A	N/A	3.990	103.685	103.685	103.485	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.912	103.912	103.712	3.500	103.662	103.562	103.462
4.250	N/A	N/A	N/A	4.000	103.785	103.785	103.585	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.923	103.923	103.723	3.625	103.673	103.573	103.473
4.375	N/A	N/A	N/A	4.125	103.382	103.382	103.182	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.291	104.291	104.091	3.750	104.041	103.941	103.841
4.500	N/A	N/A	N/A	4.250	104.343	104.343	104.143	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.457	104.457	104.257	3.875	104.207	104.107	104.007
4.625	N/A	N/A	N/A	4.375	104.702	104.702	104.502	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.716	104.716	104.516	3.990	104.466	104.366	104.266
4.750	N/A	N/A	N/A	4.500	105.025	105.025	104.825	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.816	104.816	104.616	4.000	104.566	104.466	104.366

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	97.242	97.242	97.042	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	97.862	97.862	97.662	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	98.543	98.543	98.343	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	99.034	99.034	98.834	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	99.194	99.194	98.994	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	99.914	99.914	99.714	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	100.406	100.406	100.206	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	100.774	100.774	100.574	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	101.092	101.092	100.892	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	101.192	101.192	100.992	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	100.609	100.609	100.409	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	101.060	101.060	100.860	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	101.474	101.474	101.274	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	101.686	101.686	101.486	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	100.697	100.697	100.497	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	101.065	101.065	100.865	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	101.231	101.231	101.031	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	101.490	101.490	101.290	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	101.590	101.590	101.390	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/23/2021

45 Day Lock Exp.:

8/9/2021

60 Day Lock Exp.:

8/23/2021

W. Rate Sheet Dated: 6/23/2021

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	99.649	99.649	99.388	2.750	98.277	98.277	98.016	2.500	98.750	98.750	98.516	2.000	98.968	98.968	98.768	2.000	97.242	97.242	97.042
2.875	100.398	100.398	100.141	2.875	99.026	99.026	98.769	2.625	99.738	99.738	99.502	2.125	99.588	99.588	99.388	2.125	97.862	97.862	97.662
2.990	100.774	100.774	100.529	2.990	99.402	99.402	99.157	2.750	100.483	100.483	100.246	2.250	100.269	100.269	100.069	2.250	98.543	98.543	98.343
3.000	100.874	100.874	100.629	3.000	99.502	99.502	99.257	2.875	101.126	101.126	100.888	2.375	100.760	100.760	100.560	2.375	99.034	99.034	98.834
3.125	101.279	101.279	101.052	3.125	99.651	99.651	99.424	2.990	101.530	101.530	101.294	2.500	100.920	100.920	100.720	2.500	99.194	99.194	98.994
3.250	101.983	101.983	101.765	3.250	100.355	100.355	100.137	3.000	101.630	101.630	101.394	2.625	101.640	101.640	101.440	2.625	99.914	99.914	99.714
3.375	102.577	102.577	102.363	3.375	100.949	100.949	100.735	3.125	101.941	101.941	101.712	2.750	102.132	102.132	101.932	2.750	100.406	100.406	100.206
3.500	102.851	102.851	102.636	3.500	101.223	101.223	101.008	3.250	102.549	102.549	102.322	2.875	102.500	102.500	102.300	2.875	100.774	100.774	100.574
3.625	103.169	103.169	102.957	3.625	101.541	101.541	101.329	3.375	103.219	103.219	102.994	2.990	102.818	102.818	102.618	2.990	101.092	101.092	100.892
3.750	102.744	102.744	102.544	3.750	99.690	99.690	99.490	3.500	103.618	103.618	103.399	3.000	102.918	102.918	102.718	3.000	101.192	101.192	100.992
3.875	103.205	103.205	103.005	3.875	100.151	100.151	99.951	3.625	103.882	103.882	103.669	3.125	102.835	102.835	102.635	3.125	100.609	100.609	100.409
3.990	103.495	103.495	103.295	3.990	100.441	100.441	100.241	3.750	103.118	103.118	102.918	3.250	103.286	103.286	103.086	3.250	101.060	101.060	100.860
4.000	103.595	103.595	103.395	4.000	100.541	100.541	100.341	3.875	103.419	103.419	103.219	3.375	103.700	103.700	103.500	3.375	101.474	101.474	101.274
4.125	103.630	103.630	103.430	4.125	98.142	98.142	97.942	3.990	103.685	103.685	103.485	3.500	103.912	103.912	103.712	3.500	101.686	101.686	101.486
4.250	104.183	104.183	103.983	4.250	98.695	98.695	98.495	4.000	103.785	103.785	103.585	3.625	103.923	103.923	103.723	3.625	100.697	100.697	100.497
4.375	104.556	104.556	104.356	4.375	99.068	99.068	98.868	4.125	103.382	103.382	103.182	3.750	104.291	104.291	104.091	3.750	101.065	101.065	100.865
4.500	104.854	104.854	104.654	4.500	99.366	99.366	99.166	4.250	104.343	104.343	104.143	3.875	104.457	104.457	104.257	3.875	101.231	101.231	101.031
4.625	104.889	104.889	104.689	4.625	99.089	99.089	98.889	4.375	104.702	104.702	104.502	3.990	104.716	104.716	104.516	3.990	101.490	101.490	101.290
4.750	105.293	105.293	105.093	4.750	99.493	99.493	99.293	4.500	105.025	105.025	104.825	4.000	104.816	104.816	104.616	4.000	101.590	101.590	101.390

