

W. Rate Sheet Dated: 6/30/2021

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	101.985	101.985	101.579	2.750	100.075	100.075	99.668	2.250	98.203	98.203	97.903	3.125	96.384	96.384	96.084
2.875	102.192	102.192	101.786	2.875	100.248	100.248	99.842	2.500	98.535	98.535	98.235	3.250	97.650	97.650	97.350
3.000	102.397	102.397	101.991	3.000	100.417	100.417	100.011	2.625	98.699	98.699	98.399	3.375	97.728	97.728	97.428
3.125	102.594	102.594	102.188	3.125	100.548	100.548	100.142	2.750	100.172	100.172	99.872	3.500	97.806	97.806	97.506
3.250	102.958	102.958	102.658	3.250	100.988	100.988	100.688	2.875	100.332	100.332	100.032	3.625	97.884	97.884	97.584
3.375	103.057	103.057	102.757	3.375	101.118	101.118	100.818	3.000	100.489	100.489	100.189	Margin = 2.250		Index = 0.090	
3.500	103.253	103.253	102.953	3.500	101.262	101.262	100.962	3.125	100.607	100.607	100.307	30 Year OTC			
3.625	103.436	103.436	103.136	3.625	101.281	101.281	100.981	3.250	102.172	102.172	101.872	Rate	30 Day	45 Day	60 Day
3.750	103.280	103.280	102.980	3.750	102.717	102.717	102.417	3.375	102.340	102.340	102.040	4.000	101.351	101.351	100.851
3.875	103.350	103.350	103.050	3.875	102.841	102.841	102.541	3.500	102.474	102.474	102.174	4.125	101.473	101.473	100.973
4.000	103.526	103.526	103.226	4.000	102.960	102.960	102.660	3.625	102.536	102.536	102.236	4.375	101.982	101.982	101.482
4.125	103.648	103.648	103.348	4.125	103.051	103.051	102.751	3.750	103.514	103.514	103.214	4.500	102.105	102.105	101.605
4.250	103.452	103.452	103.252	4.250	102.909	102.909	102.709	3.875	103.630	103.630	103.330	4.625	102.263	102.263	101.763
4.375	103.457	103.457	103.257	4.375	103.034	103.034	102.834	4.000	103.740	103.740	103.440	4.875	102.702	102.702	102.202
4.500	103.580	103.580	103.380	4.500	103.152	103.152	102.952	4.125	103.822	103.822	103.522	5.000	102.826	102.826	102.326
4.625	103.738	103.738	103.538	4.625	103.244	103.244	103.044	4.250	103.763	103.763	103.463	5.125	102.983	102.983	102.483
4.750	103.458	103.458	103.258	4.750	102.930	102.930	102.730	4.375	103.878	103.878	103.578	5.500	102.483	102.483	101.983
4.875	103.477	103.477	103.277	4.875	103.054	103.054	102.854	4.500	103.988	103.988	103.688	5.625	102.641	102.641	102.141
6.250	106.000	106.000	105.800	6.250	105.856	105.856	105.656	4.625	104.071	104.071	103.771	6.250	105.510	105.510	105.010

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	102.185	102.085	102.085	101.679	2.750	101.755	101.655	101.655	101.248	2.250	100.333	100.233	100.233	99.933
2.875	102.392	102.292	102.292	101.886	2.875	101.928	101.828	101.828	101.422	2.375	100.504	100.404	100.404	100.104
3.000	102.597	102.497	102.497	102.091	3.000	102.097	101.997	101.997	101.591	2.500	100.665	100.565	100.565	100.265
3.125	102.794	102.694	102.694	102.288	3.125	102.228	102.128	102.128	101.722	2.625	100.829	100.729	100.729	100.429
3.250	103.058	102.958	102.958	102.658	3.250	102.668	102.568	102.568	102.268	2.750	101.202	101.102	101.102	100.802
3.375	103.257	103.157	103.157	102.857	3.375	102.798	102.698	102.698	102.398	2.875	101.362	101.262	101.262	100.962
3.500	103.453	103.353	103.353	103.053	3.500	102.942	102.842	102.842	102.542	3.000	101.519	101.419	101.419	101.119
3.625	103.636	103.536	103.536	103.236	3.625	102.961	102.861	102.861	102.561	3.125	101.637	101.537	101.537	101.237
3.750	103.480	103.380	103.380	103.080	3.750	103.347	103.247	103.247	102.947	3.250	103.802	103.702	103.702	103.402
3.875	103.650	103.550	103.550	103.250	3.875	103.471	103.371	103.371	103.071	3.375	103.970	103.870	103.870	103.570
4.000	103.826	103.726	103.726	103.426	4.000	103.590	103.490	103.490	103.190	3.500	104.104	104.004	104.004	103.704
4.125	103.948	103.848	103.848	103.548	4.125	103.681	103.581	103.581	103.281	3.625	104.166	104.066	104.066	103.766
4.250	104.352	104.252	104.252	104.052	4.250	104.239	104.139	104.139	103.939	3.750	105.644	105.544	105.544	105.244

