



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.: 8/5/2021

45 Day Lock Exp.: 8/20/2021

60 Day Lock Exp.: 9/6/2021

W. Rate Sheet Dated: 7/6/2021

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	102.063	102.063	101.688	2.750	100.153	100.153	99.778	2.250	98.302	98.302	98.002	3.125	96.391	96.391	96.091
2.875	102.270	102.270	101.895	2.875	100.326	100.326	99.951	2.500	98.634	98.634	98.334	3.250	97.657	97.657	97.357
3.000	102.475	102.475	102.100	3.000	100.495	100.495	100.120	2.625	98.798	98.798	98.498	3.375	97.735	97.735	97.435
3.125	102.673	102.673	102.298	3.125	100.626	100.626	100.251	2.750	100.329	100.329	100.029	3.500	97.813	97.813	97.513
3.250	102.943	102.943	102.636	3.250	100.972	100.972	100.666	2.875	100.490	100.490	100.190	3.625	97.891	97.891	97.591
3.375	103.041	103.041	102.735	3.375	101.103	101.103	100.796	3.000	100.647	100.647	100.347	Margin = 2.250		Index = 0.090	
3.500	103.237	103.237	102.931	3.500	101.247	101.247	100.940	3.125	100.765	100.765	100.465	30 Year OTC			
3.625	103.421	103.421	103.115	3.625	101.265	101.265	100.959	3.250	102.142	102.142	101.842	Rate	30 Day	45 Day	60 Day
3.750	103.296	103.296	102.996	3.750	102.733	102.733	102.433	3.375	102.315	102.315	102.015	4.000	101.367	101.367	100.867
3.875	103.366	103.366	103.066	3.875	102.857	102.857	102.557	3.500	102.448	102.448	102.148	4.125	101.489	101.489	100.989
4.000	103.542	103.542	103.242	4.000	102.976	102.976	102.676	3.625	102.515	102.515	102.215	4.375	101.654	101.654	101.154
4.125	103.664	103.664	103.364	4.125	103.067	103.067	102.767	3.750	103.525	103.525	103.225	4.500	101.777	101.777	101.277
4.250	103.124	103.124	102.924	4.250	102.581	102.581	102.381	3.875	103.640	103.640	103.340	4.625	101.934	101.934	101.434
4.375	103.129	103.129	102.929	4.375	102.706	102.706	102.506	4.000	103.750	103.750	103.450	4.875	102.280	102.280	101.780
4.500	103.252	103.252	103.052	4.500	102.824	102.824	102.624	4.125	103.833	103.833	103.533	5.000	102.404	102.404	101.904
4.625	103.409	103.409	103.209	4.625	102.916	102.916	102.716	4.250	103.882	103.882	103.582	5.125	102.561	102.561	102.061
4.750	103.037	103.037	102.837	4.750	102.508	102.508	102.308	4.375	103.998	103.998	103.698	5.500	102.015	102.015	101.515
4.875	103.055	103.055	102.855	4.875	102.632	102.632	102.432	4.500	104.108	104.108	103.808	5.625	102.172	102.172	101.672
6.250	106.000	106.000	105.800	6.250	105.606	105.606	105.406	4.625	104.191	104.191	103.891	6.250	105.260	105.260	104.760

