

W. Rate Sheet Dated: 6/29/2021

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	98.094	98.094	97.794	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	98.425	98.425	98.125	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	98.590	98.590	98.290	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	100.082	100.082	99.782	3.500	97.806	97.806	97.506
3.250	102.974	102.974	102.674	3.250	101.003	101.003	100.703	2.875	100.242	100.242	99.942	3.625	97.884	97.884	97.584
3.375	103.072	103.072	102.772	3.375	101.134	101.134	100.834	3.000	100.399	100.399	100.099	Margin = 2.250		Index = 0.090	
3.500	103.268	103.268	102.968	3.500	101.278	101.278	100.978	3.125	100.517	100.517	100.217	30 Year OTC			
3.625	103.452	103.452	103.152	3.625	101.297	101.297	100.997	3.250	102.145	102.145	101.845	Rate	30 Day	45 Day	60 Day
3.750	103.358	103.358	103.058	3.750	102.795	102.795	102.495	3.375	102.313	102.313	102.013	4.000	101.429	101.429	100.929
3.875	103.428	103.428	103.128	3.875	102.920	102.920	102.620	3.500	102.446	102.446	102.146	4.125	101.551	101.551	101.051
4.000	103.604	103.604	103.304	4.000	103.038	103.038	102.738	3.625	102.508	102.508	102.208	4.375	102.263	102.263	101.763
4.125	103.726	103.726	103.426	4.125	103.130	103.130	102.830	3.750	103.467	103.467	103.167	4.500	102.386	102.386	101.886
4.250	103.734	103.734	103.534	4.250	103.191	103.191	102.991	3.875	103.583	103.583	103.283	4.625	102.544	102.544	102.044
4.375	103.738	103.738	103.538	4.375	103.315	103.315	103.115	4.000	103.693	103.693	103.393	4.875	102.827	102.827	102.327
4.500	103.861	103.861	103.661	4.500	103.434	103.434	103.234	4.125	103.776	103.776	103.476	5.000	102.951	102.951	102.451
4.625	104.019	104.019	103.819	4.625	103.525	103.525	103.325	4.250	103.732	103.732	103.432	5.125	103.108	103.108	102.608
4.750	103.583	103.583	103.383	4.750	103.055	103.055	102.855	4.375	103.847	103.847	103.547	5.500	102.562	102.562	102.062
4.875	103.602	103.602	103.402	4.875	103.179	103.179	102.979	4.500	103.957	103.957	103.657	5.625	102.719	102.719	102.219
6.250	106.000	106.000	105.800	6.250	105.700	105.700	105.500	4.625	104.040	104.040	103.740	6.250	105.354	105.354	104.854

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	100.224	100.124	100.124	99.824
2.875	102.236	102.136	102.136	101.730	2.875	101.772	101.672	101.672	101.265	2.375	100.395	100.295	100.295	99.995
3.000	102.441	102.341	102.341	101.934	3.000	101.941	101.841	101.841	101.435	2.500	100.555	100.455	100.455	100.155
3.125	102.638	102.538	102.538	102.132	3.125	102.072	101.972	101.972	101.565	2.625	100.720	100.620	100.620	100.320
3.250	103.074	102.974	102.974	102.674	3.250	102.683	102.583	102.583	102.283	2.750	101.112	101.012	101.012	100.712
3.375	103.272	103.172	103.172	102.872	3.375	102.814	102.714	102.714	102.414	2.875	101.272	101.172	101.172	100.872
3.500	103.468	103.368	103.368	103.068	3.500	102.958	102.858	102.858	102.558	3.000	101.429	101.329	101.329	101.029
3.625	103.652	103.552	103.552	103.252	3.625	102.977	102.877	102.877	102.577	3.125	101.547	101.447	101.447	101.147
3.750	103.558	103.458	103.458	103.158	3.750	103.425	103.325	103.325	103.025	3.250	103.775	103.675	103.675	103.375
3.875	103.728	103.628	103.628	103.328	3.875	103.550	103.450	103.450	103.150	3.375	103.943	103.843	103.843	103.543
4.000	103.904	103.804	103.804	103.504	4.000	103.668	103.568	103.568	103.268	3.500	104.076	103.976	103.976	103.676
4.125	104.026	103.926	103.926	103.626	4.125	103.760	103.660	103.660	103.360	3.625	104.138	104.038	104.038	103.738
4.250	104.634	104.534	104.534	104.334	4.250	104.521	104.421	104.421	104.221	3.750	105.597	105.497	105.497	105.197

