

W. Rate Sheet Dated: 7/12/2021

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
2.250	100.423	100.423	100.048	2.250	100.405	100.405	100.030	2.250	98.509	98.509	98.209	3.125	96.157	96.157	95.857
2.375	100.638	100.638	100.263	2.375	100.582	100.582	100.207	2.500	98.839	98.839	98.539	3.250	97.735	97.735	97.435
2.500	100.854	100.854	100.479	2.500	100.760	100.760	100.385	2.625	99.003	99.003	98.703	3.375	97.813	97.813	97.513
2.625	101.053	101.053	100.678	2.625	100.936	100.936	100.561	2.750	100.489	100.489	100.189	3.500	97.891	97.891	97.591
2.750	102.060	102.060	101.670	2.750	102.062	102.062	101.672	2.875	100.647	100.647	100.347	3.625	97.657	97.657	97.357
2.875	102.267	102.267	101.876	2.875	102.233	102.233	101.842	3.000	100.776	100.776	100.476	Margin = 2.250		Index = 0.080	
3.000	102.467	102.467	102.076	3.000	102.374	102.374	101.983	3.125	100.918	100.918	100.618	30 Year OTC			
3.125	102.655	102.655	102.264	3.125	102.529	102.529	102.138	3.250	102.261	102.261	101.961	Rate	30 Day	45 Day	60 Day
3.250	102.987	102.987	102.687	3.250	102.929	102.929	102.629	3.375	102.396	102.396	102.096	4.000	101.463	101.463	100.963
3.375	103.084	103.084	102.784	3.375	102.974	102.974	102.674	3.500	102.480	102.480	102.180	4.125	101.622	101.622	101.122
3.500	103.272	103.272	102.972	3.500	103.017	103.017	102.717	3.625	102.579	102.579	102.279	4.375	101.947	101.947	101.447
3.625	103.459	103.459	103.159	3.625	103.126	103.126	102.826	3.750	103.593	103.593	103.293	4.500	102.094	102.094	101.594
3.750	103.422	103.422	103.122	3.750	103.345	103.345	103.045	3.875	103.704	103.704	103.404	4.625	102.225	102.225	101.725
3.875	103.501	103.501	103.201	3.875	103.364	103.364	103.064	4.000	103.794	103.794	103.494	4.875	102.511	102.511	102.011
4.000	103.638	103.638	103.338	4.000	103.463	103.463	103.163	4.125	103.893	103.893	103.593	5.000	102.659	102.659	102.159
4.125	103.797	103.797	103.497	4.125	103.571	103.571	103.271	4.250	103.732	103.732	103.432	5.125	102.789	102.789	102.289
4.250	103.397	103.397	103.197	4.250	103.349	103.349	103.149	4.375	103.843	103.843	103.543	5.500	103.395	103.395	102.895
4.375	103.422	103.422	103.222	4.375	103.369	103.369	103.169	4.500	103.933	103.933	103.633	5.625	103.525	103.525	103.025
6.250	106.000	106.000	105.800	6.250	106.806	106.806	106.606	4.625	104.033	104.033	103.733	6.250	106.079	106.079	105.579

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	100.523	100.423	100.423	100.048	2.250	100.355	100.255	100.255	99.880	2.250	100.639	100.539	100.539	100.239
2.375	100.738	100.638	100.638	100.263	2.375	100.532	100.432	100.432	100.057	2.375	100.803	100.703	100.703	100.403
2.500	100.954	100.854	100.854	100.479	2.500	100.710	100.610	100.610	100.235	2.500	100.969	100.869	100.869	100.569
2.625	101.153	101.053	101.053	100.678	2.625	100.886	100.786	100.786	100.411	2.625	101.133	101.033	101.033	100.733
2.750	102.160	102.060	102.060	101.670	2.750	101.887	101.787	101.787	101.397	2.750	101.519	101.419	101.419	101.119
2.875	102.367	102.267	102.267	101.876	2.875	102.058	101.958	101.958	101.567	2.875	101.677	101.577	101.577	101.277
3.000	102.567	102.467	102.467	102.076	3.000	102.199	102.099	102.099	101.708	3.000	101.806	101.706	101.706	101.406
3.125	102.755	102.655	102.655	102.264	3.125	102.354	102.254	102.254	101.863	3.125	101.948	101.848	101.848	101.548
3.250	103.087	102.987	102.987	102.687	3.250	102.729	102.629	102.629	102.329	3.250	103.891	103.791	103.791	103.491
3.375	103.284	103.184	103.184	102.884	3.375	102.874	102.774	102.774	102.474	3.375	104.026	103.926	103.926	103.626
3.500	103.472	103.372	103.372	103.072	3.500	102.917	102.817	102.817	102.517	3.500	104.110	104.010	104.010	103.710
3.625	103.659	103.559	103.559	103.259	3.625	103.026	102.926	102.926	102.626	3.625	104.209	104.109	104.109	103.809
3.750	103.622	103.522	103.522	103.222	3.750	103.545	103.445	103.445	103.145	3.750	105.723	105.623	105.623	105.323

