



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.: 7/26/2021

45 Day Lock Exp.: 8/9/2021

60 Day Lock Exp.: 8/23/2021

W. Rate Sheet Dated: 6/24/2021

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	101.829	101.829	101.423	2.750	99.918	99.918	99.512	2.250	98.023	98.023	97.723	3.125	96.398	96.398	96.098
2.875	102.036	102.036	101.630	2.875	100.092	100.092	99.685	2.500	98.355	98.355	98.055	3.250	97.664	97.664	97.364
3.000	102.241	102.241	101.834	3.000	100.261	100.261	99.855	2.625	98.519	98.519	98.219	3.375	97.742	97.742	97.442
3.125	102.438	102.438	102.032	3.125	100.392	100.392	99.985	2.750	100.031	100.031	99.731	3.500	97.820	97.820	97.520
3.250	102.989	102.989	102.689	3.250	101.019	101.019	100.719	2.875	100.191	100.191	99.891	3.625	97.898	97.898	97.598
3.375	103.088	103.088	102.788	3.375	101.149	101.149	100.849	3.000	100.348	100.348	100.048	Margin = 2.250		Index = 0.080	
3.500	103.284	103.284	102.984	3.500	101.293	101.293	100.993	3.125	100.466	100.466	100.166	30 Year OTC			
3.625	103.468	103.468	103.168	3.625	101.312	101.312	101.012	3.250	102.211	102.211	101.911	Rate	30 Day	45 Day	60 Day
3.750	103.499	103.499	103.199	3.750	102.936	102.936	102.636	3.375	102.369	102.369	102.069	4.000	101.570	101.570	101.070
3.875	103.569	103.569	103.269	3.875	103.060	103.060	102.760	3.500	102.502	102.502	102.202	4.125	101.692	101.692	101.192
4.000	103.745	103.745	103.445	4.000	103.179	103.179	102.879	3.625	102.554	102.554	102.254	4.375	102.091	102.091	101.591
4.125	103.867	103.867	103.567	4.125	103.270	103.270	102.970	3.750	103.357	103.357	103.057	4.500	102.215	102.215	101.715
4.250	103.562	103.562	103.262	4.250	103.019	103.019	102.819	3.875	103.473	103.473	103.173	4.625	102.372	102.372	101.872
4.375	103.566	103.566	103.266	4.375	103.143	103.143	102.943	4.000	103.583	103.583	103.283	4.875	103.296	103.296	102.796
4.500	103.690	103.690	103.390	4.500	103.262	103.262	103.062	4.125	103.665	103.665	103.365	5.000	103.419	103.419	102.919
4.625	103.847	103.847	103.547	4.625	103.353	103.353	103.153	4.250	103.481	103.481	103.181	5.125	103.577	103.577	103.077
4.750	104.052	104.052	103.752	4.750	103.523	103.523	103.323	4.375	103.596	103.596	103.296	5.500	102.577	102.577	102.077
4.875	104.071	104.071	103.771	4.875	103.648	103.648	103.448	4.500	103.706	103.706	103.406	5.625	102.735	102.735	102.235
6.250	106.000	106.000	105.800	6.250	105.278	105.278	105.078	4.625	103.789	103.789	103.489	6.250	104.932	104.932	104.432