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	102.263	102.163	102.163	101.788	2.750	101.833	101.733	101.733	101.358	2.250	100.432	100.332	100.332	100.032	
2.875	102.470	102.370	102.370	101.995	2.875	102.006	101.906	101.906	101.531	2.375	100.603	100.503	100.503	100.203	
3.000	102.675	102.575	102.575	102.200	3.000	102.175	102.075	102.075	101.700	2.500	100.764	100.664	100.664	100.364	
3.125	102.873	102.773	102.773	102.398	3.125	102.306	102.206	102.206	101.831	2.625	100.928	100.828	100.828	100.528	
3.250	103.043	102.943	102.943	102.636	3.250	102.652	102.552	102.552	102.246	2.750	101.359	101.259	101.259	100.959	
3.375	103.241	103.141	103.141	102.835	3.375	102.783	102.683	102.683	102.376	2.875	101.520	101.420	101.420	101.120	
3.500	103.437	103.337	103.337	103.031	3.500	102.927	102.827	102.827	102.520	3.000	101.677	101.577	101.577	101.277	
3.625	103.621	103.521	103.521	103.215	3.625	102.945	102.845	102.845	102.539	3.125	101.795	101.695	101.695	101.395	
3.750	103.496	103.396	103.396	103.096	3.750	103.363	103.263	103.263	102.963	3.250	103.772	103.672	103.672	103.372	
3.875	103.666	103.566	103.566	103.266	3.875	103.487	103.387	103.387	103.087	3.375	103.945	103.845	103.845	103.545	
4.000	103.842	103.742	103.742	103.442	4.000	103.606	103.506	103.506	103.206	3.500	104.078	103.978	103.978	103.678	
4.125	103.964	103.864	103.864	103.564	4.125	103.697	103.597	103.597	103.297	3.625	104.145	104.045	104.045	103.745	
4.250	104.024	103.924	103.924	103.724	4.250	103.811	103.811	103.811	103.611	3.750	105.655	105.555	105.555	105.255	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.500	\$125,001 - \$175,000	0.000
FICO 620 - 639	-0.500	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.500	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%		Max Note Rate = 4.750	N/A

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				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	98.617	98.617	98.117	4.250	100.000	100.000	99.500			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.739	98.739	98.239	4.750	101.000	101.000	100.500			
3.875	99.297	99.297	98.797	6.250	103.750	103.750	103.500	4.375	98.904	98.904	98.404	30 yr DPA "3.5% DPA ; Lender Paid Only"						
4.000	99.121	99.121	98.621					4.500	99.027	99.027	98.527	Rate	30 Day	45 Day	60 Day			
4.125	98.999	98.999	98.499					4.625	99.184	99.184	98.684	5.750	103.000	103.000	102.500			
4.250	100.063	100.063	99.563					4.875	99.530	99.530	99.030	6.250	105.750	105.750	105.250			
4.375	99.959	99.959	99.459					5.000	99.654	99.654	99.154					DPA Advantage Adjustment		
4.500	99.835	99.835	99.335					5.125	99.811	99.811	99.311					203(k) / 203(k)s		-1.000
4.625	99.678	99.678	99.178					5.500	99.265	99.265	98.765					203(k) & 203(k)s are Borrower Paid only		
4.750	100.732	100.732	100.232					5.625	99.422	99.422	98.922							
Borrower Paid Comp Only				Lender Paid Only				6.250	102.510	102.510	102.010							

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</i> , <i>Submitted</i> , <i>U/W-Received</i> & <i>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)	