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	98.679	98.679	98.179	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.801	98.801	98.301	4.750	101.000	101.000	100.500
3.875	99.359	99.359	98.859	6.250	103.750	103.750	103.500	4.375	99.513	99.513	99.013	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.183	99.183	98.683					4.500	99.636	99.636	99.136	Rate	30 Day	45 Day	60 Day
4.125	99.061	99.061	98.561					4.625	99.794	99.794	99.294	6.250	105.750	105.750	105.250
4.250	100.673	100.673	100.173					4.875	100.077	100.077	99.577	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.568	100.568	100.068					5.000	100.201	100.201	99.701				
4.500	100.445	100.445	99.945					5.125	100.358	100.358	99.858				
4.625	100.287	100.287	99.787					5.500	99.812	99.812	99.312				
4.750	101.279	101.279	100.779					5.625	99.969	99.969	99.469				
Borrower Paid Como Only				Lender Paid Only				6.250	102.604	102.604	102.104				

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@afwrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/29/2021

45 Day Lock Exp.:

8/13/2021

60 Day Lock Exp.:

8/30/2021

W. Rate Sheet Dated: 6/29/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.134	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	98.630	98.630	98.330	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	98.791	98.791	98.491	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	98.948	98.948	98.648	Margin = 2.250		Index = .090	
3.500	N/A	N/A	N/A	3.500	102.108	102.108	101.808	3.125	99.066	99.066	98.766	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.127	102.127	101.827	3.250	100.950	100.950	100.650	Rate	30 Day	45 Day	60 Day
3.750	101.608	101.608	101.308	3.750	101.575	101.575	101.275	3.375	101.118	101.118	100.818	3.250	101.824	101.824	101.324
3.875	101.778	101.778	101.478	3.875	101.700	101.700	101.400	3.500	101.251	101.251	100.951	3.375	102.022	102.022	101.522
4.000	101.954	101.954	101.654	4.000	101.818	101.818	101.518	3.625	101.313	101.313	101.013	3.500	102.218	102.218	101.718
4.125	102.076	102.076	101.776	4.125	101.910	101.910	101.610	3.750	102.772	102.772	102.472	3.625	102.402	102.402	101.902
4.250	101.871	101.871	101.671	4.250	101.858	101.858	101.658	3.875	N/A	N/A	N/A	3.750	101.608	101.608	101.108
4.375	101.976	101.976	101.776	4.375	101.982	101.982	101.782	4.000	N/A	N/A	N/A	3.875	101.778	101.778	101.278
4.500	102.099	102.099	101.899	4.500	102.101	102.101	101.901	4.125	N/A	N/A	N/A	4.000	101.954	101.954	101.454
4.625	102.256	102.256	102.056	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	102.076	102.076	101.576
4.750	101.983	101.983	101.783	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	101.871	101.871	101.371
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	101.924	101.824	101.824	101.524	3.250	101.933	101.833	101.833	101.533	2.750	100.262	100.162	100.162	99.862
3.375	102.122	102.022	102.022	101.722	3.375	102.064	101.964	101.964	101.664	2.875	100.422	100.322	100.322	100.022
3.500	102.318	102.218	102.218	101.918	3.500	102.208	102.108	102.108	101.808	3.000	100.579	100.479	100.479	100.179
3.625	102.502	102.402	102.402	102.102	3.625	102.227	102.127	102.127	101.827	3.125	100.697	100.597	100.597	100.297
3.750	101.708	101.608	101.608	101.308	3.750	101.675	101.575	101.575	101.275	3.250	102.925	102.825	102.825	102.525
3.875	101.878	101.778	101.778	101.478	3.875	101.800	101.700	101.700	101.400	3.375	103.093	102.993	102.993	102.693
4.000	102.054	101.954	101.954	101.654	4.000	101.918	101.818	101.818	101.518	3.500	103.226	103.126	103.126	102.826
4.125	102.176	102.076	102.076	101.776	4.125	102.010	101.910	101.910	101.610	3.625	103.288	103.188	103.188	102.888
4.250	101.971	101.871	101.871	101.671	4.250	101.958	101.858	101.858	101.658	3.750	103.747	103.647	103.647	103.347

