



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/9/2021

45 Day Lock Exp.: 8/23/2021

60 Day Lock Exp.: 9/7/2021

W. Rate Sheet Dated: 7/9/2021

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	102.107	102.107	101.732	2.750	100.196	100.196	99.821	2.250	98.373	98.373	98.073	3.125	96.157	96.157	95.857
2.875	102.314	102.314	101.939	2.875	100.367	100.367	99.992	2.500	98.703	98.703	98.403	3.250	97.735	97.735	97.435
3.000	102.514	102.514	102.139	3.000	100.508	100.508	100.133	2.625	98.867	98.867	98.567	3.375	97.813	97.813	97.513
3.125	102.702	102.702	102.327	3.125	100.663	100.663	100.288	2.750	100.349	100.349	100.049	3.500	97.891	97.891	97.591
3.250	103.034	103.034	102.734	3.250	101.046	101.046	100.746	2.875	100.507	100.507	100.207	3.625	97.657	97.657	97.357
3.375	103.131	103.131	102.831	3.375	101.191	101.191	100.891	3.000	100.636	100.636	100.336	Margin = 2.250		Index = 0.080	
3.500	103.319	103.319	103.019	3.500	101.244	101.244	100.944	3.125	100.778	100.778	100.478	30 Year OTC			
3.625	103.506	103.506	103.206	3.625	101.352	101.352	101.052	3.250	102.175	102.175	101.875	Rate	30 Day	45 Day	60 Day
3.750	103.251	103.251	102.951	3.750	102.702	102.702	102.402	3.375	102.310	102.310	102.010	4.000	101.291	101.291	100.791
3.875	103.329	103.329	103.029	3.875	102.822	102.822	102.522	3.500	102.408	102.408	102.108	4.125	101.450	101.450	100.950
4.000	103.466	103.466	103.166	4.000	102.920	102.920	102.620	3.625	102.507	102.507	102.207	4.375	101.510	101.510	101.010
4.125	103.625	103.625	103.325	4.125	103.029	103.029	102.729	3.750	103.541	103.541	103.241	4.500	101.657	101.657	101.157
4.250	102.960	102.960	102.760	4.250	102.441	102.441	102.241	3.875	103.652	103.652	103.352	4.625	101.788	101.788	101.288
4.375	102.985	102.985	102.785	4.375	102.561	102.561	102.361	4.000	103.742	103.742	103.442	4.875	102.230	102.230	101.730
4.500	103.132	103.132	102.932	4.500	102.659	102.659	102.459	4.125	103.841	103.841	103.541	5.000	102.377	102.377	101.877
4.625	103.263	103.263	103.063	4.625	102.768	102.768	102.568	4.250	103.602	103.602	103.302	5.125	102.508	102.508	102.008
4.750	102.980	102.980	102.780	4.750	102.462	102.462	102.262	4.375	103.713	103.713	103.413	5.500	101.785	101.785	101.285
4.875	103.005	103.005	102.805	4.875	102.581	102.581	102.381	4.500	103.803	103.803	103.503	5.625	101.916	101.916	101.416
6.250	106.000	106.000	105.800	6.250	105.498	105.498	105.298	4.625	103.902	103.902	103.602	6.250	105.141	105.141	104.641