FHA Streamline															
30/25 Year					20 Year					15/10 Year					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750	102.029	101.929	101.929	101.523	2.750	101.598	101.498	101.498	101.092	2.250	100.153	100.053	100.053	99.753	
2.875	102.236	102.136	102.136	101.730	2.875	101.772	101.672	101.672	101.265	2.375	100.324	100.224	100.224	99.924	
3.000	102.441	102.341	102.341	101.934	3.000	101.941	101.841	101.841	101.435	2.500	100.485	100.385	100.385	100.085	
3.125	102.638	102.538	102.538	102.132	3.125	102.072	101.972	101.972	101.565	2.625	100.649	100.549	100.549	100.249	
3.250	103.089	102.989	102.989	102.689	3.250	102.699	102.599	102.599	102.299	2.750	101.061	100.961	100.961	100.661	
3.375	103.288	103.188	103.188	102.888	3.375	102.829	102.729	102.729	102.429	2.875	101.221	101.121	101.121	100.821	
3.500	103.484	103.384	103.384	103.084	3.500	102.973	102.873	102.873	102.573	3.000	101.378	101.278	101.278	100.978	
3.625	103.668	103.568	103.568	103.268	3.625	102.992	102.892	102.892	102.592	3.125	101.496	101.396	101.396	101.096	
3.750	103.699	103.599	103.599	103.299	3.750	103.566	103.466	103.466	103.166	3.250	103.841	103.741	103.741	103.441	
3.875	103.869	103.769	103.769	103.469	3.875	103.690	103.590	103.590	103.290	3.375	103.999	103.899	103.899	103.599	
4.000	104.045	103.945	103.945	103.645	4.000	103.809	103.709	103.709	103.409	3.500	104.132	104.032	104.032	103.732	
4.125	104.167	104.067	104.067	103.767	4.125	103.900	103.800	103.800	103.500	3.625	104.184	104.084	104.084	103.784	
4.250	104.462	104.362	104.362	104.162	4.250	104.349	104.249	104.249	104.049	3.750	105.487	105.387	105.387	105.087	

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 >90.00%		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL ≤ 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	98.820	98.820	98.320	4.250	100.000	100.000	99.500
3.875	99.500	99.500	99.000	6.250	103.750	103.750	103.500	4.125	98.942	98.942	98.442	4.750	101.000	101.000	100.500
4.000	99.324	99.324	98.824					4.375	99.341	99.341	98.841	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	99.202	99.202	98.702					4.500	99.465	99.465	98.965	Rate	30 Day	45 Day	60 Day
4.250	100.501	100.501	100.001					4.625	99.622	99.622	99.122	6.250	102.750	102.750	102.250
4.375	100.396	100.396	99.896					4.750	100.546	100.546	100.046	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.273	100.273	99.773					5.000	100.669	100.669	100.169				
4.625	100.116	100.116	99.616					5.125	100.827	100.827	100.327				
4.750	101.748	101.748	101.248					5.500	99.827	99.827	99.327				
								5.625	99.985	99.985	99.485				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.182	102.182	101.682				

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/26/2021

45 Day Lock Exp.:

8/9/2021

60 Day Lock Exp.:

8/23/2021

W. Rate Sheet Dated: 6/24/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.148	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	101.211	101.211	100.911	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	101.371	101.371	101.071	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	101.528	101.528	101.228	Margin = 2.250		Index = .080	
3.500	N/A	N/A	N/A	3.500	102.473	102.473	102.173	3.125	101.646	101.646	101.346	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.492	102.492	102.192	3.250	103.391	103.391	103.091	Rate	30 Day	45 Day	60 Day
3.750	103.124	103.124	102.824	3.750	102.991	102.991	102.691	3.375	103.549	103.549	103.249	3.250	98.414	98.414	97.914
3.875	103.194	103.194	102.894	3.875	103.115	103.115	102.815	3.500	103.682	103.682	103.382	3.375	98.613	98.613	98.113
4.000	103.370	103.370	103.070	4.000	103.234	103.234	102.934	3.625	103.734	103.734	103.434	3.500	98.809	98.809	98.309
4.125	103.492	103.492	103.192	4.125	103.325	103.325	103.025	3.750	103.412	103.412	103.112	3.625	98.993	98.993	98.493
4.250	102.499	102.499	102.299	4.250	102.386	102.386	102.186	3.875	N/A	N/A	N/A	3.750	99.199	99.199	98.699
4.375	102.504	102.504	102.304	4.375	102.511	102.511	102.311	4.000	N/A	N/A	N/A	3.875	99.369	99.369	98.869
4.500	102.627	102.627	102.427	4.500	102.629	102.629	102.429	4.125	N/A	N/A	N/A	4.000	99.545	99.545	99.045
4.625	102.784	102.784	102.584	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.667	99.667	99.167
4.750	102.552	102.552	102.352	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.274	99.274	98.774
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	101.839	101.739	101.739	101.439	3.250	101.449	101.349	101.349	101.049	2.750	98.279	98.179	98.179	97.879
3.375	102.038	101.938	101.938	101.638	3.375	101.579	101.479	101.479	101.179	2.875	98.440	98.340	98.340	98.040
3.500	102.234	102.134	102.134	101.834	3.500	101.723	101.623	101.623	101.323	3.000	98.597	98.497	98.497	98.197
3.625	102.418	102.318	102.318	102.018	3.625	101.742	101.642	101.642	101.342	3.125	98.715	98.615	98.615	98.315
3.750	101.324	101.224	101.224	100.924	3.750	101.191	101.091	101.091	100.791	3.250	100.716	100.616	100.616	100.316
3.875	101.494	101.394	101.394	101.094	3.875	101.315	101.215	101.215	100.915	3.375	100.874	100.774	100.774	100.474
4.000	101.670	101.570	101.570	101.270	4.000	101.434	101.334	101.334	101.034	3.500	101.007	100.907	100.907	100.607
4.125	101.792	101.692	101.692	101.392	4.125	101.525	101.425	101.425	101.125	3.625	101.059	100.959	100.959	100.659
4.250	101.399	101.299	101.299	101.099	4.250	101.286	101.186	101.186	100.986	3.750	102.362	102.262	102.262	101.962