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.:

7/29/2021

45 Day Lock Exp.:

8/13/2021

60 Day Lock Exp.:

8/30/2021

W. Rate Sheet Dated: 6/29/2021

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	97.850	97.850	97.650	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.258	98.258	98.058	2.000	N/A	N/A	N/A	2.500	97.887	97.724	97.610
2.625	98.761	98.761	98.561	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.061	99.061	98.861	2.125	N/A	N/A	N/A	2.625	98.705	98.550	98.443
2.750	99.569	99.569	99.369	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.796	99.796	99.596	2.250	N/A	N/A	N/A	2.750	99.314	99.159	99.052
2.875	100.224	100.224	100.024	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.395	100.395	100.195	2.375	N/A	N/A	N/A	2.875	100.169	100.014	99.907
2.990	100.660	100.660	100.460	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.731	100.731	100.531	2.500	N/A	N/A	N/A	2.990	100.605	100.450	100.343
3.000	100.760	100.760	100.560	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.831	100.831	100.631	2.625	N/A	N/A	N/A	3.000	100.705	100.550	100.443
3.125	101.208	101.208	101.008	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.278	101.278	101.078	2.750	N/A	N/A	N/A	3.125	101.153	100.998	100.891
3.250	101.914	101.914	101.714	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.962	101.962	101.762	2.875	N/A	N/A	N/A	3.250	101.859	101.704	101.597
3.375	102.568	102.568	102.368	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.630	102.630	102.430	2.990	N/A	N/A	N/A	3.375	102.463	102.308	102.201
3.500	102.881	102.881	102.681	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.950	102.950	102.750	3.000	N/A	N/A	N/A	3.500	102.876	102.721	102.614
3.625	103.235	103.235	103.035	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.327	103.327	103.127	3.125	N/A	N/A	N/A	3.625	103.130	102.975	102.868
3.750	102.984	102.984	102.784	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.152	102.152	102.152	3.250	N/A	N/A	N/A	3.750	102.445	102.345	102.245
3.875	103.462	103.462	103.262	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.599	102.599	102.399	3.375	N/A	N/A	N/A	3.875	102.923	102.823	102.723
3.990	103.731	103.731	103.531	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	102.821	102.821	102.621	3.500	N/A	N/A	N/A	3.990	103.192	103.092	102.992
4.000	103.831	103.831	103.631	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	102.921	102.921	102.721	3.625	N/A	N/A	N/A	4.000	103.292	103.192	103.092
4.125	104.067	104.067	103.867	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.125	103.125	102.925	3.750	N/A	N/A	N/A	4.125	103.629	103.529	103.429
4.250	104.060	104.060	103.860	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	101.881	101.881	101.681	3.875	N/A	N/A	N/A	4.250	103.403	103.303	103.203
4.375	104.457	104.457	104.257	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.311	102.311	102.111	3.990	N/A	N/A	N/A	4.375	103.699	103.599	103.499
4.500	104.826	104.826	104.626	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.635	102.635	102.435	4.000	N/A	N/A	N/A	4.500	104.469	104.369	104.269
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	101.331	101.331	101.131	2.875	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.000	99.124	99.124	98.924	2.000	99.253	99.114	99.022
2.875	N/A	N/A	N/A	2.990	101.728	101.728	101.528	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.714	99.714	99.514	2.125	99.842	99.703	99.611
2.990	N/A	N/A	N/A	3.000	101.828	101.828	101.628	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.224	100.224	100.024	2.250	100.353	100.214	100.122
3.000	N/A	N/A	N/A	3.125	102.272	102.272	102.072	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.655	100.655	100.455	2.375	100.784	100.645	100.553
3.125	N/A	N/A	N/A	3.250	102.596	102.596	102.396	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.089	101.089	100.889	2.500	101.223	101.100	101.023