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30 Day Lock Exp.:

8/5/2021

45 Day Lock Exp.:

8/20/2021

60 Day Lock Exp.:

9/6/2021

W. Rate Sheet Dated: 7/6/2021

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	96.141	96.141	95.841
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	97.407	97.407	97.107
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	97.485	97.485	97.185
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	98.878	98.878	98.578	3.500	97.563	97.563	97.263
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	99.038	99.038	98.738	3.625	97.641	97.641	97.341
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.195	99.195	98.895	Margin = 2.250		Index = .090	
3.500	N/A	N/A	N/A	3.500	102.077	102.077	101.771	3.125	99.314	99.314	99.014	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.095	102.095	101.789	3.250	100.947	100.947	100.647	Rate	30 Day	45 Day	60 Day
3.750	101.546	101.546	101.246	3.750	101.513	101.513	101.213	3.375	101.120	101.120	100.820	3.250	101.793	101.793	101.293
3.875	101.716	101.716	101.416	3.875	101.637	101.637	101.337	3.500	101.253	101.253	100.953	3.375	101.991	101.991	101.491
4.000	101.892	101.892	101.592	4.000	101.756	101.756	101.456	3.625	101.320	101.320	101.020	3.500	102.187	102.187	101.687
4.125	102.014	102.014	101.714	4.125	101.847	101.847	101.547	3.750	102.830	102.830	102.530	3.625	102.371	102.371	101.871
4.250	101.262	101.262	101.062	4.250	101.249	101.249	101.049	3.875	N/A	N/A	N/A	3.750	101.546	101.546	101.046
4.375	101.366	101.366	101.166	4.375	101.373	101.373	101.173	4.000	N/A	N/A	N/A	3.875	101.716	101.716	101.216
4.500	101.490	101.490	101.290	4.500	101.492	101.492	101.292	4.125	N/A	N/A	N/A	4.000	101.892	101.892	101.392
4.625	101.647	101.647	101.447	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	102.014	102.014	101.514
4.750	101.437	101.437	101.237	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	101.262	101.262	100.762
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	101.893	101.793	101.793	101.487	3.250	101.902	101.802	101.802	101.496	2.750	100.509	100.409	100.409	100.109
3.375	102.091	101.991	101.991	101.685	3.375	102.033	101.933	101.933	101.627	2.875	100.670	100.570	100.570	100.270
3.500	102.287	102.187	102.187	101.881	3.500	102.177	102.077	102.077	101.771	3.000	100.827	100.727	100.727	100.427
3.625	102.471	102.371	102.371	102.065	3.625	102.195	102.095	102.095	101.789	3.125	100.945	100.845	100.845	100.545
3.750	101.646	101.546	101.546	101.246	3.750	101.613	101.513	101.513	101.213	3.250	102.922	102.822	102.822	102.522
3.875	101.816	101.716	101.716	101.416	3.875	101.737	101.637	101.637	101.337	3.375	103.095	102.995	102.995	102.695
4.000	101.992	101.892	101.892	101.592	4.000	101.856	101.756	101.756	101.456	3.500	103.228	103.128	103.128	102.828
4.125	102.114	102.014	102.014	101.714	4.125	101.947	101.847	101.847	101.547	3.625	103.295	103.195	103.195	102.895
4.250	101.362	101.262	101.262	101.062	4.250	101.349	101.249	101.249	101.049	3.750	103.805	103.705	103.705	103.405