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 >90.000		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 $\leq$ 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
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.25-3.625	1.625	1.500	1.375	1.250	1.000	0.875	0.750	0.375
3.75-4.125	2.250	2.000	1.750	1.500	1.375	1.125	1.000	0.500
4.25-4.625	2.500	2.250	2.000	1.750	1.500	1.250	1.125	0.750
4.75-5.125	1.000	0.875	0.750	0.625	0.500	0.500	0.375	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
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	98.713	98.713	98.213	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.872	98.872	98.372	4.750	101.000	101.000	100.500
3.875	99.443	99.443	98.943	6.250	103.750	103.750	103.500	4.375	99.197	99.197	98.697	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	99.306	99.306	98.806					4.500	99.344	99.344	98.844	Rate	30 Day	45 Day	60 Day
4.125	99.147	99.147	98.647					4.625	99.475	99.475	98.975	5.750	103.000	103.000	102.500
4.250	100.384	100.384	99.884					4.875	99.761	99.761	99.261	6.250	105.750	105.750	105.250
4.375	100.259	100.259	99.759					5.000	99.909	99.909	99.409	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.112	100.112	99.612					5.125	100.039	100.039	99.539				
4.625	99.981	99.981	99.481					5.500	100.645	100.645	100.145				
4.750	100.976	100.976	100.476					5.625	100.775	100.775	100.275				
Borrower Paid Comp Only				Lender Paid Only				6.250	103.329	103.329	102.829				

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

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

FHA ID# - 1358600006

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

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

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



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.:

8/11/2021

45 Day Lock Exp.:

8/26/2021

60 Day Lock Exp.:

9/10/2021

W. Rate Sheet Dated: 7/12/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.907	95.907	95.607
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.485	97.485	97.185
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.563	97.563	97.263
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	99.038	99.038	98.738	3.500	97.641	97.641	97.341
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	99.196	99.196	98.896	3.625	97.407	97.407	97.107
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	99.324	99.324	99.024	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.467	99.467	99.167	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.066	101.066	100.766	Rate	30 Day	45 Day	60 Day
3.250	101.837	101.837	101.537	3.250	101.879	101.879	101.579	3.375	101.201	101.201	100.901	3.250	101.837	101.837	101.337
3.375	102.034	102.034	101.734	3.375	102.024	102.024	101.724	3.500	101.285	101.285	100.985	3.375	102.034	102.034	101.534
3.500	102.222	102.222	101.922	3.500	102.067	102.067	101.767	3.625	101.384	101.384	101.084	3.500	102.222	102.222	101.722
3.625	102.409	102.409	102.109	3.625	102.176	102.176	101.876	3.750	102.898	102.898	102.598	3.625	102.409	102.409	101.909
3.750	101.672	101.672	101.372	3.750	101.695	101.695	101.395	3.875	N/A	N/A	N/A	3.750	101.672	101.672	101.172
3.875	101.851	101.851	101.551	3.875	101.814	101.814	101.514	4.000	N/A	N/A	N/A	3.875	101.851	101.851	101.351
4.000	101.988	101.988	101.688	4.000	101.913	101.913	101.613	4.125	N/A	N/A	N/A	4.000	101.988	101.988	101.488
4.125	102.147	102.147	101.847	4.125	102.021	102.021	101.721	4.250	N/A	N/A	N/A	4.125	102.147	102.147	101.647
4.250	101.535	101.535	101.335	4.250	101.587	101.587	101.387	4.375	N/A	N/A	N/A	4.250	101.535	101.535	101.035
4.375	N/A	N/A	N/A	4.375	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	
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	
2.750	101.185	101.085	101.085	100.694	2.750	101.262	101.162	101.162	100.771	2.750	100.794	100.694	100.694	100.394	
2.875	101.392	101.292	101.292	100.901	2.875	101.433	101.333	101.333	100.942	2.875	100.952	100.852	100.852	100.552	
3.000	101.592	101.492	101.492	101.101	3.000	101.574	101.474	101.474	101.083	3.000	101.081	100.981	100.981	100.681	
3.125	101.780	101.680	101.680	101.289	3.125	101.729	101.629	101.629	101.238	3.125	101.223	101.123	101.123	100.823	
3.250	101.937	101.837	101.837	101.537	3.250	101.979	101.879	101.879	101.579	3.250	103.041	102.941	102.941	102.641	
3.375	102.134	102.034	102.034	101.734	3.375	102.124	102.024	102.024	101.724	3.375	103.176	103.076	103.076	102.776	
3.500	102.322	102.222	102.222	101.922	3.500	102.167	102.067	102.067	101.767	3.500	103.260	103.160	103.160	102.860	
3.625	102.509	102.409	102.409	102.109	3.625	102.276	102.176	102.176	101.876	3.625	103.359	103.259	103.259	102.959	
3.750	101.772	101.672	101.672	101.372	3.750	101.795	101.695	101.695	101.395	3.750	103.873	103.773	103.773	103.473	

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				
4.750	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				
Borrower Paid Comp Only				Lender Paid Only											