3.250	N/A	N/A	N/A	3.375	103.282	103.282	103.082	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.620	101.620	101.420	2.625	101.755	101.632	101.555
3.375	N/A	N/A	N/A	3.500	103.664	103.664	103.464	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.121	102.121	101.921	2.750	102.256	102.133	102.056
3.500	N/A	N/A	N/A	3.625	104.014	104.014	103.814	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.516	102.516	102.316	2.875	102.651	102.528	102.451
3.625	N/A	N/A	N/A	3.750	103.356	103.356	103.156	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.860	102.860	102.660	2.990	102.995	102.872	102.795
3.750	N/A	N/A	N/A	3.875	103.828	103.828	103.628	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.960	102.960	102.760	3.000	103.095	102.972	102.895
3.875	N/A	N/A	N/A	3.990	104.067	104.067	103.867	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.365	103.365	103.165	3.125	103.500	103.377	103.300
3.990	N/A	N/A	N/A	4.000	104.167	104.167	103.967	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.654	103.654	103.454	3.250	103.779	103.656	103.579
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	104.144	104.144	103.944	3.375	103.769	103.646	103.569
4.125	N/A	N/A	N/A	4.250	104.256	104.256	104.056	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.493	104.493	104.293	3.500	104.118	104.018	103.918
4.250	N/A	N/A	N/A	4.375	104.647	104.647	104.447	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.914	104.914	104.714	3.625	104.539	104.439	104.339
4.375	N/A	N/A	N/A	4.500	104.997	104.997	104.797	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	104.222	104.122	104.022
4.500	N/A	N/A	N/A	4.625	105.229	105.229	105.029	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.009	105.009	104.809	3.875	104.670	104.570	104.470
4.625	N/A	N/A	N/A	4.750	105.328	105.328	105.128	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.343	105.343	105.143	3.990	105.004	104.904	104.804
4.750	N/A	N/A	N/A	4.875	105.675	105.675	105.475	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.443	105.443	105.243	4.000	105.104	105.004	104.904
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	99.381	99.381	99.181	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.162	100.162	99.962
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.832	99.832	99.632	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.751	100.751	100.551
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.190	100.190	99.990	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.262	101.262	101.062
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.610	100.610	100.410	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.693	101.693	101.493
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.114	101.114	100.914	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.082	102.082	101.882
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.512	101.512	101.312	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.518	102.518	102.318
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.858	101.858	101.658	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.934	102.934	102.734
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.132	102.132	101.932	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.929	102.929	102.729
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.338	102.338	102.138	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.273	103.273	103.073
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.438	102.438	102.238	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.373	103.373	103.173
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.717	102.717	102.517	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.778	103.778	103.578
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.434	102.434	102.234	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.378	103.378</	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/29/2021