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 ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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30 Day Lock Exp.:

8/5/2021

45 Day Lock Exp.:

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9/6/2021

W. Rate Sheet Dated: 7/6/2021

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	98.616	98.616	98.416	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.750	98.750	98.550	2.000	N/A	N/A	N/A	2.500	98.586	98.453	98.368
2.625	99.412	99.412	99.212	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.540	99.540	99.340	2.125	N/A	N/A	N/A	2.625	99.365	99.213	99.106
2.750	100.202	100.202	100.002	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.259	100.259	100.059	2.250	N/A	N/A	N/A	2.750	99.955	99.803	99.696
2.875	100.832	100.832	100.632	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.837	100.837	100.637	2.375	N/A	N/A	N/A	2.875	100.785	100.633	100.526
2.990	101.243	101.243	101.043	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.149	101.149	100.949	2.500	N/A	N/A	N/A	2.990	101.196	101.044	100.937
3.000	101.343	101.343	101.143	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.249	101.249	101.049	2.625	N/A	N/A	N/A	3.000	101.296	101.144	101.037
3.125	101.764	101.764	101.564	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.788	101.788	101.588	2.750	N/A	N/A	N/A	3.125	101.717	101.565	101.458
3.250	102.417	102.417	102.217	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.452	102.452	102.252	2.875	N/A	N/A	N/A	3.250	102.362	102.206	102.100
3.375	103.140	103.140	102.940	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.142	103.142	102.942	2.990	N/A	N/A	N/A	3.375	102.985	102.829	102.723
3.500	103.541	103.541	103.341	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.454	103.454	103.254	3.000	N/A	N/A	N/A	3.500	103.386	103.230	103.124
3.625	103.848	103.848	103.648	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.590	103.590	103.390	3.125	N/A	N/A	N/A	3.625	103.593	103.437	103.331
3.750	103.470	103.470	103.270	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.489	102.489	102.289	3.250	N/A	N/A	N/A	3.750	102.797	102.697	102.597
3.875	103.913	103.913	103.713	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.902	102.902	102.702	3.375	N/A	N/A	N/A	3.875	103.240	103.140	103.040
3.990	104.162	104.162	103.962	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.105	103.105	102.905	3.500	N/A	N/A	N/A	3.990	103.489	103.389	103.289
4.000	104.262	104.262	104.062	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.205	103.205	103.005	3.625	N/A	N/A	N/A	4.000	103.589	103.489	103.389
4.125	104.547	104.547	104.347	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.365	103.365	103.165	3.750	N/A	N/A	N/A	4.125	103.874	103.774	103.674
4.250	104.261	104.261	104.061	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.081	102.081	101.881	3.875	N/A	N/A	N/A	4.250	103.611	103.511	103.411
4.375	104.635	104.635	104.435	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.488	102.488	102.288	3.990	N/A	N/A	N/A	4.375	103.885	103.785	103.685
4.500	104.987	104.987	104.787	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.792	102.792	102.592	4.000	N/A	N/A	N/A	4.500	104.637	104.537	104.437
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	101.840	101.840	101.640	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.782	99.782	99.582	2.000	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.990	102.213	102.213	102.013	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.360	100.360	100.160	2.125	N/A	N/A	N/A
2.990	N/A	N/A	N/A	3.000	102.313	102.313	102.113	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.855	100.855	100.655	2.250	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.125	102.730	102.730	102.530	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.270	101.270	101.070	2.375	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.250	102.984	102.984	102.784	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.639	101.639	101.439	2.500	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.375	103.690	103.690	103.490	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.135	102.135	101.935	2.625	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.500	104.060	104.060	103.860	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.613	102.613	102.413	2.750	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.625	104.363	104.363	104.163	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.989	102.989	102.789	2.875	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.750	103.677	103.677	103.477	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.309	103.309	103.109	2.990	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.875	104.117	104.117	103.917	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.409	103.409	103.209	3.000	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.990	104.336	104.336	104.136	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.788	103.788	103.588	3.125	N/A	N/A	N/A
3.990	N/A	N/A	N/A	4.000	104.436	104.436	104.236	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.229	104.229	104.029	3.250	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.125	104.717	104.717	104.517	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.724	104.724	104.524	3.375	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.250	104.443	104.443	104.243	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.052	105.052	104.852	3.500	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.375	104.813	104.813	104.613	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.452	105.452	105.252	3.625	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.500	105.146	105.146	104.946	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.930	104.930	104.730	3.750	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.625	105.365	105.365	105.165	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.352	105.352	105.152	3.875	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.750	105.502	105.502	105.302	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.663	105.663	105.463	3.990	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.875	105.831	105.831	105.631	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.763	105.763	105.563	4.000	N/A	N/A	N/A
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	99.934	99.934	99.734	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.655	100.655	100.455
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.377	100.377	100.177	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.233	101.233	101.033
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.725	100.725	100.525	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.728	101.728	101.528
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.049	101.049	100.849	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	102.143	102.143	101.943
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.544	101.544	101.344	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.510	102.510	102.310
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.928	101.928	101.728	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.925	102.925	102.725
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.259	102.259	102.059	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	103.340	103.340	103.140
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.519	102.519	102.319	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.755	103.755	103.555
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.707	102.707	102.507	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	104.166	104.166	103.966
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.807	102.807	102.607	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	104.571	104.571	104.371
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.071	103.071	102.871	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.976	104.976	104.776
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.019	103.019	102.819	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.945	103.945	103.745
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	103.398	103.398	103.198	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	104.441	104.441	104.241
3.500	N/A																						



