

W. Rate Sheet Dated: 6/28/2021

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	98.082	98.082	97.782	3.125	96.384	96.384	96.084
2.875	102.036	102.036	101.630	2.875	100.092	100.092	99.685	2.500	98.414	98.414	98.114	3.250	97.650	97.650	97.350
3.000	102.241	102.241	101.834	3.000	100.261	100.261	99.855	2.625	98.578	98.578	98.278	3.375	97.728	97.728	97.428
3.125	102.438	102.438	102.032	3.125	100.392	100.392	99.985	2.750	100.050	100.050	99.750	3.500	97.806	97.806	97.506
3.250	102.927	102.927	102.627	3.250	100.956	100.956	100.656	2.875	100.211	100.211	99.911	3.625	97.884	97.884	97.584
3.375	103.025	103.025	102.725	3.375	101.087	101.087	100.787	3.000	100.368	100.368	100.068	Margin = 2.250		Index = 0.080	
3.500	103.221	103.221	102.921	3.500	101.231	101.231	100.931	3.125	100.486	100.486	100.186	30 Year OTC			
3.625	103.405	103.405	103.105	3.625	101.250	101.250	100.950	3.250	102.129	102.129	101.829	Rate	30 Day	45 Day	60 Day
3.750	103.421	103.421	103.121	3.750	102.858	102.858	102.558	3.375	102.297	102.297	101.997	4.000	101.492	101.492	100.992
3.875	103.491	103.491	103.191	3.875	102.982	102.982	102.682	3.500	102.431	102.431	102.131	4.125	101.614	101.614	101.114
4.000	103.667	103.667	103.367	4.000	103.101	103.101	102.801	3.625	102.493	102.493	102.193	4.375	102.169	102.169	101.669
4.125	103.789	103.789	103.489	4.125	103.192	103.192	102.892	3.750	103.374	103.374	103.074	4.500	102.293	102.293	101.793
4.250	103.640	103.640	103.440	4.250	103.097	103.097	102.897	3.875	103.489	103.489	103.189	4.625	102.450	102.450	101.950
4.375	103.644	103.644	103.444	4.375	103.221	103.221	103.021	4.000	103.599	103.599	103.299	4.875	103.390	103.390	102.890
4.500	103.768	103.768	103.568	4.500	103.340	103.340	103.140	4.125	103.682	103.682	103.382	5.000	103.513	103.513	103.013
4.625	103.925	103.925	103.725	4.625	103.431	103.431	103.231	4.250	103.716	103.716	103.416	5.125	103.670	103.670	103.170
4.750	104.146	104.146	103.946	4.750	103.617	103.617	103.417	4.375	103.831	103.831	103.531	5.500	102.577	102.577	102.077
4.875	104.165	104.165	103.965	4.875	103.742	103.742	103.542	4.500	103.941	103.941	103.641	5.625	102.735	102.735	102.235
6.250	106.000	106.000	105.800	6.250	105.497	105.497	105.297	4.625	104.024	104.024	103.724	6.250	105.151	105.151	104.651

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	100.212	100.112	100.112	99.812
2.875	102.236	102.136	102.136	101.730	2.875	101.772	101.672	101.672	101.265	2.375	100.383	100.283	100.283	99.983
3.000	102.441	102.341	102.341	101.934	3.000	101.941	101.841	101.841	101.435	2.500	100.544	100.444	100.444	100.144
3.125	102.638	102.538	102.538	102.132	3.125	102.072	101.972	101.972	101.565	2.625	100.708	100.608	100.608	100.308
3.250	103.027	102.927	102.927	102.627	3.250	102.636	102.536	102.536	102.236	2.750	101.080	100.980	100.980	100.680
3.375	103.225	103.125	103.125	102.825	3.375	102.767	102.667	102.667	102.367	2.875	101.241	101.141	101.141	100.841
3.500	103.421	103.321	103.321	103.021	3.500	102.911	102.811	102.811	102.511	3.000	101.398	101.298	101.298	100.998
3.625	103.605	103.505	103.505	103.205	3.625	102.930	102.830	102.830	102.530	3.125	101.516	101.416	101.416	101.116
3.750	103.621	103.521	103.521	103.221	3.750	103.488	103.388	103.388	103.088	3.250	103.759	103.659	103.659	103.359
3.875	103.791	103.691	103.691	103.391	3.875	103.612	103.512	103.512	103.212	3.375	103.927	103.827	103.827	103.527
4.000	103.967	103.867	103.867	103.567	4.000	103.731	103.631	103.631	103.331	3.500	104.061	103.961	103.961	103.661
4.125	104.089	103.989	103.989	103.689	4.125	103.822	103.722	103.722	103.422	3.625	104.123	104.023	104.023	103.723
4.250	104.540	104.440	104.440	104.240	4.250	104.427	104.327	104.327	104.127	3.750	105.504	105.404	105.404	105.104