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			
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.			
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AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/23/2021

45 Day Lock Exp.:

8/9/2021

60 Day Lock Exp.:

8/23/2021

W. Rate Sheet Dated: 6/23/2021

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	99.649	99.649	99.388	2.500	98.750	98.750	98.516	2.000	98.968	98.968	98.768	2.750	98.288	98.288	98.027	2.000	97.455	97.455	97.255
2.875	100.398	100.398	100.141	2.625	99.738	99.738	99.502	2.125	99.588	99.588	99.388	2.875	99.037	99.037	98.780	2.125	98.075	98.075	97.875
2.990	100.774	100.774	100.529	2.750	100.483	100.483	100.246	2.250	100.269	100.269	100.069	2.990	99.413	99.413	99.168	2.250	98.756	98.756	98.556
3.000	100.874	100.874	100.629	2.875	101.126	101.126	100.888	2.375	100.760	100.760	100.560	3.000	99.513	99.513	99.268	2.375	99.247	99.247	99.047
3.125	101.279	101.279	101.052	2.990	101.530	101.530	101.294	2.500	100.920	100.920	100.720	3.125	99.790	99.790	99.563	2.500	99.407	99.407	99.207
3.250	101.983	101.983	101.765	3.000	101.630	101.630	101.394	2.625	101.640	101.640	101.440	3.250	100.494	100.494	100.276	2.625	100.127	100.127	99.927
3.375	102.577	102.577	102.363	3.125	101.941	101.941	101.712	2.750	102.132	102.132	101.932	3.375	101.088	101.088	100.874	2.750	100.619	100.619	100.419
3.500	102.851	102.851	102.636	3.250	102.549	102.549	102.322	2.875	102.500	102.500	102.300	3.500	101.362	101.362	101.147	2.875	100.987	100.987	100.787
3.625	103.169	103.169	102.957	3.375	103.219	103.219	102.994	2.990	102.818	102.818	102.618	3.625	101.680	101.680	101.468	2.990	101.305	101.305	101.105
3.750	102.744	102.744	102.544	3.500	103.618	103.618	103.399	3.000	102.918	102.918	102.718	3.750	100.542	100.542	100.342	3.000	101.405	101.405	101.205
3.875	103.205	103.205	103.005	3.625	103.882	103.882	103.669	3.125	102.835	102.835	102.635	3.875	101.003	101.003	100.803	3.125	101.072	101.072	100.872
3.990	103.495	103.495	103.295	3.750	103.118	103.118	102.918	3.250	103.286	103.286	103.086	3.990	101.293	101.293	101.093	3.250	101.523	101.523	101.323
4.000	103.595	103.595	103.395	3.875	103.419	103.419	103.219	3.375	103.700	103.700	103.500	4.000	101.393	101.393	101.193	3.375	101.937	101.937	101.737
4.125	103.630	103.630	103.430	3.990	103.685	103.685	103.485	3.500	103.912	103.912	103.712	4.125	100.211	100.211	100.011	3.500	102.149	102.149	101.949
4.250	104.183	104.183	103.983	4.000	103.785	103.785	103.585	3.625	103.923	103.923	103.723	4.250	100.764	100.764	100.564	3.625	101.660	101.660	101.460
4.375	104.556	104.556	104.356	4.125	103.382	103.382	103.182	3.750	104.291	104.291	104.091	4.375	101.137	101.137	100.937	3.750	102.028	102.028	101.828
4.500	104.854	104.854	104.654	4.250	104.343	104.343	104.143	3.875	104.457	104.457	104.257	4.500	101.435	101.435	101.235	3.875	102.194	102.194	101.994
4.625	104.889	104.889	104.689	4.375	104.702	104.702	104.502	3.990	104.716	104.716	104.516	4.625	101.314	101.314	101.114	3.990	102.453	102.453	102.253
4.750	105.293	105.293	105.093	4.500	105.025	105.025	104.825	4.000	104.816	104.816	104.616	4.750	101.718	101.718	101.518	4.000	102.553	102.553	102.353

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

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

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
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

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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
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AFR Loan Center

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1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/23/2021

45 Day Lock Exp.:

8/9/2021

60 Day Lock Exp.:

8/23/2021

W. Rate Sheet Dated: 6/23/2021

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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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)