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	
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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
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Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/26/2021
45 Day Lock Exp.: 8/9/2021
60 Day Lock Exp.: 8/23/2021

W. Rate Sheet Dated: 6/24/2021

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	97.623	97.623	97.423	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.197	98.197	97.997	2.000	N/A	N/A	N/A	2.500	97.782	97.627	97.526
2.625	98.691	98.691	98.491	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.991	98.991	98.791	2.125	N/A	N/A	N/A	2.625	98.651	98.496	98.395
2.750	99.494	99.494	99.294	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.722	99.722	99.522	2.250	N/A	N/A	N/A	2.750	99.254	99.099	98.998
2.875	100.149	100.149	99.949	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.322	100.322	100.122	2.375	N/A	N/A	N/A	2.875	100.109	99.954	99.853
2.990	100.593	100.593	100.393	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.661	100.661	100.461	2.500	N/A	N/A	N/A	2.990	100.552	100.397	100.296
3.000	100.693	100.693	100.493	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.761	100.761	100.561	2.625	N/A	N/A	N/A	3.000	100.652	100.497	100.396
3.125	101.116	101.116	100.916	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.273	101.273	101.073	2.750	N/A	N/A	N/A	3.125	101.126	100.979	100.875
3.250	101.858	101.858	101.658	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.956	101.956	101.756	2.875	N/A	N/A	N/A	3.250	101.867	101.720	101.616
3.375	102.454	102.454	102.254	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.618	102.618	102.418	2.990	N/A	N/A	N/A	3.375	102.463	102.316	102.212
3.500	102.759	102.759	102.559	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.931	102.931	102.731	3.000	N/A	N/A	N/A	3.500	102.868	102.721	102.617
3.625	103.106	103.106	102.906	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.101	103.101	102.901	3.125	N/A	N/A	N/A	3.625	103.115	102.968	102.864
3.750	102.902	102.902	102.702	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.170	102.170	101.970	3.250	N/A	N/A	N/A	3.750	102.469	102.369	102.269
3.875	103.374	103.374	103.174	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.611	102.611	102.411	3.375	N/A	N/A	N/A	3.875	102.941	102.841	102.741
3.990	103.637	103.637	103.437	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	102.828	102.828	102.628	3.500	N/A	N/A	N/A	3.990	103.204	103.104	103.004
4.000	103.737	103.737	103.537	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	102.928	102.928	102.728	3.625	N/A	N/A	N/A	4.000	103.304	103.204	103.104
4.125	103.968	103.968	103.768	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.129	103.129	102.929	3.750	N/A	N/A	N/A	4.125	103.635	103.535	103.435
4.250	104.125	104.125	103.925	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	101.946	101.946	101.746	3.875	N/A	N/A	N/A	4.250	103.473	103.373	103.273
4.375	104.514	104.514	104.314	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.369	102.369	102.169	3.990	N/A	N/A	N/A	4.375	103.762	103.662	103.562
4.500	104.877	104.877	104.677	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.683	102.683	102.483	4.000	N/A	N/A	N/A	4.500	104.525	104.425	104.325
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	101.256	101.256	101.056	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.030	99.030	98.830	2.000	99.176	99.037	98.946
2.875	N/A	N/A	N/A	2.990	101.661	101.661	101.461	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.614	99.614	99.414	2.125	99.760	99.621	99.530
2.990	N/A	N/A	N/A	3.000	101.761	101.761	101.561	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.123	100.123	99.923	2.250	100.269	100.130	100.039
3.000	N/A	N/A	N/A	3.125	102.195	102.195	101.995	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.558	100.558	100.358	2.375	100.704	100.565	100.474