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/5/2021

45 Day Lock Exp.:

8/20/2021

60 Day Lock Exp.:

9/6/2021

W. Rate Sheet Dated: 7/6/2021

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	98.616	98.616	98.416	2.500	98.750	98.750	98.550	2.875	101.840	101.840	101.640	2.000	99.782	99.782	99.582	2.000	99.934	99.934	99.734
2.625	99.412	99.412	99.212	2.625	99.540	99.540	99.340	2.990	102.213	102.213	102.013	2.125	100.360	100.360	100.160	2.125	100.377	100.377	100.177
2.750	100.202	100.202	100.002	2.750	100.259	100.259	100.059	3.000	102.313	102.313	102.113	2.250	100.855	100.855	100.655	2.250	100.725	100.725	100.525
2.875	100.832	100.832	100.632	2.875	100.837	100.837	100.637	3.125	102.730	102.730	102.530	2.375	101.270	101.270	101.070	2.375	101.049	101.049	100.849
2.990	101.243	101.243	101.043	2.990	101.149	101.149	100.949	3.250	102.984	102.984	102.784	2.500	101.639	101.639	101.439	2.500	101.544	101.544	101.344
3.000	101.343	101.343	101.143	3.000	101.249	101.249	101.049	3.375	103.690	103.690	103.490	2.625	102.135	102.135	101.935	2.625	101.928	101.928	101.728
3.125	101.764	101.764	101.564	3.125	101.788	101.788	101.588	3.500	104.060	104.060	103.860	2.750	102.613	102.613	102.413	2.750	102.259	102.259	102.059
3.250	102.417	102.417	102.217	3.250	102.452	102.452	102.252	3.625	104.363	104.363	104.163	2.875	102.989	102.989	102.789	2.875	102.519	102.519	102.319
3.375	103.140	103.140	102.940	3.375	103.142	103.142	102.942	3.750	103.677	103.677	103.477	2.990	103.309	103.309	103.109	2.990	102.707	102.707	102.507
3.500	103.541	103.541	103.341	3.500	103.454	103.454	103.254	3.875	104.117	104.117	103.917	3.000	103.409	103.409	103.209	3.000	102.807	102.807	102.607
3.625	103.848	103.848	103.648	3.625	103.590	103.590	103.390	3.990	104.336	104.336	104.136	3.125	103.788	103.788	103.588	3.125	103.071	103.071	102.871
3.750	103.470	103.470	103.270	3.750	102.489	102.489	102.289	4.000	104.436	104.436	104.236	3.250	104.229	104.229	104.029	3.250	103.019	103.019	102.819
3.875	103.913	103.913	103.713	3.875	102.902	102.902	102.702	4.125	104.717	104.717	104.517	3.375	104.724	104.724	104.524	3.375	103.398	103.398	103.198
3.990	104.162	104.162	103.962	3.990	103.105	103.105	102.905	4.250	104.443	104.443	104.243	3.500	105.052	105.052	104.852	3.500	103.630	103.630	103.430
4.000	104.262	104.262	104.062	4.000	103.205	103.205	103.005	4.375	104.813	104.813	104.613	3.625	105.452	105.452	105.252	3.625	103.908	103.908	103.708
4.125	104.547	104.547	104.347	4.125	103.365	103.365	103.165	4.500	105.146	105.146	104.946	3.750	104.930	104.930	104.730	3.750	102.779	102.779	102.579
4.250	104.261	104.261	104.061	4.250	102.081	102.081	101.881	4.625	105.365	105.365	105.165	3.875	105.352	105.352	105.152	3.875	103.075	103.075	102.875
4.375	104.635	104.635	104.435	4.375	102.488	102.488	102.288	4.750	105.502	105.502	105.302	3.990	105.663	105.663	105.463	3.990	103.265	103.265	103.065
4.500	104.987	104.987	104.787	4.500	102.792	102.792	102.592	4.875	105.831	105.831	105.631	4.000	105.763	105.763	105.563	4.000	103.365	103.365	103.165