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	98.601	98.601	98.101	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.723	98.723	98.223	4.750	101.000	101.000	100.500
3.875	99.281	99.281	98.781	6.250	103.750	103.750	103.500	4.375	99.232	99.232	98.732	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.105	99.105	98.605					4.500	99.355	99.355	98.855	Rate	30 Day	45 Day	60 Day
4.125	98.983	98.983	98.483					4.625	99.513	99.513	99.013	6.250	105.750	105.750	105.250
4.250	100.391	100.391	99.891					4.875	99.952	99.952	99.452	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.287	100.287	99.787					5.000	100.076	100.076	99.576				
4.500	100.164	100.164	99.664					5.125	100.233	100.233	99.733				
4.625	100.006	100.006	99.506					5.500	99.733	99.733	99.233				
4.750	101.154	101.154	100.654					5.625	99.891	99.891	99.391				
Borrower Paid Como Only				Lender Paid Only				6.250	102.760	102.760	102.260				

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@afwrholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/30/2021

45 Day Lock Exp.:

8/16/2021

60 Day Lock Exp.:

8/30/2021

W. Rate Sheet Dated: 6/30/2021

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	98.720	98.720	98.420	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	98.881	98.881	98.581	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	99.038	99.038	98.738	Margin = 2.250		Index = .090	
3.500	N/A	N/A	N/A	3.500	102.092	102.092	101.792	3.125	99.156	99.156	98.856	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.111	102.111	101.811	3.250	100.977	100.977	100.677	Rate	30 Day	45 Day	60 Day
3.750	101.530	101.530	101.230	3.750	101.497	101.497	101.197	3.375	101.145	101.145	100.845	3.250	101.808	101.808	101.308
3.875	101.700	101.700	101.400	3.875	101.621	101.621	101.321	3.500	101.279	101.279	100.979	3.375	102.007	102.007	101.507
4.000	101.876	101.876	101.576	4.000	101.740	101.740	101.440	3.625	101.341	101.341	101.041	3.500	102.203	102.203	101.703
4.125	101.998	101.998	101.698	4.125	101.831	101.831	101.531	3.750	102.819	102.819	102.519	3.625	102.386	102.386	101.886
4.250	101.590	101.590	101.390	4.250	101.577	101.577	101.377	3.875	N/A	N/A	N/A	3.750	101.530	101.530	101.030
4.375	101.694	101.694	101.494	4.375	101.701	101.701	101.501	4.000	N/A	N/A	N/A	3.875	101.700	101.700	101.200
4.500	101.818	101.818	101.618	4.500	101.820	101.820	101.620	4.125	N/A	N/A	N/A	4.000	101.876	101.876	101.376
4.625	101.975	101.975	101.775	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	101.998	101.998	101.498
4.750	101.858	101.858	101.658	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	101.590	101.590	101.090
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	101.908	101.808	101.808	101.508	3.250	101.918	101.818	101.818	101.518	2.750	100.352	100.252	100.252	99.952
3.375	102.107	102.007	102.007	101.707	3.375	102.048	101.948	101.948	101.648	2.875	100.512	100.412	100.412	100.112
3.500	102.303	102.203	102.203	101.903	3.500	102.192	102.092	102.092	101.792	3.000	100.669	100.569	100.569	100.269
3.625	102.486	102.386	102.386	102.086	3.625	102.211	102.111	102.111	101.811	3.125	100.787	100.687	100.687	100.387
3.750	101.630	101.530	101.530	101.230	3.750	101.597	101.497	101.497	101.197	3.250	102.952	102.852	102.852	102.552
3.875	101.800	101.700	101.700	101.400	3.875	101.721	101.621	101.621	101.321	3.375	103.120	103.020	103.020	102.720
4.000	101.976	101.876	101.876	101.576	4.000	101.840	101.740	101.740	101.440	3.500	103.254	103.154	103.154	102.854
4.125	102.098	101.998	101.998	101.698	4.125	101.931	101.831	101.831	101.531	3.625	103.316	103.216	103.216	102.916
4.250	101.690	101.590	101.590	101.390	4.250	101.677	101.577	101.577	101.377	3.750	103.794	103.694	103.694	103.394