45 Day Lock Exp.:

8/13/2021

60 Day Lock Exp.:

8/30/2021

W. Rate Sheet Dated: 6/29/2021

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	97.850	97.850	97.650	2.500	98.258	98.258	98.058	2.875	101.331	101.331	101.131	2.000	99.124	99.124	98.924	2.000	99.381	99.381	99.181
2.625	98.761	98.761	98.561	2.625	99.061	99.061	98.861	2.990	101.728	101.728	101.528	2.125	99.714	99.714	99.514	2.125	99.832	99.832	99.632
2.750	99.569	99.569	99.369	2.750	99.796	99.796	99.596	3.000	101.828	101.828	101.628	2.250	100.224	100.224	100.024	2.250	100.190	100.190	99.990
2.875	100.224	100.224	100.024	2.875	100.395	100.395	100.195	3.125	102.272	102.272	102.072	2.375	100.655	100.655	100.455	2.375	100.610	100.610	100.410
2.990	100.660	100.660	100.460	2.990	100.731	100.731	100.531	3.250	102.596	102.596	102.396	2.500	101.089	101.089	100.889	2.500	101.114	101.114	100.914
3.000	100.760	100.760	100.560	3.000	100.831	100.831	100.631	3.375	103.282	103.282	103.082	2.625	101.620	101.620	101.420	2.625	101.512	101.512	101.312
3.125	101.208	101.208	101.008	3.125	101.278	101.278	101.078	3.500	103.664	103.664	103.464	2.750	102.121	102.121	101.921	2.750	101.858	101.858	101.658
3.250	101.914	101.914	101.714	3.250	101.962	101.962	101.762	3.625	104.014	104.014	103.814	2.875	102.516	102.516	102.316	2.875	102.132	102.132	101.932
3.375	102.568	102.568	102.368	3.375	102.630	102.630	102.430	3.750	103.356	103.356	103.156	2.990	102.860	102.860	102.660	2.990	102.338	102.338	102.138
3.500	102.881	102.881	102.681	3.500	102.950	102.950	102.750	3.875	103.828	103.828	103.628	3.000	102.960	102.960	102.760	3.000	102.438	102.438	102.238
3.625	103.235	103.235	103.035	3.625	103.127	103.127	102.927	3.990	104.067	104.067	103.867	3.125	103.365	103.365	103.165	3.125	102.717	102.717	102.517
3.750	102.984	102.984	102.784	3.750	102.152	102.152	101.952	4.000	104.167	104.167	103.967	3.250	103.654	103.654	103.454	3.250	102.434	102.434	102.234
3.875	103.462	103.462	103.262	3.875	102.599	102.599	102.399	4.125	104.500	104.500	104.300	3.375	104.144	104.144	103.944	3.375	102.804	102.804	102.604
3.990	103.731	103.731	103.531	3.990	102.821	102.821	102.621	4.250	104.256	104.256	104.056	3.500	104.493	104.493	104.293	3.500	103.048	103.048	102.848
4.000	103.831	103.831	103.631	4.000	102.921	102.921	102.721	4.375	104.647	104.647	104.447	3.625	104.914	104.914	104.714	3.625	103.345	103.345	103.145
4.125	104.067	104.067	103.867	4.125	103.125	103.125	102.925	4.500	104.997	104.997	104.797	3.750	104.561	104.561	104.361	3.750	102.400	102.400	102.200
4.250	104.060	104.060	103.860	4.250	101.881	101.881	101.681	4.625	105.229	105.229	105.029	3.875	105.009	105.009	104.809	3.875	102.713	102.713	102.513
4.375	104.457	104.457	104.257	4.375	102.311	102.311	102.111	4.750	105.328	105.328	105.128	3.990	105.343	105.343	105.143	3.990	102.918	102.918	102.718
4.500	104.826	104.826	104.626	4.500	102.635	102.635	102.435	4.875	105.675	105.675	105.475	4.000	105.443	105.443	105.243	4.000	103.018	103.018	102.818

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

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-12.125	-12.125	-12.125	-13.375	-14.125	-14.125	-14.125	N/A	N/A
Second Home	-10.000	-10.000	-10.000	-10.000	-10.000	-10.250	-10.250	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrowholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/29/2021