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.742	98.742	98.242	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.864	98.864	98.364	4.750	101.000	101.000	100.500
3.875	99.422	99.422	98.922	6.250	103.750	103.750	103.500	4.375	99.419	99.419	98.919	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.246	99.246	98.746					4.500	99.543	99.543	99.043	Rate	30 Day	45 Day	60 Day
4.125	99.124	99.124	98.624					4.625	99.700	99.700	99.200	6.250	105.750	105.750	105.250
4.250	100.579	100.579	100.079					4.875	100.640	100.640	100.140	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.474	100.474	99.974					5.000	100.763	100.763	100.263				
4.500	100.351	100.351	99.851					5.125	100.920	100.920	100.420				
4.625	100.194	100.194	99.694					5.500	99.827	99.827	99.327				
4.750	101.842	101.842	101.342					5.625	99.985	99.985	99.485				
Borrower Paid Como Only				Lender Paid Only				6.250	102.401	102.401	101.901				

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

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" (JA & 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.:

7/28/2021

45 Day Lock Exp.:

8/12/2021

60 Day Lock Exp.:

8/27/2021

W. Rate Sheet Dated: 6/28/2021

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	96.134	96.134	95.834
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	97.400	97.400	97.100
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	97.478	97.478	97.178
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	98.599	98.599	98.299	3.500	97.556	97.556	97.256
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	98.760	98.760	98.460	3.625	97.634	97.634	97.334
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	98.917	98.917	98.617	Margin = 2.250		Index = .080	
3.500	N/A	N/A	N/A	3.500	102.061	102.061	101.761	3.125	99.035	99.035	98.735	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.080	102.080	101.780	3.250	100.934	100.934	100.634	Rate	30 Day	45 Day	60 Day
3.750	101.671	101.671	101.371	3.750	101.638	101.638	101.338	3.375	101.102	101.102	100.802	3.250	101.777	101.777	101.277
3.875	101.841	101.841	101.541	3.875	101.762	101.762	101.462	3.500	101.236	101.236	100.936	3.375	101.975	101.975	101.475
4.000	102.017	102.017	101.717	4.000	101.881	101.881	101.581	3.625	101.298	101.298	100.998	3.500	102.171	102.171	101.671
4.125	102.139	102.139	101.839	4.125	101.972	101.972	101.672	3.750	102.679	102.679	102.379	3.625	102.355	102.355	101.855
4.250	101.777	101.777	101.577	4.250	101.764	101.764	101.564	3.875	N/A	N/A	N/A	3.750	101.671	101.671	101.171
4.375	101.882	101.882	101.682	4.375	101.889	101.889	101.689	4.000	N/A	N/A	N/A	3.875	101.841	101.841	101.341
4.500	102.005	102.005	101.805	4.500	102.007	102.007	101.807	4.125	N/A	N/A	N/A	4.000	102.017	102.017	101.517
4.625	102.163	102.163	101.963	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	102.139	102.139	101.639
4.750	102.546	102.546	102.346	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	101.777	101.777	101.277
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	101.877	101.777	101.777	101.477	3.250	101.886	101.786	101.786	101.486	2.750	100.230	100.130	100.130	99.830
3.375	102.075	101.975	101.975	101.675	3.375	102.017	101.917	101.917	101.617	2.875	100.391	100.291	100.291	99.991
3.500	102.271	102.171	102.171	101.871	3.500	102.161	102.061	102.061	101.761	3.000	100.548	100.448	100.448	100.148
3.625	102.455	102.355	102.355	102.055	3.625	102.180	102.080	102.080	101.780	3.125	100.666	100.566	100.566	100.266
3.750	101.771	101.671	101.671	101.371	3.750	101.738	101.638	101.638	101.338	3.250	102.909	102.809	102.809	102.509
3.875	101.941	101.841	101.841	101.541	3.875	101.862	101.762	101.762	101.462	3.375	103.077	102.977	102.977	102.677
4.000	102.117	102.017	102.017	101.717	4.000	101.981	101.881	101.881	101.581	3.500	103.211	103.111	103.111	102.811
4.125	102.239	102.139	102.139	101.839	4.125	102.072	101.972	101.972	101.672	3.625	103.273	103.173	103.173	102.873
4.250	101.877	101.777	101.777	101.577	4.250	101.864	101.764	101.764	101.564	3.750	103.654	103.554	103.554	103.254