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.:

7/30/2021

45 Day Lock Exp.:

8/16/2021

60 Day Lock Exp.:

8/30/2021

W. Rate Sheet Dated: 6/30/2021

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	98.356	98.356	98.156	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.763	98.763	98.563	2.000	N/A	N/A	N/A	2.500	98.393	98.230	98.116
2.625	99.267	99.267	99.067	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.566	99.566	99.366	2.125	N/A	N/A	N/A	2.625	99.212	99.057	98.950
2.750	100.076	100.076	99.876	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.301	100.301	100.101	2.250	N/A	N/A	N/A	2.750	99.820	99.665	99.558
2.875	100.731	100.731	100.531	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.901	100.901	100.701	2.375	N/A	N/A	N/A	2.875	100.676	100.521	100.414
2.990	101.167	101.167	100.967	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.237	101.237	101.037	2.500	N/A	N/A	N/A	2.990	101.112	100.957	100.850
3.000	101.267	101.267	101.067	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.337	101.337	101.137	2.625	N/A	N/A	N/A	3.000	101.212	101.057	100.950
3.125	101.714	101.714	101.514	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.737	101.737	101.537	2.750	N/A	N/A	N/A	3.125	101.659	101.504	101.397
3.250	102.375	102.375	102.175	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.421	102.421	102.221	2.875	N/A	N/A	N/A	3.250	102.328	102.180	102.073
3.375	103.028	103.028	102.828	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.089	103.089	102.889	2.990	N/A	N/A	N/A	3.375	102.931	102.783	102.676
3.500	103.342	103.342	103.142	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.409	103.409	103.209	3.000	N/A	N/A	N/A	3.500	103.345	103.197	103.090
3.625	103.695	103.695	103.495	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.586	103.586	103.386	3.125	N/A	N/A	N/A	3.625	103.598	103.450	103.343
3.750	103.338	103.338	103.138	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.506	102.506	102.306	3.250	N/A	N/A	N/A	3.750	102.801	102.701	102.601
3.875	103.816	103.816	103.616	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.953	102.953	102.753	3.375	N/A	N/A	N/A	3.875	103.278	103.178	103.078
3.990	104.085	104.085	103.885	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.175	103.175	102.975	3.500	N/A	N/A	N/A	3.990	103.548	103.448	103.348
4.000	104.185	104.185	103.985	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.275	103.275	103.075	3.625	N/A	N/A	N/A	4.000	103.648	103.548	103.448
4.125	104.421	104.421	104.221	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.479	103.479	103.279	3.750	N/A	N/A	N/A	4.125	103.984	103.884	103.784
4.250	104.368	104.368	104.168	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.188	102.188	101.988	3.875	N/A	N/A	N/A	4.250	103.711	103.611	103.511
4.375	104.764	104.764	104.564	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.619	102.619	102.419	3.990	N/A	N/A	N/A	4.375	104.008	103.908	103.808
4.500	105.134	105.134	104.934	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.942	102.942	102.742	4.000	N/A	N/A	N/A	4.500	104.778	104.678	104.578
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	101.835	101.835	101.635	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.604	99.604	99.404	2.000	99.729	99.590	99.491
2.875	N/A	N/A	N/A	2.990	102.232	102.232	102.032	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.194	100.194	99.994	2.125	100.319	100.180	100.081
2.990	N/A	N/A	N/A	3.000	102.332	102.332	102.132	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.704	100.704	100.504	2.250	100.829	100.690	100.591
3.000	N/A	N/A	N/A	3.125	102.776	102.776	102.576	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.135	101.135	100.935	2.375	101.260	101.121	101.022
3.125	N/A	N/A	N/A	3.250	103.054	103.054	102.854	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.527	101.527	101.327	2.500	101.658	101.531	101.454