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

30 Day Lock Exp.: 8/5/2021
45 Day Lock Exp.: 8/20/2021
60 Day Lock Exp.: 9/6/2021

W. Rate Sheet Dated: 7/6/2021

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	Rate	30 Day	45 Day	60 Day		
2.750	100.359	100.359	100.110	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.117	99.117	98.868	2.750	N/A	N/A	N/A	2.750	100.109	100.009	99.860	2.750	100.109	100.009	99.860		
2.875	101.078	101.078	100.833	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.836	99.836	99.591	2.875	N/A	N/A	N/A	2.875	100.828	100.728	100.583	2.875	100.828	100.728	100.583		
2.990	101.456	101.456	101.220	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.214	100.214	99.978	2.990	N/A	N/A	N/A	2.990	101.206	101.106	100.970	2.990	101.206	101.106	100.970		
3.000	101.556	101.556	101.320	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.314	100.314	100.078	3.000	N/A	N/A	N/A	3.000	101.306	101.206	101.070	3.000	101.306	101.206	101.070		
3.125	101.812	101.812	101.567	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.376	100.376	100.131	3.125	N/A	N/A	N/A	3.125	101.562	101.462	101.317	3.125	101.562	101.462	101.317		
3.250	102.530	102.530	102.296	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.094	101.094	100.860	3.250	N/A	N/A	N/A	3.250	102.280	102.180	102.046	3.250	102.280	102.180	102.046		
3.375	103.164	103.164	102.936	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.728	101.728	101.500	3.375	N/A	N/A	N/A	3.375	102.914	102.814	102.686	3.375	102.914	102.814	102.686		
3.500	103.420	103.420	103.191	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.984	101.984	101.755	3.500	N/A	N/A	N/A	3.500	103.170	103.080	102.941	3.500	103.170	103.080	102.941		
3.625	103.694	103.694	103.468	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.258	102.258	102.032	3.625	N/A	N/A	N/A	3.625	103.444	103.364	103.218	3.625	103.444	103.364	103.218		
3.750	103.181	103.181	102.981	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.133	100.133	99.933	3.750	N/A	N/A	N/A	3.750	102.931	102.831	102.731	3.750	102.931	102.831	102.731		
3.875	103.610	103.610	103.410	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.562	100.562	100.362	3.875	N/A	N/A	N/A	3.875	103.360	103.260	103.160	3.875	103.360	103.260	103.160		
3.990	103.880	103.880	103.680	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.832	100.832	100.632	3.990	N/A	N/A	N/A	3.990	103.630	103.530	103.430	3.990	103.630	103.530	103.430		
4.000	103.980	103.980	103.780	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	100.932	100.932	100.732	4.000	N/A	N/A	N/A	4.000	103.730	103.630	103.530	4.000	103.730	103.630	103.530		
4.125	103.816	103.816	103.616	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	98.952	98.952	98.752	4.125	N/A	N/A	N/A	4.125	103.566	103.466	103.366	4.125	103.566	103.466	103.366		
4.250	104.367	104.367	104.167	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	99.503	99.503	99.303	4.250	N/A	N/A	N/A	4.250	104.117	104.017	103.917	4.250	104.117	104.017	103.917		
4.375	104.724	104.724	104.524	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	99.860	99.860	99.660	4.375	N/A	N/A	N/A	4.375	104.474	104.374	104.274	4.375	104.474	104.374	104.274		
4.500	105.006	105.006	104.806	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	100.142	100.142	99.942	4.500	N/A	N/A	N/A	4.500	104.756	104.656	104.556	4.500	104.756	104.656	104.556		
4.625	105.020	105.020	104.820	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.844	99.844	99.644	4.625	N/A	N/A	N/A	4.625	104.770	104.670	104.570	4.625	104.770	104.670	104.570		
4.750	105.427	105.427	105.227	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	100.251	100.251	100.051	4.750	N/A	N/A	N/A	4.750	105.177	105.077	104.977	4.750	105.177	105.077	104.977		
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	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	2.500	99.417	99.417	99.172	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	99.752	99.752	99.552	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A		
2.875	N/A	N/A	N/A	2.625	100.419	100.419	100.174	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.378	100.378	100.178	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A		
2.990	N/A	N/A	N/A	2.750	101.155	101.155	100.910	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.032	101.032	100.832	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A		
3.000	N/A	N/A	N/A	2.875	101.771	101.771	101.528	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.503	101.503	101.303	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A		
3.125	N/A	N/A	N/A	2.990	102.148	102.148	101.906	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.611	101.611	101.411	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A		
3.250	N/A	N/A	N/A	3.000	102.248	102.248	102.006	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.318	102.318	102.118	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A		
3.375	N/A	N/A	N/A	3.125	102.440	102.440	102.183	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.795	102.795	102.595	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A		
3.500	N/A	N/A	N/A	3.250	103.035	103.035	102.781	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.158	103.158	102.958	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A		
3.625	N/A	N/A	N/A	3.375	103.724	103.724	103.476	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	103.462	103.462	103.262	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A		
3.750	N/A	N/A	N/A	3.500	104.114	104.114	103.870	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	103.562	103.562	103.362	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A		
3.875	N/A	N/A	N/A	3.625	104.342	104.342	104.098	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	103.461	103.461	103.261	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A		
3.990	N/A	N/A	N/A	3.750	103.502	103.502	103.302	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.897	103.897	103.697	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A		
4.000	N/A	N/A	N/A	3.875	103.781	103.781	103.581	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	104.330	104.330	104.130	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A		
4.125	N/A	N/A	N/A	3.990	104.029	104.029	103.829	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	104.535	104.535	104.335	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A		
4.250	N/A	N/A	N/A	4.000	104.129	104.129	103.929	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	104.356	104.356	104.156	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A		
4.375	N/A	N/A	N/A	4.125	103.529	103.529	103.329	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	104.712	104.712	104.512	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A		
4.500	N/A	N/A	N/A	4.250	104.280	104.280	104.080	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	104.870	104.870	104.670	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A		
4.625	N/A	N/A	N/A	4.375	104.655	104.655	104.455	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	105.219	105.219	105.019	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A		
4.750	N/A	N/A	N/A	4.500	104.992	104.992	104.792	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	105.319	105.319	105.119	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A		