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

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

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrowholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/28/2021

45 Day Lock Exp.:

8/12/2021

60 Day Lock Exp.:

8/27/2021

W. Rate Sheet Dated: 6/28/2021

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	97.754	97.754	97.554	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.172	98.172	97.972	2.000	N/A	N/A	N/A	2.500	97.795	97.632	97.518
2.625	98.670	98.670	98.470	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.970	98.970	98.770	2.125	N/A	N/A	N/A	2.625	98.618	98.463	98.356
2.750	99.480	99.480	99.280	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.707	99.707	99.507	2.250	N/A	N/A	N/A	2.750	99.228	99.073	98.966
2.875	100.143	100.143	99.943	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.314	100.314	100.114	2.375	N/A	N/A	N/A	2.875	100.091	99.936	99.829
2.990	100.591	100.591	100.391	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	100.539	100.384	100.277
3.000	100.691	100.691	100.491	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	100.639	100.484	100.377
3.125	101.138	101.138	100.938	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.199	101.199	100.999	2.750	N/A	N/A	N/A	3.125	101.085	100.930	100.823
3.250	101.843	101.843	101.643	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.891	101.891	101.691	2.875	N/A	N/A	N/A	3.250	101.790	101.635	101.528
3.375	102.499	102.499	102.299	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.560	102.560	102.360	2.990	N/A	N/A	N/A	3.375	102.395	102.240	102.133
3.500	102.811	102.811	102.611	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.879	102.879	102.679	3.000	N/A	N/A	N/A	3.500	102.808	102.653	102.546
3.625	103.166	103.166	102.966	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.054	103.054	102.854	3.125	N/A	N/A	N/A	3.625	103.062	102.907	102.800
3.750	102.969	102.969	102.769	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.138	102.138	101.938	3.250	N/A	N/A	N/A	3.750	102.432	102.332	102.232
3.875	103.449	103.449	103.249	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.584	102.584	102.384	3.375	N/A	N/A	N/A	3.875	102.911	102.811	102.711
3.990	103.719	103.719	103.519	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	102.809	102.809	102.609	3.500	N/A	N/A	N/A	3.990	103.182	103.082	102.982
4.000	103.819	103.819	103.619	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	102.909	102.909	102.709	3.625	N/A	N/A	N/A	4.000	103.282	103.182	103.082
4.125	104.053	104.053	103.853	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.110	103.110	102.910	3.750	N/A	N/A	N/A	4.125	103.615	103.515	103.415
4.250	104.139	104.139	103.939	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	101.959	101.959	101.759	3.875	N/A	N/A	N/A	4.250	103.483	103.383	103.283
4.375	104.534	104.534	104.334	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.387	102.387	102.187	3.990	N/A	N/A	N/A	4.375	103.778	103.678	103.578
4.500	104.900	104.900	104.700	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.708	102.708	102.508	4.000	N/A	N/A	N/A	4.500	104.544	104.444	104.344
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	101.251	101.251	101.051	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.081	99.081	98.881	2.000	99.213	99.074	98.982
2.875	N/A	N/A	N/A	2.990	101.660	101.660	101.460	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.669	99.669	99.469	2.125	99.801	99.662	99.570
2.990	N/A	N/A	N/A	3.000	101.760	101.760	101.560	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.184	100.184	99.984	2.250	100.316	100.177	100.085
3.000	N/A	N/A	N/A	3.125	102.203	102.203	102.003	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.624	100.624	100.424	2.375	100.756	100.617	100.525
3.125	N/A	N/A	N/A	3.250	102.526	102.526	102.326	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.072	101.072	100.872	2.500	101.208	101.069	101.008