3.250	N/A	N/A	N/A	3.375	103.740	103.740	103.540	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.053	102.053	101.853	2.625	102.186	102.063	101.986
3.375	N/A	N/A	N/A	3.500	104.122	104.122	103.922	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.553	102.553	102.353	2.750	102.686	102.563	102.486
3.500	N/A	N/A	N/A	3.625	104.472	104.472	104.272	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.949	102.949	102.749	2.875	103.082	102.959	102.882
3.625	N/A	N/A	N/A	3.750	103.709	103.709	103.509	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.292	103.292	103.092	2.990	103.425	103.302	103.225
3.750	N/A	N/A	N/A	3.875	104.182	104.182	103.982	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.392	103.392	103.192	3.000	103.525	103.402	103.325
3.875	N/A	N/A	N/A	3.990	104.420	104.420	104.220	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.797	103.797	103.597	3.125	103.930	103.807	103.730
3.990	N/A	N/A	N/A	4.000	104.520	104.520	104.320	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.072	104.072	103.872	3.250	103.697	103.579	103.497
4.000	N/A	N/A	N/A	4.125	104.853	104.853	104.653	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.562	104.562	104.362	3.375	104.186	104.086	103.986
4.125	N/A	N/A	N/A	4.250	104.562	104.562	104.362	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.911	104.911	104.711	3.500	104.536	104.436	104.336
4.250	N/A	N/A	N/A	4.375	104.954	104.954	104.754	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.332	105.332	105.132	3.625	104.957	104.857	104.757
4.375	N/A	N/A	N/A	4.500	105.304	105.304	105.104	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.917	104.917	104.717	3.750	104.577	104.477	104.377
4.500	N/A	N/A	N/A	4.625	105.536	105.536	105.336	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.365	105.365	105.165	3.875	105.025	104.925	104.825
4.625	N/A	N/A	N/A	4.750	105.635	105.635	105.435	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.698	105.698	105.498	3.990	105.358	105.258	105.158
4.750	N/A	N/A	N/A	4.875	105.981	105.981	105.781	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.798	105.798	105.598	4.000	105.458	105.358	105.258
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	99.861	99.861	99.661	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.642	100.642	100.442
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.312	100.312	100.112	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.231	101.231	101.031
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.670	100.670	100.470	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.742	101.742	101.542
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.043	101.043	100.843	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	102.173	102.173	101.973
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.547	101.547	101.347	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.562	102.562	102.362
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.944	101.944	101.744	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.998	102.998	102.798
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.291	102.291	102.091	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	103.466	103.466	103.266
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.565	102.565	102.365	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.361	103.361	103.161
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.770	102.770	102.570	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.705	103.705	103.505
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.870	102.870	102.670	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.805	103.805	103.605
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.149	103.149	102.949	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.210	104.210	104.010
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.852	102.852	102.652	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250			