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/5/2021

45 Day Lock Exp.:

8/20/2021

60 Day Lock Exp.:

9/6/2021

W. Rate Sheet Dated: 7/6/2021

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	100.359	100.359	100.110	2.750	99.117	99.117	98.868	2.500	99.417	99.417	99.172	2.000	99.752	99.752	99.552	2.000	98.526	98.526	98.326
2.875	101.078	101.078	100.833	2.875	99.836	99.836	99.591	2.625	100.419	100.419	100.174	2.125	100.378	100.378	100.178	2.125	99.152	99.152	98.952
2.990	101.456	101.456	101.220	2.990	100.214	100.214	99.978	2.750	101.155	101.155	100.910	2.250	101.032	101.032	100.832	2.250	99.806	99.806	99.606
3.000	101.556	101.556	101.320	3.000	100.314	100.314	100.078	2.875	101.771	101.771	101.528	2.375	101.503	101.503	101.303	2.375	100.277	100.277	100.077
3.125	101.812	101.812	101.567	3.125	100.376	100.376	100.131	2.990	102.148	102.148	101.906	2.500	101.611	101.611	101.411	2.500	100.385	100.385	100.185
3.250	102.530	102.530	102.296	3.250	101.094	101.094	100.860	3.000	102.248	102.248	102.006	2.625	102.318	102.318	102.118	2.625	99.842	99.842	99.642
3.375	103.164	103.164	102.936	3.375	101.728	101.728	101.500	3.125	102.440	102.440	102.183	2.750	102.795	102.795	102.595	2.750	100.319	100.319	100.119
3.500	103.420	103.420	103.191	3.500	101.984	101.984	101.755	3.250	103.035	103.035	102.781	2.875	103.158	103.158	102.958	2.875	100.682	100.682	100.482
3.625	103.694	103.694	103.468	3.625	102.258	102.258	102.032	3.375	103.724	103.724	103.476	2.990	103.462	103.462	103.262	2.990	100.986	100.986	100.786
3.750	103.181	103.181	102.981	3.750	100.133	100.133	99.933	3.500	104.114	104.114	103.870	3.000	103.562	103.562	103.362	3.000	101.086	101.086	100.886
3.875	103.610	103.610	103.410	3.875	100.562	100.562	100.362	3.625	104.342	104.342	104.098	3.125	103.461	103.461	103.261	3.125	101.235	101.235	101.035
3.990	103.880	103.880	103.680	3.990	100.832	100.832	100.632	3.750	103.502	103.502	103.302	3.250	103.897	103.897	103.697	3.250	101.671	101.671	101.471
4.000	103.980	103.980	103.780	4.000	100.932	100.932	100.732	3.875	103.781	103.781	103.581	3.375	104.330	104.330	104.130	3.375	102.104	102.104	101.904
4.125	103.816	103.816	103.616	4.125	98.952	98.952	98.752	3.990	104.029	104.029	103.829	3.500	104.535	104.535	104.335	3.500	102.309	102.309	102.109
4.250	104.367	104.367	104.167	4.250	99.503	99.503	99.303	4.000	104.129	104.129	103.929	3.625	104.356	104.356	104.156	3.625	101.136	101.136	100.936
4.375	104.724	104.724	104.524	4.375	99.860	99.860	99.660	4.125	103.529	103.529	103.329	3.750	104.712	104.712	104.512	3.750	101.492	101.492	101.292
4.500	105.006	105.006	104.806	4.500	100.142	100.142	99.942	4.250	104.280	104.280	104.080	3.875	104.870	104.870	104.670	3.875	101.650	101.650	101.450
4.625	105.020	105.020	104.820	4.625	99.844	99.844	99.644	4.375	104.655	104.655	104.455	3.990	105.219	105.219	105.019	3.990	101.999	101.999	101.799
4.750	105.427	105.427	105.227	4.750	100.251	100.251	100.051	4.500	104.992	104.992	104.792	4.000	105.319	105.319	105.119	4.000	102.099	102.099	101.899