3.250	N/A	N/A	N/A	3.375	103.213	103.213	103.013	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.612	101.612	101.412	2.625	101.748	101.625	101.548
3.375	N/A	N/A	N/A	3.500	103.594	103.594	103.394	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.115	102.115	101.915	2.750	102.251	102.128	102.051
3.500	N/A	N/A	N/A	3.625	103.945	103.945	103.745	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.510	102.510	102.310	2.875	102.646	102.523	102.446
3.625	N/A	N/A	N/A	3.750	103.341	103.341	103.141	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.852	102.852	102.652	2.990	102.988	102.865	102.788
3.750	N/A	N/A	N/A	3.875	103.816	103.816	103.616	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.952	102.952	102.752	3.000	103.088	102.965	102.888
3.875	N/A	N/A	N/A	3.990	104.056	104.056	103.856	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.353	103.353	103.153	3.125	103.489	103.366	103.289
3.990	N/A	N/A	N/A	4.000	104.156	104.156	103.956	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.625	103.625	103.425	3.250	103.761	103.638	103.561
4.000	N/A	N/A	N/A	4.125	104.486	104.486	104.286	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.114	104.114	103.914	3.375	104.250	104.127	104.050
4.125	N/A	N/A	N/A	4.250	104.334	104.334	104.134	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.468	104.468	104.268	3.500	104.604	104.481	104.404
4.250	N/A	N/A	N/A	4.375	104.724	104.724	104.524	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.885	104.885	104.685	3.625	105.021	104.900	104.819
4.375	N/A	N/A	N/A	4.500	105.070	105.070	104.870	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.561	104.561	104.361	3.750	104.724	104.603	104.522
4.500	N/A	N/A	N/A	4.625	105.300	105.300	105.100	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.005	105.005	104.805	3.875	105.167	105.046	104.965
4.625	N/A	N/A	N/A	4.750	105.406	105.406	105.206	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.336	105.336	105.136	3.990	105.498	105.377	105.296
4.750	N/A	N/A	N/A	4.875	105.751	105.751	105.551	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.436	105.436	105.236	4.000	105.598	105.477	105.396
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	99.337	99.337	99.137	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.118	100.118	99.918
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.787	99.787	99.587	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.707	100.707	100.507
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.147	100.147	99.947	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.221	101.221	101.021
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.593	100.593	100.393	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.661	101.661	101.461
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.100	101.100	100.900	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.063	102.063	101.863
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.502	101.502	101.302	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.501	102.501	102.301
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.850	101.850	101.650	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.927	102.927	102.727
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.123	102.123	101.923	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.353	103.353	103.153
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.330	102.330	102.130	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.661	103.661	103.461
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.430	102.430	102.230	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.761	103.761	103.561
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.705	102.705	102.505	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.861	103.861	103.661
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.407	102.407	102.207	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.961	103.961	