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.:

7/30/2021

45 Day Lock Exp.:

8/16/2021

60 Day Lock Exp.:

8/30/2021

W. Rate Sheet Dated: 6/30/2021

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	98.356	98.356	98.156	2.500	98.763	98.763	98.563	2.875	101.835	101.835	101.635	2.000	99.604	99.604	99.404	2.000	99.861	99.861	99.661
2.625	99.267	99.267	99.067	2.625	99.566	99.566	99.366	2.990	102.232	102.232	102.032	2.125	100.194	100.194	99.994	2.125	100.312	100.312	100.112
2.750	100.076	100.076	99.876	2.750	100.301	100.301	100.101	3.000	102.332	102.332	102.132	2.250	100.704	100.704	100.504	2.250	100.670	100.670	100.470
2.875	100.731	100.731	100.531	2.875	100.901	100.901	100.701	3.125	102.776	102.776	102.576	2.375	101.135	101.135	100.935	2.375	101.043	101.043	100.843
2.990	101.167	101.167	100.967	2.990	101.237	101.237	101.037	3.250	103.054	103.054	102.854	2.500	101.527	101.527	101.327	2.500	101.547	101.547	101.347
3.000	101.267	101.267	101.067	3.000	101.337	101.337	101.137	3.375	103.740	103.740	103.540	2.625	102.053	102.053	101.853	2.625	101.944	101.944	101.744
3.125	101.714	101.714	101.514	3.125	101.737	101.737	101.537	3.500	104.122	104.122	103.922	2.750	102.553	102.553	102.353	2.750	102.291	102.291	102.091
3.250	102.375	102.375	102.175	3.250	102.421	102.421	102.221	3.625	104.472	104.472	104.272	2.875	102.949	102.949	102.749	2.875	102.565	102.565	102.365
3.375	103.028	103.028	102.828	3.375	103.089	103.089	102.889	3.750	103.709	103.709	103.509	2.990	103.292	103.292	103.092	2.990	102.770	102.770	102.570
3.500	103.342	103.342	103.142	3.500	103.409	103.409	103.209	3.875	104.182	104.182	103.982	3.000	103.392	103.392	103.192	3.000	102.870	102.870	102.670
3.625	103.695	103.695	103.495	3.625	103.586	103.586	103.386	3.990	104.420	104.420	104.220	3.125	103.797	103.797	103.597	3.125	103.149	103.149	102.949
3.750	103.338	103.338	103.138	3.750	102.506	102.506	102.306	4.000	104.520	104.520	104.320	3.250	104.072	104.072	103.872	3.250	102.852	102.852	102.652
3.875	103.816	103.816	103.616	3.875	102.953	102.953	102.753	4.125	104.853	104.853	104.653	3.375	104.562	104.562	104.362	3.375	103.222	103.222	103.022
3.990	104.085	104.085	103.885	3.990	103.175	103.175	102.975	4.250	104.562	104.562	104.362	3.500	104.911	104.911	104.711	3.500	103.466	103.466	103.266
4.000	104.185	104.185	103.985	4.000	103.275	103.275	103.075	4.375	104.954	104.954	104.754	3.625	105.332	105.332	105.132	3.625	103.763	103.763	103.563
4.125	104.421	104.421	104.221	4.125	103.479	103.479	103.279	4.500	105.304	105.304	105.104	3.750	104.917	104.917	104.717	3.750	102.756	102.756	102.556
4.250	104.368	104.368	104.168	4.250	102.188	102.188	101.988	4.625	105.536	105.536	105.336	3.875	105.365	105.365	105.165	3.875	103.069	103.069	102.869
4.375	104.764	104.764	104.564	4.375	102.619	102.619	102.419	4.750	105.635	105.635	105.435	3.990	105.698	105.698	105.498	3.990	103.274	103.274	103.074
4.500	105.134	105.134	104.934	4.500	102.942	102.942	102.742	4.875	105.981	105.981	105.781	4.000	105.798	105.798	105.598	4.000	103.374	103.374	103.174

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@afrowholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/30/2021
45 Day Lock Exp.: 8/16/2021
60 Day Lock Exp.: 8/30/2021