3.125	N/A	N/A	N/A	3.250	102.589	102.589	102.389	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.995	100.995	100.795	2.500	101.137	101.014	100.937
3.250	N/A	N/A	N/A	3.375	102.967	102.967	102.767	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.528	101.528	101.328	2.625	101.670	101.547	101.470
3.375	N/A	N/A	N/A	3.500	103.640	103.640	103.440	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.025	102.025	101.825	2.750	102.166	102.043	101.966
3.500	N/A	N/A	N/A	3.625	103.984	103.984	103.784	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.415	102.415	102.215	2.875	102.556	102.433	102.356
3.625	N/A	N/A	N/A	3.750	103.372	103.372	103.172	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.746	102.746	102.546	2.990	102.888	102.765	102.688
3.750	N/A	N/A	N/A	3.875	103.839	103.839	103.639	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.846	102.846	102.646	3.000	102.988	102.865	102.788
3.875	N/A	N/A	N/A	3.990	104.072	104.072	103.872	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.240	103.240	103.040	3.125	103.382	103.259	103.182
3.990	N/A	N/A	N/A	4.000	104.172	104.172	103.972	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.560	103.560	103.360	3.250	103.702	103.579	103.502
4.000	N/A	N/A	N/A	4.125	104.500	104.500	104.300	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.044	104.044	103.844	3.375	104.186	104.063	103.986
4.125	N/A	N/A	N/A	4.250	104.319	104.319	104.119	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.392	104.392	104.192	3.500	104.534	104.411	104.334
4.250	N/A	N/A	N/A	4.375	104.703	104.703	104.503	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.803	104.803	104.603	3.625	104.945	104.822	104.745
4.375	N/A	N/A	N/A	4.500	105.046	105.046	104.846	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.497	104.497	104.297	3.750	104.639	104.516	104.439
4.500	N/A	N/A	N/A	4.625	105.276	105.276	105.076	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.938	104.938	104.738	3.875	105.080	104.957	104.877
4.625	N/A	N/A	N/A	4.750	105.397	105.397	105.197	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.260	105.260	105.060	3.990	105.402	105.279	105.202
4.750	N/A	N/A	N/A	4.875	105.737	105.737	105.537	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.360	105.360	105.160	4.000	105.502	105.379	105.302
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	99.285	99.285	99.085	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.067	100.067	99.867
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.732	99.732	99.532	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.652	100.652	100.452
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.089	100.089	99.889	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.161	101.161	100.961
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.518	100.518	100.318	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.596	101.596	101.396
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.022	101.022	100.822	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.993	101.993	101.793
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.419	101.419	101.219	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.421	102.421	102.221
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.762	101.762	101.562	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.823	102.823	102.623
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.031	102.031	101.831	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.175	103.175	102.975
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.229	102.229	102.029	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.459	103.459	103.259
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.329	102.329	102.129	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.259	103.259	103.059
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.603	102.603	102.403	3.125	N/A	N/A	N/A	3.125	N						



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.:

7/26/2021

45 Day Lock Exp.:

8/9/2021

60 Day Lock Exp.:

8/23/2021

W. Rate Sheet Dated: 6/24/2021

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	97.623	97.623	97.423	2.500	98.197	98.197	97.997	2.875	101.256	101.256	101.056	2.000	99.030	99.030	98.830	2.000	99.285	99.285	99.085
2.625	98.691	98.691	98.491	2.625	98.991	98.991	98.791	2.990	101.661	101.661	101.461	2.125	99.614	99.614	99.414	2.125	99.732	99.732	99.532
2.750	99.494	99.494	99.294	2.750	99.722	99.722	99.522	3.000	101.761	101.761	101.561	2.250	100.123	100.123	99.923	2.250	100.089	100.089	99.889
2.875	100.149	100.149	99.949	2.875	100.322	100.322	100.122	3.125	102.195	102.195	101.995	2.375	100.558	100.558	100.358	2.375	100.518	100.518	100.318
2.990	100.593	100.593	100.393	2.990	100.661	100.661	100.461	3.250	102.589	102.589	102.389	2.500	100.995	100.995	100.795	2.500	101.022	101.022	100.822
3.000	100.693	100.693	100.493	3.000	100.761	100.761	100.561	3.375	103.267	103.267	103.067	2.625	101.528	101.528	101.328	2.625	101.419	101.419	101.219
3.125	101.116	101.116	100.916	3.125	101.273	101.273	101.073	3.500	103.640	103.640	103.440	2.750	102.025	102.025	101.825	2.750	101.762	101.762	101.562
3.250	101.858	101.858	101.658	3.250	101.956	101.956	101.756	3.625	103.984	103.984	103.784	2.875	102.415	102.415	102.215	2.875	102.031	102.031	101.831
3.375	102.454	102.454	102.254	3.375	102.618	102.618	102.418	3.750	103.372	103.372	103.172	2.990	102.746	102.746	102.546	2.990	102.229	102.229	102.029
3.500	102.759	102.759	102.559	3.500	102.931	102.931	102.731	3.875	103.839	103.839	103.639	3.000	102.846	102.846	102.646	3.000	102.329	102.329	102.129
3.625	103.106	103.106	102.906	3.625	103.101	103.101	102.901	3.990	104.072	104.072	103.872	3.125	103.240	103.240	103.040	3.125	102.603	102.603	102.403
3.750	102.902	102.902	102.702	3.750	102.170	102.170	101.970	4.000	104.172	104.172	103.972	3.250	103.560	103.560	103.360	3.250	102.344	102.344	102.144
3.875	103.374	103.374	103.174	3.875	102.611	102.611	102.411	4.125	104.500	104.500	104.300	3.375	104.044	104.044	103.844	3.375	102.707	102.707	102.507
3.990	103.637	103.637	103.437	3.990	102.828	102.828	102.628	4.250	104.319	104.319	104.119	3.500	104.392	104.392	104.192	3.500	102.951	102.951	102.751
4.000	103.737	103.737	103.537	4.000	102.928	102.928	102.728	4.375	104.703	104.703	104.503	3.625	104.803	104.803	104.603	3.625	103.239	103.239	103.039
4.125	103.968	103.968	103.768	4.125	103.129	103.129	102.929	4.500	105.046	105.046	104.846	3.750	104.497	104.497	104.297	3.750	102.340	102.340	102.140
4.250	104.125	104.125	103.925	4.250	101.946	101.946	101.746	4.625	105.276	105.276	105.076	3.875	104.938	104.938	104.738	3.875	102.648	102.648	102.448
4.375	104.514	104.514	104.314	4.375	102.369	102.369	102.169	4.750	105.397	105.397	105.197	3.990	105.260	105.260	105.060	3.990	102.844	102.844	102.644
4.500	104.877	104.877	104.677	4.500	102.683	102.683	102.483	4.875	105.737	105.737	105.537	4.000	105.360	105.360	105.160	4.000	102.944	102.944	102.744

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.			