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.:

7/28/2021

45 Day Lock Exp.:

8/12/2021

60 Day Lock Exp.:

8/27/2021

W. Rate Sheet Dated: 6/28/2021

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	97.754	97.754	97.554	2.500	98.172	98.172	97.972	2.875	101.251	101.251	101.051	2.000	99.081	99.081	98.881	2.000	99.337	99.337	99.137
2.625	98.670	98.670	98.470	2.625	98.970	98.970	98.770	2.990	101.660	101.660	101.460	2.125	99.669	99.669	99.469	2.125	99.787	99.787	99.587
2.750	99.480	99.480	99.280	2.750	99.707	99.707	99.507	3.000	101.760	101.760	101.560	2.250	100.184	100.184	99.984	2.250	100.147	100.147	99.947
2.875	100.143	100.143	99.943	2.875	100.314	100.314	100.114	3.125	102.203	102.203	102.003	2.375	100.624	100.624	100.424	2.375	100.593	100.593	100.393
2.990	100.591	100.591	100.391	2.990	100.661	100.661	100.461	3.250	102.526	102.526	102.326	2.500	101.072	101.072	100.872	2.500	101.100	101.100	100.900
3.000	100.691	100.691	100.491	3.000	100.761	100.761	100.561	3.375	103.213	103.213	103.013	2.625	101.612	101.612	101.412	2.625	101.502	101.502	101.302
3.125	101.138	101.138	100.938	3.125	101.199	101.199	100.999	3.500	103.594	103.594	103.394	2.750	102.115	102.115	101.915	2.750	101.850	101.850	101.650
3.250	101.843	101.843	101.643	3.250	101.891	101.891	101.691	3.625	103.945	103.945	103.745	2.875	102.510	102.510	102.310	2.875	102.123	102.123	101.923
3.375	102.499	102.499	102.299	3.375	102.560	102.560	102.360	3.750	103.341	103.341	103.141	2.990	102.852	102.852	102.652	2.990	102.330	102.330	102.130
3.500	102.811	102.811	102.611	3.500	102.879	102.879	102.679	3.875	103.816	103.816	103.616	3.000	102.952	102.952	102.752	3.000	102.430	102.430	102.230
3.625	103.166	103.166	102.966	3.625	103.054	103.054	102.854	3.990	104.056	104.056	103.856	3.125	103.353	103.353	103.153	3.125	102.705	102.705	102.505
3.750	102.969	102.969	102.769	3.750	102.138	102.138	101.938	4.000	104.156	104.156	103.956	3.250	103.625	103.625	103.425	3.250	102.407	102.407	102.207
3.875	103.449	103.449	103.249	3.875	102.584	102.584	102.384	4.125	104.486	104.486	104.286	3.375	104.114	104.114	103.914	3.375	102.775	102.775	102.575
3.990	103.719	103.719	103.519	3.990	102.809	102.809	102.609	4.250	104.334	104.334	104.134	3.500	104.468	104.468	104.268	3.500	103.018	103.018	102.818
4.000	103.819	103.819	103.619	4.000	102.909	102.909	102.709	4.375	104.724	104.724	104.524	3.625	104.885	104.885	104.685	3.625	103.316	103.316	103.116
4.125	104.053	104.053	103.853	4.125	103.110	103.110	102.910	4.500	105.070	105.070	104.870	3.750	104.561	104.561	104.361	3.750	102.400	102.400	102.200
4.250	104.139	104.139	103.939	4.250	101.959	101.959	101.759	4.625	105.300	105.300	105.100	3.875	105.005	105.005	104.805	3.875	102.712	102.712	102.512
4.375	104.534	104.534	104.334	4.375	102.387	102.387	102.187	4.750	105.406	105.406	105.206	3.990	105.336	105.336	105.136	3.990	102.912	102.912	102.712
4.500	104.900	104.900	104.700	4.500	102.708	102.708	102.508	4.875	105.751	105.751	105.551	4.000	105.436	105.436	105.236	4.000	103.012	103.012	102.812

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.: 7/28/2021
45 Day Lock Exp.: 8/12/2021
60 Day Lock Exp.: 8/27/2021