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	
2.250	100.530	100.430	100.430	100.055	2.250	100.453	100.353	100.353	99.978	2.250	100.503	100.403	100.403	100.103	
2.375	100.744	100.644	100.644	100.269	2.375	100.630	100.530	100.530	100.155	2.375	100.667	100.567	100.567	100.267	
2.500	100.960	100.860	100.860	100.485	2.500	100.808	100.708	100.708	100.333	2.500	100.833	100.733	100.733	100.433	
2.625	101.159	101.059	101.059	100.684	2.625	100.984	100.884	100.884	100.509	2.625	100.997	100.897	100.897	100.597	
2.750	102.307	102.207	102.207	101.832	2.750	101.876	101.776	101.776	101.401	2.750	101.379	101.279	101.279	100.979	
2.875	102.514	102.414	102.414	102.039	2.875	102.047	101.947	101.947	101.572	2.875	101.537	101.437	101.437	101.137	
3.000	102.714	102.614	102.614	102.239	3.000	102.188	102.088	102.088	101.713	3.000	101.666	101.566	101.566	101.266	
3.125	102.902	102.802	102.802	102.427	3.125	102.343	102.243	102.243	101.868	3.125	101.808	101.708	101.708	101.408	
3.250	103.134	103.034	103.034	102.734	3.250	102.726	102.626	102.626	102.326	3.250	103.805	103.705	103.705	103.405	
3.375	103.331	103.231	103.231	102.931	3.375	102.871	102.771	102.771	102.471	3.375	103.940	103.840	103.840	103.540	
3.500	103.519	103.419	103.419	103.119	3.500	102.924	102.824	102.824	102.524	3.500	104.038	103.938	103.938	103.638	
3.625	103.706	103.606	103.606	103.306	3.625	103.032	102.932	102.932	102.632	3.625	104.137	104.037	104.037	103.737	
3.750	103.451	103.351	103.351	103.051	3.750	103.332	103.232	103.232	102.932	3.750	105.671	105.571	105.571	105.271	

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	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	0.000	\$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	98.541	98.541	98.041	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.700	98.700	98.200	4.750	101.000	101.000	100.500
3.875	99.271	99.271	98.771	6.250	103.750	103.750	103.500	4.375	98.760	98.760	98.260	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.134	99.134	98.634					4.500	98.907	98.907	98.407	Rate	30 Day	45 Day	60 Day
4.125	98.975	98.975	98.475					4.625	99.038	99.038	98.538	5.750	103.000	103.000	102.500
4.250	99.947	99.947	99.447					4.875	99.480	99.480	98.980	6.250	105.750	105.750	105.250
4.375	99.822	99.822	99.322					5.000	99.627	99.627	99.127	DPA Advantage Adjustment			
4.500	99.674	99.674	99.174					5.125	99.758	99.758	99.258	203(k) / 203(k)s		-1.000	
4.625	99.544	99.544	99.044					5.500	99.035	99.035	98.535	203(k) & 203(k)s are Borrower Paid			
4.750	100.695	100.695	100.195					5.625	99.166	99.166	98.666	only			
Borrower Paid Comp Only				Lender Paid Only				6.250	102.391	102.391	101.891				

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)



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30 Day Lock Exp.:

8/9/2021

45 Day Lock Exp.:

8/23/2021

60 Day Lock Exp.:

9/7/2021

W. Rate Sheet Dated: 7/9/2021

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	95.907	95.907	95.607
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	97.485	97.485	97.185
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	97.563	97.563	97.263
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	98.898	98.898	98.598	3.500	97.641	97.641	97.341
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	99.056	99.056	98.756	3.625	97.407	97.407	97.107
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.185	99.185	98.885	Margin = 2.250		Index = .080	
3.500	N/A	N/A	N/A	3.500	102.074	102.074	101.774	3.125	99.327	99.327	99.027	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.182	102.182	101.882	3.250	100.980	100.980	100.680	Rate	30 Day	45 Day	60 Day
3.750	101.501	101.501	101.201	3.750	101.482	101.482	101.182	3.375	101.115	101.115	100.815	3.250	101.884	101.884	101.384
3.875	101.679	101.679	101.379	3.875	101.602	101.602	101.302	3.500	101.213	101.213	100.913	3.375	102.081	102.081	101.581
4.000	101.816	101.816	101.516	4.000	101.700	101.700	101.400	3.625	101.312	101.312	101.012	3.500	102.269	102.269	101.769
4.125	101.975	101.975	101.675	4.125	101.809	101.809	101.509	3.750	102.846	102.846	102.546	3.625	102.456	102.456	101.956
4.250	101.097	101.097	100.897	4.250	101.109	101.109	100.909	3.875	N/A	N/A	N/A	3.750	101.501	101.501	101.001
4.375	101.222	101.222	101.022	4.375	101.228	101.228	101.028	4.000	N/A	N/A	N/A	3.875	101.679	101.679	101.179
4.500	101.369	101.369	101.169	4.500	101.327	101.327	101.127	4.125	N/A	N/A	N/A	4.000	101.816	101.816	101.316
4.625	101.500	101.500	101.300	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	101.975	101.975	101.475
4.750	101.380	101.380	101.180	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	101.097	101.097	100.597
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	101.984	101.884	101.884	101.584	3.250	101.976	101.876	101.876	101.576	2.750	100.654	100.554	100.554	100.254
3.375	102.181	102.081	102.081	101.781	3.375	102.121	102.021	102.021	101.721	2.875	100.812	100.712	100.712	100.412
3.500	102.369	102.269	102.269	101.969	3.500	102.174	102.074	102.074	101.774	3.000	100.941	100.841	100.841	100.541
3.625	102.556	102.456	102.456	102.156	3.625	102.282	102.182	102.182	101.882	3.125	101.083	100.983	100.983	100.683
3.750	101.601	101.501	101.501	101.201	3.750	101.582	101.482	101.482	101.182	3.250	102.955	102.855	102.855	102.555
3.875	101.779	101.679	101.679	101.379	3.875	101.702	101.602	101.602	101.302	3.375	103.090	102.990	102.990	102.690
4.000	101.916	101.816	101.816	101.516	4.000	101.800	101.700	101.700	101.400	3.500	103.188	103.088	103.088	102.788
4.125	102.075	101.975	101.975	101.675	4.125	101.909	101.809	101.809	101.509	3.625	103.287	103.187	103.187	102.887
4.250	101.197	101.097	101.097	100.897	4.250	101.209	101.109	101.109	100.909	3.750	103.821	103.721	103.721	103.421

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	0.000
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	0.000		
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

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



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Lockdesk Phone:

Lockdesk Hours:

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30 Day Lock Exp.:

8/9/2021

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W. Rate Sheet Dated: 7/9/2021