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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal. For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/26/2021

45 Day Lock Exp.:

8/9/2021

60 Day Lock Exp.:

8/23/2021

W. Rate Sheet Dated: 6/24/2021

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	99.673	99.673	99.431	2.750	98.301	98.301	98.059	2.500	98.765	98.765	98.561	2.000	98.991	98.991	98.791	2.000	97.265	97.265	97.065
2.875	100.429	100.429	100.194	2.875	99.057	99.057	98.822	2.625	99.757	99.757	99.552	2.125	99.614	99.614	99.414	2.125	97.888	97.888	97.688
2.990	100.814	100.814	100.586	2.990	99.442	99.442	99.214	2.750	100.507	100.507	100.300	2.250	100.299	100.299	100.099	2.250	98.573	98.573	98.373
3.000	100.914	100.914	100.686	3.000	99.542	99.542	99.314	2.875	101.155	101.155	100.949	2.375	100.790	100.790	100.590	2.375	99.064	99.064	98.864
3.125	101.315	101.315	101.109	3.125	99.687	99.687	99.481	2.990	101.566	101.566	101.361	2.500	101.001	101.001	100.801	2.500	99.275	99.275	99.075
3.250	102.028	102.028	101.828	3.250	100.400	100.400	100.200	3.000	101.666	101.666	101.461	2.625	101.725	101.725	101.525	2.625	99.999	99.999	99.799
3.375	102.628	102.628	102.428	3.375	101.000	101.000	100.800	3.125	101.987	101.987	101.773	2.750	102.221	102.221	102.021	2.750	100.495	100.495	100.295
3.500	102.904	102.904	102.704	3.500	101.276	101.276	101.076	3.250	102.601	102.601	102.388	2.875	102.592	102.592	102.392	2.875	100.866	100.866	100.666
3.625	103.229	103.229	103.029	3.625	101.601	101.601	101.401	3.375	103.276	103.276	103.067	2.990	102.909	102.909	102.709	2.990	101.183	101.183	100.983
3.750	102.757	102.757	102.557	3.750	99.703	99.703	99.503	3.500	103.682	103.682	103.477	3.000	103.009	103.009	102.809	3.000	101.283	101.283	101.083
3.875	103.223	103.223	103.023	3.875	100.169	100.169	99.969	3.625	103.949	103.949	103.747	3.125	102.759	102.759	102.559	3.125	100.533	100.533	100.333
3.990	103.518	103.518	103.318	3.990	100.464	100.464	100.264	3.750	103.137	103.137	102.937	3.250	103.213	103.213	103.013	3.250	100.987	100.987	100.787
4.000	103.618	103.618	103.418	4.000	100.564	100.564	100.364	3.875	103.442	103.442	103.242	3.375	103.630	103.630	103.430	3.375	101.404	101.404	101.204
4.125	103.628	103.628	103.428	4.125	98.140	98.140	97.940	3.990	103.715	103.715	103.515	3.500	103.844	103.844	103.644	3.500	101.618	101.618	101.418
4.250	104.186	104.186	103.986	4.250	98.698	98.698	98.498	4.000	103.815	103.815	103.615	3.625	103.946	103.946	103.746	3.625	100.720	100.720	100.520
4.375	104.563	104.563	104.363	4.375	99.075	99.075	98.875	4.125	103.355	103.355	103.155	3.750	104.315	104.315	104.115	3.750	101.089	101.089	100.889
4.500	104.863	104.863	104.663	4.500	99.375	99.375	99.175	4.250	104.242	104.242	104.042	3.875	104.483	104.483	104.283	3.875	101.257	101.257	101.057
4.625	104.809	104.809	104.609	4.625	99.009	99.009	98.809	4.375	104.604	104.604	104.404	3.990	104.747	104.747	104.547	3.990	101.521	101.521	101.321
4.750	105.215	105.215	105.015	4.750	99.415	99.415	99.215	4.500	104.934	104.934	104.734	4.000	104.847	104.847	104.647	4.000	101.621	101.621	101.421

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		

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1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/26/2021