W. Rate Sheet Dated: 6/28/2021

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	99.669	99.669	99.411	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.297	98.297	98.039	2.750	N/A	N/A	N/A	2.750	99.419	99.319	99.161
2.875	100.429	100.429	100.178	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.057	99.057	98.806	2.875	N/A	N/A	N/A	2.875	100.179	100.078	99.928
2.990	100.816	100.816	100.573	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.444	99.444	99.201	2.990	N/A	N/A	N/A	2.990	100.566	100.462	100.323
3.000	100.916	100.916	100.673	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.544	99.544	99.301	3.000	N/A	N/A	N/A	3.000	100.666	100.562	100.423
3.125	101.261	101.261	101.034	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	99.633	99.633	99.406	3.125	N/A	N/A	N/A	3.125	101.011	100.852	100.784
3.250	101.978	101.978	101.759	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.350	100.350	100.131	3.250	N/A	N/A	N/A	3.250	101.728	101.571	101.509
3.375	102.579	102.579	102.366	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.951	100.951	100.738	3.375	N/A	N/A	N/A	3.375	102.029	101.873	101.816
3.500	102.857	102.857	102.642	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.229	101.229	101.014	3.500	N/A	N/A	N/A	3.500	102.607	102.450	102.392
3.625	103.181	103.181	102.968	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.553	101.553	101.340	3.625	N/A	N/A	N/A	3.625	102.931	102.775	102.718
3.750	102.715	102.715	102.515	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	99.661	99.661	99.461	3.750	N/A	N/A	N/A	3.750	102.465	102.365	102.265
3.875	103.181	103.181	102.981	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.127	100.127	99.927	3.875	N/A	N/A	N/A	3.875	102.931	102.831	102.731
3.990	103.476	103.476	103.276	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.422	100.422	100.222	3.990	N/A	N/A	N/A	3.990	103.226	103.126	103.026
4.000	103.576	103.576	103.376	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	100.522	100.522	100.322	4.000	N/A	N/A	N/A	4.000	103.326	103.226	103.126
4.125	103.655	103.655	103.455	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	98.167	98.167	97.967	4.125	N/A	N/A	N/A	4.125	103.405	103.288	103.205
4.250	104.213	104.213	104.013	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	98.725	98.725	98.525	4.250	N/A	N/A	N/A	4.250	103.963	103.851	103.763
4.375	104.590	104.590	104.390	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	99.102	99.102	98.902	4.375	N/A	N/A	N/A	4.375	104.340	104.233	104.140
4.500	104.890	104.890	104.690	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	99.402	99.402	99.202	4.500	N/A	N/A	N/A	4.500	104.640	104.534	104.440
4.625	104.927	104.927	104.727	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.127	99.127	98.927	4.625	N/A	N/A	N/A	4.625	104.677	104.577	104.477
4.750	105.333	105.333	105.133	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	99.533	99.533	99.333	4.750	N/A	N/A	N/A	4.750	105.083	104.983	104.883
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	98.819	98.819	98.588	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.064	99.064	98.864	2.000	98.814	98.714	98.614
2.875	N/A	N/A	N/A	2.625	99.815	99.815	99.583	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.687	99.687	99.487	2.125	99.437	99.337	99.237
2.990	N/A	N/A	N/A	2.750	100.568	100.568	100.335	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.372	100.372	100.172	2.250	100.122	100.022	99.922
3.000	N/A	N/A	N/A	2.875	101.218	101.218	100.985	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.867	100.867	100.667	2.375	100.617	100.517	100.417
3.125	N/A	N/A	N/A	2.990	101.628	101.628	101.399	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.071	101.071	100.871	2.500	100.821	100.721	100.621
3.250	N/A	N/A	N/A	3.000	101.728	101.728	101.499	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.796	101.796	101.596	2.625	101.546	101.446	101.346
3.375	N/A	N/A	N/A	3.125	102.020	102.020	101.790	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.294	102.294	102.094	2.750	102.044	101.944	101.844
3.500	N/A	N/A	N/A	3.250	102.634	102.634	102.396	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.662	102.662	102.462	2.875	102.412	102.312	102.212
3.625	N/A	N/A	N/A	3.375	103.309	103.309	103.076	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.979	102.979	102.779	2.990	102.729	102.629	102.529
3.750	N/A	N/A	N/A	3.500	103.714	103.714	103.488	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.079	103.079	102.879	3.000	102.829	102.729	102.629
3.875	N/A	N/A	N/A	3.625	103.982	103.982	103.759	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.858	102.858	102.658	3.125	102.608	102.508	102.408
3.990	N/A	N/A	N/A	3.750	103.206	103.206	103.006	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.311	103.311	103.111	3.250	103.061	102.961	102.861
4.000	N/A	N/A	N/A	3.875	103.511	103.511	103.311	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.729	103.729	103.529	3.375	103.479	103.379	103.279
4.125	N/A	N/A	N/A	3.990	103.782	103.782	103.582	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.940	103.940	103.740	3.500	103.690	103.590	103.490
4.250	N/A	N/A	N/A	4.000	103.882	103.882	103.682	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.890	103.890	103.690	3.625	103.640	103.540	103.440
4.375	N/A	N/A	N/A	4.125	103.383	103.383	103.183	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.259	104.259	104.059	3.750	104.009	103.909	103.809
4.500	N/A	N/A	N/A	4.250	104.345	104.345	104.145	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.427	104.427	104.227	3.875	104.177	104.077	103.977
4.625	N/A	N/A	N/A	4.375	104.711	104.711	104.511	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.688	104.688	104.488	3.990	104.438	104.338	104.238
4.750	N/A	N/A	N/A	4.500	105.036	105.036	104.836	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.788	104.788	104.588	4.000	104.538	104.438	104.338