W. Rate Sheet Dated: 6/30/2021

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	100.216	100.216	99.962	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.100	99.100	98.846	2.750	N/A	N/A	N/A	2.750	99.966	99.862	99.712
2.875	100.960	100.960	100.712	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.844	99.844	99.596	2.875	N/A	N/A	N/A	2.875	100.710	100.607	100.462
2.990	101.344	101.344	101.102	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.228	100.228	99.986	2.990	N/A	N/A	N/A	2.990	101.094	100.992	100.852
3.000	101.444	101.444	101.202	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.328	100.328	100.086	3.000	N/A	N/A	N/A	3.000	101.194	101.092	100.952
3.125	101.749	101.749	101.518	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.511	100.511	100.280	3.125	N/A	N/A	N/A	3.125	101.499	101.326	101.268
3.250	102.476	102.476	102.252	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.238	101.238	101.014	3.250	N/A	N/A	N/A	3.250	102.226	102.062	102.002
3.375	103.072	103.072	102.854	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.834	101.834	101.616	3.375	N/A	N/A	N/A	3.375	102.822	102.664	102.604
3.500	103.321	103.321	103.101	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.083	102.083	101.863	3.500	N/A	N/A	N/A	3.500	103.071	102.911	102.851
3.625	103.628	103.628	103.411	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.390	102.390	102.173	3.625	N/A	N/A	N/A	3.625	103.378	103.221	103.161
3.750	103.062	103.062	102.862	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.136	100.136	99.936	3.750	N/A	N/A	N/A	3.750	102.812	102.712	102.612
3.875	103.515	103.515	103.315	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.589	100.589	100.389	3.875	N/A	N/A	N/A	3.875	103.265	103.165	103.065
3.990	103.793	103.793	103.593	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.867	100.867	100.667	3.990	N/A	N/A	N/A	3.990	103.543	103.443	103.343
4.000	103.893	103.893	103.693	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	100.967	100.967	100.767	4.000	N/A	N/A	N/A	4.000	103.643	103.543	103.443
4.125	103.926	103.926	103.726	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	98.438	98.438	98.238	4.125	N/A	N/A	N/A	4.125	103.676	103.546	103.476
4.250	104.488	104.488	104.288	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	99.000	99.000	98.800	4.250	N/A	N/A	N/A	4.250	104.038	103.818	103.748
4.375	104.852	104.852	104.652	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	99.364	99.364	99.164	4.375	N/A	N/A	N/A	4.375	104.602	104.491	104.402
4.500	105.139	105.139	104.939	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	99.651	99.651	99.451	4.500	N/A	N/A	N/A	4.500	104.889	104.785	104.689
4.625	105.100	105.100	104.900	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.300	99.300	99.100	4.625	N/A	N/A	N/A	4.625	104.850	104.750	104.650
4.750	105.512	105.512	105.312	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	99.712	99.712	99.512	4.750	N/A	N/A	N/A	4.750	105.262	105.162	105.062
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	99.297	99.297	99.066	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.568	99.568	99.368	2.000	99.318	99.164	99.118
2.875	N/A	N/A	N/A	2.625	100.303	100.303	100.071	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.198	100.198	99.998	2.125	99.948	99.793	99.748
2.990	N/A	N/A	N/A	2.750	101.045	101.045	100.811	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.870	100.870	100.670	2.250	100.620	100.465	100.420
3.000	N/A	N/A	N/A	2.875	101.672	101.672	101.439	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.349	101.349	101.149	2.375	101.099	100.944	100.899
3.125	N/A	N/A	N/A	2.990	102.057	102.057	101.828	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.512	101.512	101.312	2.500	101.262	101.157	101.062
3.250	N/A	N/A	N/A	3.000	102.157	102.157	101.928	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.235	102.235	102.035	2.625	101.985	101.880	101.785
3.375	N/A	N/A	N/A	3.125	102.426	102.426	102.181	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.715	102.715	102.515	2.750	102.465	102.360	102.265
3.500	N/A	N/A	N/A	3.250	103.023	103.023	102.780	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.075	103.075	102.875	2.875	102.825	102.719	102.625
3.625	N/A	N/A	N/A	3.375	103.675	103.675	103.436	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.379	103.379	103.179	2.990	103.129	103.023	102.929
3.750	N/A	N/A	N/A	3.500	104.063	104.063	103.828	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.479	103.479	103.279	3.000	103.229	103.123	103.029
3.875	N/A	N/A	N/A	3.625	104.320	104.320	104.087	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.297	103.297	103.097	3.125	103.047	102.947	102.847
3.990	N/A	N/A	N/A	3.750	104.425	104.425	103.225	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.738	103.738	103.538	3.250	103.488	103.388	103.288
4.000	N/A	N/A	N/A	3.875	103.716	103.716	103.516	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.146	104.146	103.946	3.375	103.896	103.796	103.696
4.125	N/A	N/A	N/A	3.990	103.972	103.972	103.772	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.357	104.357	104.157	3.500	104.107	104.007	103.907
4.250	N/A	N/A	N/A	4.000	104.072	104.072	103.872	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.282	104.282	104.082	3.625	104.032	103.932	103.832
4.375	N/A	N/A	N/A	4.125	103.638	103.638	103.438	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.643	104.643	104.443	3.750	104.393	104.293	104.193
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	104.806	104.806	104.606	3.875	104.556	104.456	104.356
4.625	N/A	N/A	N/A	4.375	104.730	104.730	104.530	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.077	105.077	104.877	3.990	104.827	104.727	104.627
4.750	N/A	N/A	N/A	4.500	105.076	105.076	104.876	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.177	105.177	104.977	4.000	104.927	104.827	104.727