45 Day Lock Exp.:

8/13/2021

60 Day Lock Exp.:

8/30/2021

W. Rate Sheet Dated: 6/29/2021

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	99.714	99.714	99.462	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.654	98.654	98.402	2.750	N/A	N/A	N/A	2.750	99.464	99.364	99.212
2.875	100.458	100.458	100.212	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.398	99.398	99.152	2.875	N/A	N/A	N/A	2.875	100.208	100.108	99.962
2.990	100.842	100.842	100.603	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	99.782	99.782	99.543	2.990	N/A	N/A	N/A	2.990	100.592	100.492	100.353
3.000	100.942	100.942	100.703	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	99.882	99.882	99.643	3.000	N/A	N/A	N/A	3.000	100.692	100.592	100.453
3.125	101.294	101.294	101.078	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.108	100.108	99.892	3.125	N/A	N/A	N/A	3.125	101.044	100.896	100.828
3.250	102.004	102.004	101.797	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.818	100.818	100.611	3.250	N/A	N/A	N/A	3.250	101.754	101.616	101.547
3.375	102.602	102.602	102.401	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.416	101.416	101.215	3.375	N/A	N/A	N/A	3.375	102.352	102.221	102.151
3.500	102.850	102.850	102.648	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.664	101.664	101.462	3.500	N/A	N/A	N/A	3.500	102.600	102.469	102.398
3.625	103.161	103.161	102.957	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.975	101.975	101.771	3.625	N/A	N/A	N/A	3.625	102.911	102.777	102.707
3.750	102.731	102.731	102.531	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	99.861	99.861	99.661	3.750	N/A	N/A	N/A	3.750	102.481	102.381	102.281
3.875	103.179	103.179	102.979	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.309	100.309	100.109	3.875	N/A	N/A	N/A	3.875	102.929	102.829	102.729
3.990	103.458	103.458	103.258	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.588	100.588	100.388	3.990	N/A	N/A	N/A	3.990	103.208	103.108	103.008
4.000	103.558	103.558	103.358	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	100.688	100.688	100.488	4.000	N/A	N/A	N/A	4.000	103.308	103.208	103.108
4.125	103.625	103.625	103.425	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	98.261	98.261	98.061	4.125	N/A	N/A	N/A	4.125	103.375	103.253	103.175
4.250	104.167	104.167	103.967	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	98.803	98.803	98.603	4.250	N/A	N/A	N/A	4.250	103.917	103.805	103.717
4.375	104.532	104.532	104.332	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	99.168	99.168	98.968	4.375	N/A	N/A	N/A	4.375	104.282	104.178	104.082
4.500	104.821	104.821	104.621	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	99.457	99.457	99.257	4.500	N/A	N/A	N/A	4.500	104.571	104.471	104.371
4.625	104.896	104.896	104.696	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.220	99.220	99.020	4.625	N/A	N/A	N/A	4.625	104.646	104.546	104.446
4.750	105.292	105.292	105.092	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	99.616	99.616	99.416	4.750	N/A	N/A	N/A	4.750	105.042	104.942	104.842
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	98.834	98.834	98.600	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.123	99.123	98.923	2.000	98.873	98.773	98.673
2.875	N/A	N/A	N/A	2.625	99.813	99.813	99.577	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.738	99.738	99.538	2.125	99.488	99.388	99.288
2.990	N/A	N/A	N/A	2.750	100.546	100.546	100.310	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.410	100.410	100.210	2.250	100.160	100.060	99.960
3.000	N/A	N/A	N/A	2.875	101.173	101.173	100.939	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.889	100.889	100.689	2.375	100.639	100.539	100.439
3.125	N/A	N/A	N/A	2.990	101.562	101.562	101.329	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.101	101.101	100.901	2.500	100.851	100.751	100.651
3.250	N/A	N/A	N/A	3.000	101.662	101.662	101.429	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.807	101.807	101.607	2.625	101.557	101.457	101.357
3.375	N/A	N/A	N/A	3.125	101.917	101.917	101.682	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.288	102.288	102.088	2.750	102.038	101.938	101.838
3.500	N/A	N/A	N/A	3.250	102.507	102.507	102.275	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.647	102.647	102.447	2.875	102.397	102.297	102.197
3.625	N/A	N/A	N/A	3.375	103.160	103.160	102.933	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.951	102.951	102.751	2.990	102.701	102.601	102.501
3.750	N/A	N/A	N/A	3.500	103.550	103.550	103.326	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.051	103.051	102.851	3.000	102.801	102.701	102.601
3.875	N/A	N/A	N/A	3.625	103.807	103.807	103.585	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.886	102.886	102.686	3.125	102.636	102.536	102.436
3.990	N/A	N/A	N/A	3.750	103.094	103.094	102.894	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.327	103.327	103.127	3.250	103.077	102.977	102.877
4.000	N/A	N/A	N/A	3.875	103.386	103.386	103.186	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.735	103.735	103.535	3.375	103.485	103.385	103.285
4.125	N/A	N/A	N/A	3.990	103.643	103.643	103.443	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.946	103.946	103.746	3.500	103.696	103.596	103.496
4.250	N/A	N/A	N/A	4.000	103.743	103.743	103.543	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.967	103.967	103.767	3.625	103.717	103.617	103.517
4.375	N/A	N/A	N/A	4.125	103.345	103.345	103.145	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.327	104.327	104.127	3.750	104.077	103.977	103.877
4.500	N/A	N/A	N/A	4.250	104.375	104.375	104.175	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.490	104.490	104.290	3.875	104.240	104.140	104.040
4.625	N/A	N/A	N/A	4.375	104.723	104.723	104.523	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.812	104.812	104.612	3.990	104.562	104.462	104.362
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	104.912	104.912	104.712	4.000	104.662	104.562	104.462

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	97.897	97.897	97.697	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	98.512	98.512	98.312	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	99.184	99.184	98.984	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	99.663	99.663	99.463	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	99.875	99.875	99.675	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.331	99.331	99.131	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	99.812	99.812	99.612	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	100.171	100.171	99.971	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	100.475	100.475	100.275	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	100.575	100.575	100.375	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	100.660	100.660	100.460	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	101.101	101.101	100.901	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	101.509	101.509	101.309	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	101.720	101.720	101.520	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	100.753	100.753	100.553	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	101.113	101.113	100.913	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	101.276	101.276	101.076	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	101.598	101.598	101.398	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	101.698	101.698	101.498	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.:

7/29/2021

45 Day Lock Exp.:

8/13/2021

60 Day Lock Exp.:

8/30/2021

W. Rate Sheet Dated: 6/29/2021

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	99.714	99.714	99.462	2.750	98.654	98.654	98.402	2.500	98.834	98.834	98.600	2.000	99.123	99.123	98.923	2.000	97.897	97.897	97.697
2.875	100.458	100.458	100.212	2.875	99.398	99.398	99.152	2.625	99.813	99.813	99.577	2.125	99.738	99.738	99.538	2.125	98.512	98.512	98.312
2.990	100.842	100.842	100.603	2.990	99.782	99.782	99.543	2.750	100.546	100.546	100.310	2.250	100.410	100.410	100.210	2.250	99.184	99.184	98.984
3.000	100.942	100.942	100.703	3.000	99.882	99.882	99.643	2.875	101.173	101.173	100.939	2.375	100.889	100.889	100.689	2.375	99.663	99.663	99.463
3.125	101.294	101.294	101.078	3.125	100.108	100.108	99.892	2.990	101.562	101.562	101.329	2.500	101.101	101.101	100.901	2.500	99.875	99.875	99.675
3.250	102.004	102.004	101.797	3.250	100.818	100.818	100.611	3.000	101.662	101.662	101.429	2.625	101.807	101.807	101.607	2.625	99.331	99.331	99.131
3.375	102.602	102.602	102.401	3.375	101.416	101.416	101.215	3.125	101.917	101.917	101.682	2.750	102.288	102.288	102.088	2.750	99.812	99.812	99.612
3.500	102.850	102.850	102.648	3.500	101.664	101.664	101.462	3.250	102.507	102.507	102.275	2.875	102.647	102.647	102.447	2.875	100.171	100.171	99.971
3.625	103.161	103.161	102.957	3.625	101.975	101.975	101.771	3.375	103.160	103.160	102.933	2.990	102.951	102.951	102.751	2.990	100.475	100.475	100.275
3.750	102.731	102.731	102.531	3.750	99.861	99.861	99.661	3.500	103.550	103.550	103.326	3.000	103.051	103.051	102.851	3.000	100.575	100.575	100.375
3.875	103.179	103.179	102.979	3.875	100.309	100.309	100.109	3.625	103.807	103.807	103.585	3.125	102.886	102.886	102.686	3.125	100.660	100.660	100.460
3.990	103.458	103.458	103.258	3.990	100.588	100.588	100.388	3.750	103.094	103.094	102.894	3.250	103.327	103.327	103.127	3.250	101.101	101.101	100.901
4.000	103.558	103.558	103.358	4.000	100.688	100.688	100.488	3.875	103.386	103.386	103.186	3.375	103.735	103.735	103.535	3.375	101.509	101.509	101.309
4.125	103.625	103.625	103.425	4.125	98.261	98.261	98.061	3.990	103.643	103.643	103.443	3.500	103.946	103.946	103.746	3.500	101.720	101.720	101.520
4.250	104.167	104.167	103.967	4.250	98.803	98.803	98.603	4.000	103.743	103.743	103.543	3.625	103.967	103.967	103.767	3.625	100.753	100.753	100.553
4.375	104.532	104.532	104.332	4.375	99.168	99.168	98.968	4.125	103.345	103.345	103.145	3.750	104.327	104.327	104.127	3.750	101.113	101.113	100.913
4.500	104.821	104.821	104.621	4.500	99.457	99.457	99.257	4.250	104.375	104.375	104.175	3.875	104.490	104.490	104.290	3.875	101.276	101.276	101.076
4.625	104.896	104.896	104.696	4.625	99.220	99.220	99.020	4.375	104.723	104.723	104.523	3.990	104.812	104.812	104.612	3.990	101.598	101.598	101.398
4.750	105.292	105.292	105.092	4.750	99.616	99.616	99.416	4.500	105.036	105.036	104.836	4.000	104.912	104.912	104.712	4.000	101.698	101.698	101.498