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	97.338	97.338	97.138	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	97.961	97.961	97.761	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	98.646	98.646	98.446	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	99.141	99.141	98.941	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	99.345	99.345	99.145	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.070	100.070	99.870	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	100.568	100.568	100.368	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	100.936	100.936	100.736	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	101.253	101.253	101.053	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	101.353	101.353	101.153	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	100.632	100.632	100.432	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	101.085	101.085	100.885	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	101.503	101.503	101.303	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	101.714	101.714	101.514	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	100.664	100.664	100.464	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	101.033	101.033	100.833	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	101.201	101.201	101.001	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	101.462	101.462	101.262	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	101.562	101.562	101.362	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/28/2021

45 Day Lock Exp.:

8/12/2021

60 Day Lock Exp.:

8/27/2021

W. Rate Sheet Dated: 6/28/2021

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	99.669	99.669	99.411	2.750	98.297	98.297	98.039	2.500	98.819	98.819	98.588	2.000	99.064	99.064	98.864	2.000	97.338	97.338	97.138
2.875	100.429	100.429	100.178	2.875	99.057	99.057	98.806	2.625	99.815	99.815	99.583	2.125	99.687	99.687	99.487	2.125	97.961	97.961	97.761
2.990	100.816	100.816	100.573	2.990	99.444	99.444	99.201	2.750	100.568	100.568	100.335	2.250	100.372	100.372	100.172	2.250	98.646	98.646	98.446
3.000	100.916	100.916	100.673	3.000	99.544	99.544	99.301	2.875	101.218	101.218	100.985	2.375	100.867	100.867	100.667	2.375	99.141	99.141	98.941
3.125	101.261	101.261	101.034	3.125	99.633	99.633	99.406	2.990	101.628	101.628	101.399	2.500	101.071	101.071	100.871	2.500	99.345	99.345	99.145
3.250	101.978	101.978	101.759	3.250	100.350	100.350	100.131	3.000	101.728	101.728	101.499	2.625	101.796	101.796	101.596	2.625	100.070	100.070	99.870
3.375	102.579	102.579	102.366	3.375	100.951	100.951	100.738	3.125	102.020	102.020	101.780	2.750	102.294	102.294	102.094	2.750	100.568	100.568	100.368
3.500	102.857	102.857	102.642	3.500	101.229	101.229	101.014	3.250	102.634	102.634	102.396	2.875	102.662	102.662	102.462	2.875	100.936	100.936	100.736
3.625	103.181	103.181	102.968	3.625	101.553	101.553	101.340	3.375	103.309	103.309	103.076	2.990	102.979	102.979	102.779	2.990	101.253	101.253	101.053
3.750	102.715	102.715	102.515	3.750	99.661	99.661	99.461	3.500	103.714	103.714	103.488	3.000	103.079	103.079	102.879	3.000	101.353	101.353	101.153
3.875	103.181	103.181	102.981	3.875	100.127	100.127	99.927	3.625	103.982	103.982	103.759	3.125	102.858	102.858	102.658	3.125	100.632	100.632	100.432
3.990	103.476	103.476	103.276	3.990	100.422	100.422	100.222	3.750	103.206	103.206	103.006	3.250	103.311	103.311	103.111	3.250	101.085	101.085	100.885
4.000	103.576	103.576	103.376	4.000	100.522	100.522	100.322	3.875	103.511	103.511	103.311	3.375	103.729	103.729	103.529	3.375	101.503	101.503	101.303
4.125	103.655	103.655	103.455	4.125	98.167	98.167	97.967	3.990	103.782	103.782	103.582	3.500	103.940	103.940	103.740	3.500	101.714	101.714	101.514
4.250	104.213	104.213	104.013	4.250	98.725	98.725	98.525	4.000	103.882	103.882	103.682	3.625	103.890	103.890	103.690	3.625	100.664	100.664	100.464
4.375	104.590	104.590	104.390	4.375	99.102	99.102	98.902	4.125	103.383	103.383	103.183	3.750	104.259	104.259	104.059	3.750	101.033	101.033	100.833
4.500	104.890	104.890	104.690	4.500	99.402	99.402	99.202	4.250	104.345	104.345	104.145	3.875	104.427	104.427	104.227	3.875	101.201	101.201	101.001
4.625	104.927	104.927	104.727	4.625	99.127	99.127	98.927	4.375	104.711	104.711	104.511	3.990	104.688	104.688	104.488	3.990	101.462	101.462	101.262
4.750	105.333	105.333	105.133	4.750	99.533	99.533	99.333	4.500	105.036	105.036	104.836	4.000	104.788	104.788	104.588	4.000	101.562	101.562	101.362