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	98.342	98.342	98.142	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	98.972	98.972	98.772	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	99.644	99.644	99.444	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	100.123	100.123	99.923	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	100.286	100.286	100.086	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	99.759	99.759	99.559	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	100.239	100.239	100.039	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	100.599	100.599	100.399	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	100.903	100.903	100.703	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	101.003	101.003	100.803	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	101.071	101.071	100.871	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	101.512	101.512	101.312	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	101.920	101.920	101.720	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	102.131	102.131	101.931	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	101.056	101.056	100.856	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	101.417	101.417	101.217	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	101.580	101.580	101.380	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	101.851	101.851	101.651	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	101.951	101.951	101.751	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.:

7/30/2021

45 Day Lock Exp.:

8/16/2021

60 Day Lock Exp.:

8/30/2021

W. Rate Sheet Dated: 6/30/2021

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	100.216	100.216	99.962	2.750	99.100	99.100	98.846	2.500	99.297	99.297	99.066	2.000	99.568	99.568	99.368	2.000	98.342	98.342	98.142
2.875	100.960	100.960	100.712	2.875	99.844	99.844	99.596	2.625	100.303	100.303	100.071	2.125	100.198	100.198	99.998	2.125	98.972	98.972	98.772
2.990	101.344	101.344	101.102	2.990	100.228	100.228	99.986	2.750	101.045	101.045	100.811	2.250	100.870	100.870	100.670	2.250	99.644	99.644	99.444
3.000	101.444	101.444	101.202	3.000	100.328	100.328	100.086	2.875	101.672	101.672	101.439	2.375	101.349	101.349	101.149	2.375	100.123	100.123	99.923
3.125	101.749	101.749	101.518	3.125	100.511	100.511	100.280	2.990	102.057	102.057	101.828	2.500	101.512	101.512	101.312	2.500	100.286	100.286	100.086
3.250	102.476	102.476	102.252	3.250	101.238	101.238	101.014	3.000	102.157	102.157	101.928	2.625	102.235	102.235	102.035	2.625	99.759	99.759	99.559
3.375	103.072	103.072	102.854	3.375	101.834	101.834	101.616	3.125	102.426	102.426	102.181	2.750	102.715	102.715	102.515	2.750	100.239	100.239	100.039
3.500	103.321	103.321	103.101	3.500	102.083	102.083	101.863	3.250	103.023	103.023	102.780	2.875	103.075	103.075	102.875	2.875	100.599	100.599	100.399
3.625	103.628	103.628	103.411	3.625	102.390	102.390	102.173	3.375	103.675	103.675	103.436	2.990	103.379	103.379	103.179	2.990	100.903	100.903	100.703
3.750	103.062	103.062	102.862	3.750	100.136	100.136	99.936	3.500	104.063	104.063	103.828	3.000	103.479	103.479	103.279	3.000	101.003	101.003	100.803
3.875	103.515	103.515	103.315	3.875	100.589	100.589	100.389	3.625	104.320	104.320	104.087	3.125	103.297	103.297	103.097	3.125	101.071	101.071	100.871
3.990	103.793	103.793	103.593	3.990	100.867	100.867	100.667	3.750	103.425	103.425	103.225	3.250	103.738	103.738	103.538	3.250	101.512	101.512	101.312
4.000	103.893	103.893	103.693	4.000	100.967	100.967	100.767	3.875	103.716	103.716	103.516	3.375	104.146	104.146	103.946	3.375	101.920	101.920	101.720
4.125	103.926	103.926	103.726	4.125	98.438	98.438	98.238	3.990	103.972	103.972	103.772	3.500	104.357	104.357	104.157	3.500	102.131	102.131	101.931
4.250	104.488	104.488	104.288	4.250	99.000	99.000	98.800	4.000	104.072	104.072	103.872	3.625	104.282	104.282	104.082	3.625	101.056	101.056	100.856
4.375	104.852	104.852	104.652	4.375	99.364	99.364	99.164	4.125	103.638	103.638	103.438	3.750	104.643	104.643	104.443	3.750	101.417	101.417	101.217
4.500	105.139	105.139	104.939	4.500	99.651	99.651	99.451	4.250	104.345	104.345	104.145	3.875	104.806	104.806	104.606	3.875	101.580	101.580	101.380
4.625	105.100	105.100	104.900	4.625	99.300	99.300	99.100	4.375	104.730	104.730	104.530	3.990	105.077	105.077	104.877	3.990	101.851	101.851	101.651
4.750	105.512	105.512	105.312	4.750	99.712	99.712	99.512	4.500	105.076	105.076	104.876	4.000	105.177	105.177	104.977	4.000	101.951	101.951	101.751