Release Time: 10:00 am ET

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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	98.998	98.998	98.998	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.977	98.977	98.777	2.000	N/A	N/A	N/A	2.500	98.976	98.849	98.771
2.625	99.804	99.804	99.604	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.756	99.756	99.556	2.125	N/A	N/A	N/A	2.625	99.748	99.597	99.498
2.750	100.577	100.577	100.377	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.460	100.460	100.260	2.250	N/A	N/A	N/A	2.750	100.322	100.171	100.072
2.875	101.187	101.187	100.987	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.020	101.020	100.820	2.375	N/A	N/A	N/A	2.875	101.132	100.981	100.882
2.990	101.575	101.575	101.375	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.314	101.314	101.114	2.500	N/A	N/A	N/A	2.990	101.520	101.369	101.270
3.000	101.675	101.675	101.475	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.414	101.414	101.214	2.625	N/A	N/A	N/A	3.000	101.620	101.469	101.370
3.125	102.084	102.084	101.884	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.873	101.873	101.673	2.750	N/A	N/A	N/A	3.125	102.028	101.877	101.778
3.250	102.623	102.623	102.423	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.513	102.513	102.313	2.875	N/A	N/A	N/A	3.250	102.568	102.417	102.318
3.375	103.326	103.326	103.126	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.183	103.183	102.983	2.990	N/A	N/A	N/A	3.375	103.171	103.020	102.921
3.500	103.708	103.708	103.508	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.480	103.480	103.280	3.000	N/A	N/A	N/A	3.500	103.553	103.402	103.303
3.625	103.999	103.999	103.799	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.609	103.609	103.409	3.125	N/A	N/A	N/A	3.625	103.744	103.593	103.494
3.750	103.544	103.544	103.344	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.563	102.563	102.363	3.250	N/A	N/A	N/A	3.750	102.890	102.739	102.690
3.875	103.968	103.968	103.768	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.959	102.959	102.759	3.375	N/A	N/A	N/A	3.875	103.314	103.163	103.114
3.990	104.202	104.202	104.002	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.151	103.151	102.951	3.500	N/A	N/A	N/A	3.990	103.549	103.449	103.349
4.000	104.302	104.302	104.102	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.251	103.251	103.051	3.625	N/A	N/A	N/A	4.000	103.649	103.549	103.449
4.125	104.577	104.577	104.377	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.405	103.405	103.205	3.750	N/A	N/A	N/A	4.125	103.923	103.823	103.723
4.250	104.354	104.354	104.154	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.174	102.174	101.974	3.875	N/A	N/A	N/A	4.250	103.708	103.608	103.508
4.375	104.717	104.717	104.517	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.567	102.567	102.367	3.990	N/A	N/A	N/A	4.375	103.971	103.871	103.771
4.500	105.055	105.055	104.855	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.862	102.862	102.662	4.000	N/A	N/A	N/A	4.500	104.708	104.608	104.508
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	102.060	102.060	101.860	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.910	99.910	99.710	2.000	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.990	102.409	102.409	102.209	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.477	100.477	100.277	2.125	N/A	N/A	N/A
2.990	N/A	N/A	N/A	3.000	102.509	102.509	102.309	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.961	100.961	100.761	2.250	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.125	102.914	102.914	102.714	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.359	101.359	101.159	2.375	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.250	103.131	103.131	102.931	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.761	101.761	101.561	2.500	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.375	103.817	103.817	103.617	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.254	102.254	102.054	2.625	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.500	104.170	104.170	103.970	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.714	102.714	102.514	2.750	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.625	104.457	104.457	104.257	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.076	103.076	102.876	2.875	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.750	103.743	103.743	103.543	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.378	103.378	103.178	2.990	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.875	104.164	104.164	103.964	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.478	103.478	103.278	3.000	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.990	104.370	104.370	104.170	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.841	103.841	103.641	3.125	N/A	N/A	N/A
3.990	N/A	N/A	N/A	4.000	104.470	104.470	104.270	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.290	104.290	104.090	3.250	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.125	104.741	104.741	104.541	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.772	104.772	104.572	3.375	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.250	104.530	104.530	104.330	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.089	105.089	104.889	3.500	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.375	104.889	104.889	104.689	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.475	105.475	105.275	3.625	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.500	105.208	105.208	105.008	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.875	104.875	104.675	3.750	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.625	105.420	105.420	105.220	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.286	105.286	105.086	3.875	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.750	105.591	105.591	105.391	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.583	105.583	105.383	3.990	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.875	105.907	105.907	105.707	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.683	105.683	105.483	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	100.057	100.057	99.857	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.592	100.592	100.392
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.494	100.494	100.294	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.159	101.159	100.959
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.831	100.831	100.631	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.643	101.643	101.443
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.188	101.188	100.988	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	102.041	102.041	101.841
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.674	101.674	101.474	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.387	102.387	102.187
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.047	102.047	101.847	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.788	102.788	102.588
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.364	102.364	102.164	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.865	102.865	102.665
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.616	102.616	102.416	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.227	103.227	103.027
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.789	102.789	102.589	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.529	103.529	103.329
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.889	102.889	102.689	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.629	103.629	103.429
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.142	103.142	102.942	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.992	103.992	103.792
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.087	103.087	102.887	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	104.003	104.003	103.803
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	103.455	103.455	103.255	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	104.485	104.485	104.285
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	103.677	103.677.													