45 Day Lock Exp.:

8/9/2021

60 Day Lock Exp.:

8/23/2021

W. Rate Sheet Dated: 6/24/2021

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	99.673	99.673	99.431	2.500	98.765	98.765	98.561	2.000	98.991	98.991	98.791	2.750	98.312	98.312	98.070	2.000	97.478	97.478	97.278
2.875	100.429	100.429	100.194	2.625	99.757	99.757	99.552	2.125	99.614	99.614	99.414	2.875	99.068	99.068	98.833	2.125	98.101	98.101	97.901
2.990	100.814	100.814	100.586	2.750	100.507	100.507	100.300	2.250	100.299	100.299	100.099	2.990	99.453	99.453	99.225	2.250	98.786	98.786	98.586
3.000	100.914	100.914	100.686	2.875	101.155	101.155	100.949	2.375	100.790	100.790	100.590	3.000	99.553	99.553	99.325	2.375	99.277	99.277	99.077
3.125	101.315	101.315	101.109	2.990	101.566	101.566	101.361	2.500	101.001	101.001	100.801	3.125	99.826	99.826	99.620	2.500	99.488	99.488	99.288
3.250	102.028	102.028	101.828	3.000	101.666	101.666	101.461	2.625	101.725	101.725	101.525	3.250	100.539	100.539	100.339	2.625	100.212	100.212	100.012
3.375	102.628	102.628	102.428	3.125	101.987	101.987	101.773	2.750	102.221	102.221	102.021	3.375	101.139	101.139	100.939	2.750	100.708	100.708	100.508
3.500	102.904	102.904	102.704	3.250	102.601	102.601	102.388	2.875	102.592	102.592	102.392	3.500	101.415	101.415	101.215	2.875	101.079	101.079	100.879
3.625	103.229	103.229	103.029	3.375	103.276	103.276	103.067	2.990	102.909	102.909	102.709	3.625	101.740	101.740	101.540	2.990	101.396	101.396	101.196
3.750	102.757	102.757	102.557	3.500	103.682	103.682	103.477	3.000	103.009	103.009	102.809	3.750	100.555	100.555	100.355	3.000	101.496	101.496	101.296
3.875	103.223	103.223	103.023	3.625	103.949	103.949	103.747	3.125	102.759	102.759	102.559	3.875	101.021	101.021	100.821	3.125	100.996	100.996	100.796
3.990	103.518	103.518	103.318	3.750	103.137	103.137	102.937	3.250	103.213	103.213	103.013	3.990	101.316	101.316	101.116	3.250	101.450	101.450	101.250
4.000	103.618	103.618	103.418	3.875	103.442	103.442	103.242	3.375	103.630	103.630	103.430	4.000	101.416	101.416	101.216	3.375	101.867	101.867	101.667
4.125	103.628	103.628	103.428	3.990	103.715	103.715	103.515	3.500	103.844	103.844	103.644	4.125	100.209	100.209	100.009	3.500	102.081	102.081	101.881
4.250	104.186	104.186	103.986	4.000	103.815	103.815	103.615	3.625	103.946	103.946	103.746	4.250	100.767	100.767	100.567	3.625	101.683	101.683	101.483
4.375	104.563	104.563	104.363	4.125	103.355	103.355	103.155	3.750	104.315	104.315	104.115	4.375	101.144	101.144	100.944	3.750	102.052	102.052	101.852
4.500	104.863	104.863	104.663	4.250	104.242	104.242	104.042	3.875	104.483	104.483	104.283	4.500	101.444	101.444	101.244	3.875	102.220	102.220	102.020
4.625	104.809	104.809	104.609	4.375	104.604	104.604	104.404	3.990	104.747	104.747	104.547	4.625	101.234	101.234	101.034	3.990	102.484	102.484	102.284
4.750	105.215	105.215	105.015	4.500	104.934	104.934	104.734	4.000	104.847	104.847	104.647	4.750	101.640	101.640	101.440	4.000	102.584	102.584	102.384

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

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

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-12.125	-12.125	-12.125	-13.375	-14.125	-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	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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7/26/2021

8/9/2021

8/23/2021

W. Rate Sheet Dated: 6/24/2021

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

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

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

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

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

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

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