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/5/2021

45 Day Lock Exp.:

8/20/2021

60 Day Lock Exp.:

9/6/2021

W. Rate Sheet Dated: 7/6/2021

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	100.359	100.359	100.110	2.500	99.417	99.417	99.172	2.000	99.752	99.752	99.552	2.750	99.063	99.063	98.814	2.000	98.489	98.489	98.289
2.875	101.078	101.078	100.833	2.625	100.419	100.419	100.174	2.125	100.378	100.378	100.178	2.875	99.782	99.782	99.537	2.125	99.115	99.115	98.915
2.990	101.456	101.456	101.220	2.750	101.155	101.155	100.910	2.250	101.032	101.032	100.832	2.990	100.160	100.160	99.924	2.250	99.769	99.769	99.569
3.000	101.556	101.556	101.320	2.875	101.771	101.771	101.528	2.375	101.503	101.503	101.303	3.000	100.260	100.260	100.024	2.375	100.240	100.240	100.040
3.125	101.812	101.812	101.567	2.990	102.148	102.148	101.906	2.500	101.611	101.611	101.411	3.125	100.419	100.419	100.174	2.500	100.348	100.348	100.148
3.250	102.530	102.530	102.296	3.000	102.248	102.248	102.006	2.625	102.318	102.318	102.118	3.250	101.137	101.137	100.903	2.625	100.430	100.430	100.230
3.375	103.164	103.164	102.936	3.125	102.440	102.440	102.183	2.750	102.795	102.795	102.595	3.375	101.771	101.771	101.543	2.750	100.907	100.907	100.707
3.500	103.420	103.420	103.191	3.250	103.035	103.035	102.781	2.875	103.158	103.158	102.958	3.500	102.027	102.027	101.798	2.875	101.270	101.270	101.070
3.625	103.694	103.694	103.468	3.375	103.724	103.724	103.476	2.990	103.462	103.462	103.262	3.625	102.301	102.301	102.075	2.990	101.574	101.574	101.374
3.750	103.181	103.181	102.981	3.500	104.114	104.114	103.870	3.000	103.562	103.562	103.362	3.750	100.982	100.982	100.782	3.000	101.674	101.674	101.474
3.875	103.610	103.610	103.410	3.625	104.342	104.342	104.098	3.125	103.461	103.461	103.261	3.875	101.411	101.411	101.211	3.125	101.698	101.698	101.498
3.990	103.880	103.880	103.680	3.750	103.502	103.502	103.302	3.250	103.897	103.897	103.697	3.990	101.681	101.681	101.481	3.250	102.134	102.134	101.934
4.000	103.980	103.980	103.780	3.875	103.781	103.781	103.581	3.375	104.330	104.330	104.130	4.000	101.781	101.781	101.581	3.375	102.567	102.567	102.367
4.125	103.816	103.816	103.616	3.990	104.029	104.029	103.829	3.500	104.535	104.535	104.335	4.125	100.709	100.709	100.509	3.500	102.772	102.772	102.572
4.250	104.367	104.367	104.167	4.000	104.129	104.129	103.929	3.625	104.356	104.356	104.156	4.250	101.260	101.260	101.060	3.625	102.096	102.096	101.896
4.375	104.724	104.724	104.524	4.125	103.529	103.529	103.329	3.750	104.712	104.712	104.512	4.375	101.617	101.617	101.417	3.750	102.452	102.452	102.252
4.500	105.006	105.006	104.806	4.250	104.280	104.280	104.080	3.875	104.870	104.870	104.670	4.500	101.899	101.899	101.699	3.875	102.610	102.610	102.410
4.625	105.020	105.020	104.820	4.375	104.655	104.655	104.455	3.990	105.219	105.219	105.019	4.625	101.757	101.757	101.557	3.990	102.959	102.959	102.759
4.750	105.427	105.427	105.227	4.500	104.992	104.992	104.792	4.000	105.319	105.319	105.119	4.750	102.164	102.164	101.964	4.000	103.059	103.059	102.859

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%	> 105%
Investment Property	-12.125	-12.125	-12.125	-13.375	-14.125	-14.125	-14.125	-14.125	-14.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/5/2021

45 Day Lock Exp.:

8/20/2021

60 Day Lock Exp.:

9/6/2021

W. Rate Sheet Dated: 7/6/2021

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

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

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