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.:

8/9/2021

45 Day Lock Exp.:

8/23/2021

60 Day Lock Exp.:

9/7/2021

W. Rate Sheet Dated: 7/9/2021

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	98.998	98.998	98.798	2.500	98.977	98.977	98.777	2.875	102.060	102.060	101.860	2.000	99.910	99.910	99.710	2.000	100.057	100.057	99.857
2.625	99.804	99.804	99.604	2.625	99.756	99.756	99.556	2.990	102.409	102.409	102.209	2.125	100.477	100.477	100.277	2.125	100.494	100.494	100.294
2.750	100.577	100.577	100.377	2.750	100.460	100.460	100.260	3.000	102.509	102.509	102.309	2.250	100.961	100.961	100.761	2.250	100.831	100.831	100.631
2.875	101.187	101.187	100.987	2.875	101.020	101.020	100.820	3.125	102.914	102.914	102.714	2.375	101.359	101.359	101.159	2.375	101.188	101.188	100.988
2.990	101.575	101.575	101.375	2.990	101.314	101.314	101.114	3.250	103.131	103.131	102.931	2.500	101.761	101.761	101.561	2.500	101.674	101.674	101.474
3.000	101.675	101.675	101.475	3.000	101.414	101.414	101.214	3.375	103.817	103.817	103.617	2.625	102.254	102.254	102.054	2.625	102.047	102.047	101.847
3.125	102.084	102.084	101.884	3.125	101.873	101.873	101.673	3.500	104.170	104.170	103.970	2.750	102.714	102.714	102.514	2.750	102.364	102.364	102.164
3.250	102.623	102.623	102.423	3.250	102.513	102.513	102.313	3.625	104.457	104.457	104.257	2.875	103.076	103.076	102.876	2.875	102.616	102.616	102.416
3.375	103.326	103.326	103.126	3.375	103.183	103.183	102.983	3.750	103.743	103.743	103.543	2.990	103.378	103.378	103.178	2.990	102.789	102.789	102.589
3.500	103.708	103.708	103.508	3.500	103.480	103.480	103.280	3.875	104.164	104.164	103.964	3.000	103.478	103.478	103.278	3.000	102.889	102.889	102.689
3.625	103.999	103.999	103.799	3.625	103.609	103.609	103.409	3.990	104.370	104.370	104.170	3.125	103.841	103.841	103.641	3.125	103.142	103.142	102.942
3.750	103.544	103.544	103.344	3.750	102.563	102.563	102.363	4.000	104.470	104.470	104.270	3.250	104.290	104.290	104.090	3.250	103.087	103.087	102.887
3.875	103.968	103.968	103.768	3.875	102.959	102.959	102.759	4.125	104.741	104.741	104.541	3.375	104.772	104.772	104.572	3.375	103.455	103.455	103.255
3.990	104.202	104.202	104.002	3.990	103.151	103.151	102.951	4.250	104.530	104.530	104.330	3.500	105.089	105.089	104.889	3.500	103.677	103.677	103.477
4.000	104.302	104.302	104.102	4.000	103.251	103.251	103.051	4.375	104.889	104.889	104.689	3.625	105.475	105.475	105.275	3.625	103.950	103.950	103.750
4.125	104.577	104.577	104.377	4.125	103.405	103.405	103.205	4.500	105.208	105.208	105.008	3.750	104.875	104.875	104.675	3.750	102.734	102.734	102.534
4.250	104.354	104.354	104.154	4.250	102.174	102.174	101.974	4.625	105.420	105.420	105.220	3.875	105.286	105.286	105.086	3.875	103.021	103.021	102.821
4.375	104.717	104.717	104.517	4.375	102.567	102.567	102.367	4.750	105.591	105.591	105.391	3.990	105.583	105.583	105.383	3.990	103.197	103.197	102.997
4.500	105.055	105.055	104.855	4.500	102.862	102.862	102.662	4.875	105.907	105.907	105.707	4.000	105.683	105.683	105.483	4.000	103.297	103.297	103.097

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.			