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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/28/2021

45 Day Lock Exp.:

8/12/2021

60 Day Lock Exp.:

8/27/2021

W. Rate Sheet Dated: 6/28/2021

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	99.669	99.669	99.411	2.500	98.819	98.819	98.588	2.000	99.064	99.064	98.864	2.750	98.308	98.308	98.050	2.000	97.551	97.551	97.351
2.875	100.429	100.429	100.178	2.625	99.815	99.815	99.583	2.125	99.687	99.687	99.487	2.875	99.068	99.068	98.817	2.125	98.174	98.174	97.974
2.990	100.816	100.816	100.573	2.750	100.568	100.568	100.335	2.250	100.372	100.372	100.172	2.990	99.455	99.455	99.212	2.250	98.859	98.859	98.659
3.000	100.916	100.916	100.673	2.875	101.218	101.218	100.985	2.375	100.867	100.867	100.667	3.000	99.555	99.555	99.312	2.375	99.354	99.354	99.154
3.125	101.261	101.261	101.034	2.990	101.628	101.628	101.399	2.500	101.071	101.071	100.871	3.125	99.772	99.772	99.545	2.500	99.558	99.558	99.358
3.250	101.978	101.978	101.759	3.000	101.728	101.728	101.499	2.625	101.796	101.796	101.596	3.250	100.489	100.489	100.270	2.625	100.283	100.283	100.083
3.375	102.579	102.579	102.366	3.125	102.020	102.020	101.780	2.750	102.294	102.294	102.094	3.375	101.090	101.090	100.877	2.750	100.781	100.781	100.581
3.500	102.857	102.857	102.642	3.250	102.634	102.634	102.396	2.875	102.662	102.662	102.462	3.500	101.368	101.368	101.153	2.875	101.149	101.149	100.949
3.625	103.181	103.181	102.968	3.375	103.309	103.309	103.076	2.990	102.979	102.979	102.779	3.625	101.692	101.692	101.479	2.990	101.466	101.466	101.266
3.750	102.715	102.715	102.515	3.500	103.714	103.714	103.488	3.000	103.079	103.079	102.879	3.750	100.513	100.513	100.313	3.000	101.566	101.566	101.366
3.875	103.181	103.181	102.981	3.625	103.982	103.982	103.759	3.125	102.858	102.858	102.658	3.875	100.979	100.979	100.779	3.125	101.095	101.095	100.895
3.990	103.476	103.476	103.276	3.750	103.206	103.206	103.006	3.250	103.311	103.311	103.111	3.990	101.274	101.274	101.074	3.250	101.548	101.548	101.348
4.000	103.576	103.576	103.376	3.875	103.511	103.511	103.311	3.375	103.729	103.729	103.529	4.000	101.374	101.374	101.174	3.375	101.966	101.966	101.766
4.125	103.655	103.655	103.455	3.990	103.782	103.782	103.582	3.500	103.940	103.940	103.740	4.125	100.236	100.236	100.036	3.500	102.177	102.177	101.977
4.250	104.213	104.213	104.013	4.000	103.882	103.882	103.682	3.625	103.890	103.890	103.690	4.250	100.794	100.794	100.594	3.625	101.627	101.627	101.427
4.375	104.590	104.590	104.390	4.125	103.383	103.383	103.183	3.750	104.259	104.259	104.059	4.375	101.171	101.171	100.971	3.750	101.996	101.996	101.796
4.500	104.890	104.890	104.690	4.250	104.345	104.345	104.145	3.875	104.427	104.427	104.227	4.500	101.471	101.471	101.271	3.875	102.164	102.164	101.964
4.625	104.927	104.927	104.727	4.375	104.711	104.711	104.511	3.990	104.688	104.688	104.488	4.625	101.352	101.352	101.152	3.990	102.425	102.425	102.225
4.750	105.333	105.333	105.133	4.500	105.036	105.036	104.836	4.000	104.788	104.788	104.588	4.750	101.758	101.758	101.558	4.000	102.525	102.525	102.325

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

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

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/28/2021

45 Day Lock Exp.:

8/12/2021

60 Day Lock Exp.:

8/27/2021

W. Rate Sheet Dated: 6/28/2021

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)