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.:

7/30/2021

45 Day Lock Exp.:

8/16/2021

60 Day Lock Exp.:

8/30/2021

W. Rate Sheet Dated: 6/30/2021

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	100.216	100.216	99.962	2.500	99.297	99.297	99.066	2.000	99.568	99.568	99.368	2.750	98.983	98.983	98.729	2.000	98.305	98.305	98.105
2.875	100.960	100.960	100.712	2.625	100.303	100.303	100.071	2.125	100.198	100.198	99.998	2.875	99.727	99.727	99.479	2.125	98.935	98.935	98.735
2.990	101.344	101.344	101.102	2.750	101.045	101.045	100.811	2.250	100.870	100.870	100.670	2.990	100.111	100.111	99.869	2.250	99.607	99.607	99.407
3.000	101.444	101.444	101.202	2.875	101.672	101.672	101.439	2.375	101.349	101.349	101.149	3.000	100.211	100.211	99.969	2.375	100.086	100.086	99.886
3.125	101.749	101.749	101.518	2.990	102.057	102.057	101.828	2.500	101.512	101.512	101.312	3.125	100.455	100.455	100.224	2.500	100.249	100.249	100.049
3.250	102.476	102.476	102.252	3.000	102.157	102.157	101.928	2.625	102.235	102.235	102.035	3.250	101.182	101.182	100.958	2.625	100.347	100.347	100.147
3.375	103.072	103.072	102.854	3.125	102.426	102.426	102.181	2.750	102.715	102.715	102.515	3.375	101.778	101.778	101.560	2.750	100.827	100.827	100.627
3.500	103.321	103.321	103.101	3.250	103.023	103.023	102.780	2.875	103.075	103.075	102.875	3.500	102.027	102.027	101.807	2.875	101.187	101.187	100.987
3.625	103.628	103.628	103.411	3.375	103.675	103.675	103.436	2.990	103.379	103.379	103.179	3.625	102.334	102.334	102.117	2.990	101.491	101.491	101.291
3.750	103.062	103.062	102.862	3.500	104.063	104.063	103.828	3.000	103.479	103.479	103.279	3.750	100.924	100.924	100.724	3.000	101.591	101.591	101.391
3.875	103.515	103.515	103.315	3.625	104.320	104.320	104.087	3.125	103.297	103.297	103.097	3.875	101.377	101.377	101.177	3.125	101.534	101.534	101.334
3.990	103.793	103.793	103.593	3.750	103.425	103.425	103.225	3.250	103.738	103.738	103.538	3.990	101.655	101.655	101.455	3.250	101.975	101.975	101.775
4.000	103.893	103.893	103.693	3.875	103.716	103.716	103.516	3.375	104.146	104.146	103.946	4.000	101.755	101.755	101.555	3.375	102.383	102.383	102.183
4.125	103.926	103.926	103.726	3.990	103.972	103.972	103.772	3.500	104.357	104.357	104.157	4.125	100.507	100.507	100.307	3.500	102.594	102.594	102.394
4.250	104.488	104.488	104.288	4.000	104.072	104.072	103.872	3.625	104.282	104.282	104.082	4.250	101.069	101.069	100.869	3.625	102.019	102.019	101.819
4.375	104.852	104.852	104.652	4.125	103.638	103.638	103.438	3.750	104.643	104.643	104.443	4.375	101.433	101.433	101.233	3.750	102.380	102.380	102.180
4.500	105.139	105.139	104.939	4.250	104.345	104.345	104.145	3.875	104.806	104.806	104.606	4.500	101.720	101.720	101.520	3.875	102.543	102.543	102.343
4.625	105.100	105.100	104.900	4.375	104.730	104.730	104.530	3.990	105.077	105.077	104.877	4.625	101.525	101.525	101.325	3.990	102.814	102.814	102.614
4.750	105.512	105.512	105.312	4.500	105.076	105.076	104.876	4.000	105.177	105.177	104.977	4.750	101.937	101.937	101.737	4.000	102.914	102.914	102.714

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.			
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.:

7/30/2021

45 Day Lock Exp.:

8/16/2021

60 Day Lock Exp.:

8/30/2021

W. Rate Sheet Dated: 6/30/2021

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

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

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

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

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

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