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/29/2021

45 Day Lock Exp.:

8/13/2021

60 Day Lock Exp.:

8/30/2021

W. Rate Sheet Dated: 6/29/2021

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	99.714	99.714	99.462	2.500	98.834	98.834	98.600	2.000	99.123	99.123	98.923	2.750	98.509	98.509	98.257	2.000	97.860	97.860	97.660
2.875	100.458	100.458	100.212	2.625	99.813	99.813	99.577	2.125	99.738	99.738	99.538	2.875	99.253	99.253	99.007	2.125	98.475	98.475	98.275
2.990	100.842	100.842	100.603	2.750	100.546	100.546	100.310	2.250	100.410	100.410	100.210	2.990	99.637	99.637	99.398	2.250	99.147	99.147	98.947
3.000	100.942	100.942	100.703	2.875	101.173	101.173	100.939	2.375	100.889	100.889	100.689	3.000	99.737	99.737	99.498	2.375	99.626	99.626	99.426
3.125	101.294	101.294	101.078	2.990	101.562	101.562	101.329	2.500	101.101	101.101	100.901	3.125	100.026	100.026	99.810	2.500	99.838	99.838	99.638
3.250	102.004	102.004	101.797	3.000	101.662	101.662	101.429	2.625	101.807	101.807	101.607	3.250	100.736	100.736	100.529	2.625	99.919	99.919	99.719
3.375	102.602	102.602	102.401	3.125	101.917	101.917	101.682	2.750	102.288	102.288	102.088	3.375	101.334	101.334	101.133	2.750	100.400	100.400	100.200
3.500	102.850	102.850	102.648	3.250	102.507	102.507	102.275	2.875	102.647	102.647	102.447	3.500	101.582	101.582	101.380	2.875	100.759	100.759	100.559
3.625	103.161	103.161	102.957	3.375	103.160	103.160	102.933	2.990	102.951	102.951	102.751	3.625	101.893	101.893	101.689	2.990	101.063	101.063	100.863
3.750	102.731	102.731	102.531	3.500	103.550	103.550	103.326	3.000	103.051	103.051	102.851	3.750	100.621	100.621	100.421	3.000	101.163	101.163	100.963
3.875	103.179	103.179	102.979	3.625	103.807	103.807	103.585	3.125	102.886	102.886	102.686	3.875	101.069	101.069	100.869	3.125	101.123	101.123	100.923
3.990	103.458	103.458	103.258	3.750	103.094	103.094	102.894	3.250	103.327	103.327	103.127	3.990	101.348	101.348	101.148	3.250	101.564	101.564	101.364
4.000	103.558	103.558	103.358	3.875	103.386	103.386	103.186	3.375	103.735	103.735	103.535	4.000	101.448	101.448	101.248	3.375	101.972	101.972	101.772
4.125	103.625	103.625	103.425	3.990	103.643	103.643	103.443	3.500	103.946	103.946	103.746	4.125	100.268	100.268	100.068	3.500	102.183	102.183	101.983
4.250	104.167	104.167	103.967	4.000	103.743	103.743	103.543	3.625	103.967	103.967	103.767	4.250	100.810	100.810	100.610	3.625	101.710	101.710	101.510
4.375	104.532	104.532	104.332	4.125	103.345	103.345	103.145	3.750	104.327	104.327	104.127	4.375	101.175	101.175	100.975	3.750	102.070	102.070	101.870
4.500	104.821	104.821	104.621	4.250	104.375	104.375	104.175	3.875	104.490	104.490	104.290	4.500	101.464	101.464	101.264	3.875	102.233	102.233	102.033
4.625	104.896	104.896	104.696	4.375	104.723	104.723	104.523	3.990	104.812	104.812	104.612	4.625	101.383	101.383	101.183	3.990	102.555	102.555	102.355
4.750	105.292	105.292	105.092	4.500	105.036	105.036	104.836	4.000	104.912	104.912	104.712	4.750	101.779	101.779	101.579	4.000	102.655	102.655	102.455

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

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

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

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

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

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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
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.:

7/29/2021

45 Day Lock Exp.:

8/13/2021

60 Day Lock Exp.:

8/30/2021

W. Rate Sheet Dated: 6/29/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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

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