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.:

8/9/2021

45 Day Lock Exp.:

8/23/2021

60 Day Lock Exp.:

9/7/2021

W. Rate Sheet Dated: 7/9/2021

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	100.693	100.693	100.447	2.750	99.133	99.133	98.887	2.500	99.686	99.686	99.462	2.000	99.903	99.903	99.703	2.000	98.677	98.677	98.477
2.875	101.386	101.386	101.145	2.875	99.826	99.826	99.585	2.625	100.677	100.677	100.451	2.125	100.521	100.521	100.321	2.125	99.295	99.295	99.095
2.990	101.745	101.745	101.514	2.990	100.185	100.185	99.954	2.750	101.401	101.401	101.174	2.250	101.165	101.165	100.965	2.250	99.939	99.939	99.739
3.000	101.845	101.845	101.614	3.000	100.285	100.285	100.054	2.875	102.004	102.004	101.777	2.375	101.606	101.606	101.406	2.375	100.380	100.380	100.180
3.125	102.028	102.028	101.808	3.125	100.578	100.578	100.358	2.990	102.363	102.363	102.142	2.500	101.821	101.821	101.621	2.500	100.595	100.595	100.395
3.250	102.721	102.721	102.513	3.250	101.271	101.271	101.063	3.000	102.463	102.463	102.242	2.625	102.457	102.457	102.257	2.625	99.981	99.981	99.781
3.375	103.341	103.341	103.138	3.375	101.891	101.891	101.688	3.125	102.561	102.561	102.340	2.750	102.929	102.929	102.729	2.750	100.453	100.453	100.253
3.500	103.657	103.657	103.455	3.500	102.207	102.207	102.005	3.250	103.118	103.118	102.898	2.875	103.290	103.290	103.090	2.875	100.814	100.814	100.614
3.625	103.920	103.920	103.718	3.625	102.470	102.470	102.268	3.375	103.792	103.792	103.577	2.990	103.584	103.584	103.384	2.990	101.108	101.108	100.908
3.750	103.336	103.336	103.136	3.750	99.906	99.906	99.706	3.500	104.169	104.169	103.960	3.000	103.684	103.684	103.484	3.000	101.208	101.208	101.008
3.875	103.751	103.751	103.551	3.875	100.321	100.321	100.121	3.625	104.390	104.390	104.181	3.125	103.531	103.531	103.331	3.125	101.305	101.305	101.105
3.990	104.007	104.007	103.807	3.990	100.577	100.577	100.377	3.750	103.709	103.709	103.509	3.250	103.959	103.959	103.759	3.250	101.733	101.733	101.533
4.000	104.107	104.107	103.907	4.000	100.677	100.677	100.477	3.875	103.978	103.978	103.778	3.375	104.386	104.386	104.186	3.375	102.160	102.160	101.960
4.125	103.935	103.935	103.735	4.125	98.885	98.885	98.685	3.990	104.213	104.213	104.013	3.500	104.586	104.586	104.386	3.500	102.360	102.360	102.160
4.250	104.473	104.473	104.273	4.250	99.423	99.423	99.223	4.000	104.313	104.313	104.113	3.625	104.323	104.323	104.123	3.625	101.097	101.097	100.897
4.375	104.818	104.818	104.618	4.375	99.768	99.768	99.568	4.125	103.630	103.630	103.430	3.750	104.672	104.672	104.472	3.750	101.446	101.446	101.246
4.500	105.093	105.093	104.893	4.500	100.043	100.043	99.843	4.250	104.341	104.341	104.141	3.875	104.826	104.826	104.626	3.875	101.600	101.600	101.400
4.625	105.036	105.036	104.836	4.625	99.672	99.672	99.472	4.375	104.709	104.709	104.509	3.990	105.190	105.190	104.990	3.990	101.964	101.964	101.764
4.750	105.434	105.434	105.234	4.750	100.070	100.070	99.870	4.500	105.035	105.035	104.835	4.000	105.290	105.290	105.090	4.000	102.064	102.064	101.864

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			
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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)
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1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/9/2021

45 Day Lock Exp.:

8/23/2021

60 Day Lock Exp.:

9/7/2021

W. Rate Sheet Dated: 7/9/2021

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	100.693	100.693	100.447	2.500	99.686	99.686	99.462	2.000	99.903	99.903	99.703	2.750	99.238	99.238	98.992	2.000	98.640	98.640	98.440
2.875	101.386	101.386	101.145	2.625	100.677	100.677	100.451	2.125	100.521	100.521	100.321	2.875	99.931	99.931	99.690	2.125	99.258	99.258	99.058
2.990	101.745	101.745	101.514	2.750	101.401	101.401	101.174	2.250	101.165	101.165	100.965	2.990	100.290	100.290	100.059	2.250	99.902	99.902	99.702
3.000	101.845	101.845	101.614	2.875	102.004	102.004	101.777	2.375	101.606	101.606	101.406	3.000	100.390	100.390	100.159	2.375	100.343	100.343	100.143
3.125	102.028	102.028	101.808	2.990	102.363	102.363	102.142	2.500	101.821	101.821	101.621	3.125	100.628	100.628	100.408	2.500	100.558	100.558	100.358
3.250	102.721	102.721	102.513	3.000	102.463	102.463	102.242	2.625	102.457	102.457	102.257	3.250	101.321	101.321	101.113	2.625	100.569	100.569	100.369
3.375	103.341	103.341	103.138	3.125	102.561	102.561	102.340	2.750	102.929	102.929	102.729	3.375	101.941	101.941	101.738	2.750	101.041	101.041	100.841
3.500	103.657	103.657	103.455	3.250	103.118	103.118	102.898	2.875	103.290	103.290	103.090	3.500	102.257	102.257	102.055	2.875	101.402	101.402	101.202
3.625	103.920	103.920	103.718	3.375	103.792	103.792	103.577	2.990	103.584	103.584	103.384	3.625	102.520	102.520	102.318	2.990	101.696	101.696	101.496
3.750	103.336	103.336	103.136	3.500	104.169	104.169	103.960	3.000	103.684	103.684	103.484	3.750	100.946	100.946	100.746	3.000	101.796	101.796	101.596
3.875	103.751	103.751	103.551	3.625	104.390	104.390	104.181	3.125	103.531	103.531	103.331	3.875	101.361	101.361	101.161	3.125	101.768	101.768	101.568
3.990	104.007	104.007	103.807	3.750	103.709	103.709	103.509	3.250	103.959	103.959	103.759	3.990	101.617	101.617	101.417	3.250	102.196	102.196	101.996
4.000	104.107	104.107	103.907	3.875	103.978	103.978	103.778	3.375	104.386	104.386	104.186	4.000	101.717	101.717	101.517	3.375	102.623	102.623	102.423
4.125	103.935	103.935	103.735	3.990	104.213	104.213	104.013	3.500	104.586	104.586	104.386	4.125	100.735	100.735	100.535	3.500	102.823	102.823	102.623
4.250	104.473	104.473	104.273	4.000	104.313	104.313	104.113	3.625	104.323	104.323	104.123	4.250	101.273	101.273	101.073	3.625	102.060	102.060	101.860
4.375	104.818	104.818	104.618	4.125	103.630	103.630	103.430	3.750	104.672	104.672	104.472	4.375	101.618	101.618	101.418	3.750	102.409	102.409	102.209
4.500	105.093	105.093	104.893	4.250	104.341	104.341	104.141	3.875	104.826	104.826	104.626	4.500	101.893	101.893	101.693	3.875	102.563	102.563	102.363
4.625	105.036	105.036	104.836	4.375	104.709	104.709	104.509	3.990	105.190	105.190	104.990	4.625	101.679	101.679	101.479	3.990	102.927	102.927	102.727
4.750	105.434	105.434	105.234	4.500	105.035	105.035	104.835	4.000	105.290	105.290	105.090	4.750	102.077	102.077	101.877	4.000	103.027	103.027	102.827

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

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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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30 Day Lock Exp.:

8/9/2021

45 Day Lock Exp.:

8/23/2021

60 Day Lock Exp.:

9/7/2021

W. Rate Sheet Dated: 7/9/2021

Release Time: 10:00 am ET

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Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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

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