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/11/2021

45 Day Lock Exp.:

8/26/2021

60 Day Lock Exp.:

9/10/2021

W. Rate Sheet Dated: 7/12/2021

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					
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	98.753	98.753	98.553	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.766	98.766	98.566	2.000	N/A	N/A	N/A	2.500	98.741	98.621	98.541
2.625	99.602	99.602	99.402	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.551	99.551	99.351	2.125	N/A	N/A	N/A	2.625	99.579	99.431	99.332
2.750	100.384	100.384	100.184	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.262	100.262	100.062	2.250	N/A	N/A	N/A	2.750	100.161	100.013	99.914
2.875	101.003	101.003	100.803	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.830	100.830	100.630	2.375	N/A	N/A	N/A	2.875	100.981	100.833	100.734
2.990	101.402	101.402	101.202	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.132	101.132	100.932	2.500	N/A	N/A	N/A	2.990	101.379	101.231	101.132
3.000	101.502	101.502	101.302	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.232	101.232	101.032	2.625	N/A	N/A	N/A	3.000	101.479	101.331	101.232
3.125	101.915	101.915	101.715	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.776	101.776	101.576	2.750	N/A	N/A	N/A	3.125	101.892	101.744	101.645
3.250	102.541	102.541	102.341	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.427	102.427	102.227	2.875	N/A	N/A	N/A	3.250	102.502	102.353	102.254
3.375	103.253	103.253	103.053	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.106	103.106	102.906	2.990	N/A	N/A	N/A	3.375	103.114	102.965	102.866
3.500	103.644	103.644	103.444	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.409	103.409	103.209	3.000	N/A	N/A	N/A	3.500	103.505	103.356	103.257
3.625	103.941	103.941	103.741	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.543	103.543	103.343	3.125	N/A	N/A	N/A	3.625	103.702	103.553	103.454
3.750	103.534	103.534	103.334	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.553	102.553	102.353	3.250	N/A	N/A	N/A	3.750	102.861	102.761	102.661
3.875	103.965	103.965	103.765	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.956	102.956	102.756	3.375	N/A	N/A	N/A	3.875	103.292	103.192	103.092
3.990	104.206	104.206	104.006	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	103.534	103.434	103.334
4.000	104.306	104.306	104.106	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	103.634	103.534	103.434
4.125	104.583	104.583	104.383	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.409	103.409	103.209	3.750	N/A	N/A	N/A	4.125	103.910	103.810	103.710
4.250	104.424	104.424	104.224	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.444	102.444	102.244	3.875	N/A	N/A	N/A	4.250	103.766	103.666	103.566
4.375	104.791	104.791	104.591	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.642	102.642	102.442	3.990	N/A	N/A	N/A	4.375	104.034	103.934	103.834
4.500	105.133	105.133	104.933	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.942	102.942	102.742	4.000	N/A	N/A	N/A	4.500	104.776	104.676	104.576
30/25 Year >125 High Balance						20 Year						20 Year >125						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	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	100.317	100.317	100.117	2.875	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.000	99.895	99.895	99.695	2.000	99.814	99.675	99.582
2.875	N/A	N/A	N/A	2.625	100.792	100.792	100.592	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.467	100.467	100.267	2.125	100.386	100.247	100.154
2.990	N/A	N/A	N/A	2.750	101.287	101.287	101.087	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.956	100.956	100.756	2.250	100.875	100.736	100.643
3.000	N/A	N/A	N/A	2.875	101.899	101.899	101.699	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.362	101.362	101.162	2.375	101.281	101.143	101.049
3.125	N/A	N/A	N/A	2.990	102.260	102.260	102.060	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.744	101.744	101.544	2.500	101.679	101.561	101.479
3.250	N/A	N/A	N/A	3.000	102.360	102.360	102.160	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.246	102.246	102.046	2.625	102.181	102.063	101.981
3.375	N/A	N/A	N/A	3.125	102.769	102.769	102.569	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.715	102.715	102.515	2.750	102.651	102.533	102.451
3.500	N/A	N/A	N/A	3.250	103.073	103.073	102.873	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.082	103.082	102.882	2.875	103.018	102.900	102.818
3.625	N/A	N/A	N/A	3.375	103.768	103.768	103.568	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.391	103.391	103.191	2.990	103.326	103.208	103.126
3.750	N/A	N/A	N/A	3.500	104.128	104.128	103.928	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.491	103.491	103.291	3.000	103.426	103.308	103.226
3.875	N/A	N/A	N/A	3.625	104.422	104.422	104.222	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.861	103.861	103.661	3.125	103.796	103.678	103.596
3.990	N/A	N/A	N/A	3.750	103.746	103.746	103.546	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.325	104.325	104.125	3.250	103.941	103.841	103.741
4.000	N/A	N/A	N/A	3.875	104.174	104.174	103.974	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.811	104.811	104.611	3.375	104.427	104.327	104.227
4.125	N/A	N/A	N/A	3.990	104.386	104.386	104.186	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.134	105.134	104.934	3.500	104.750	104.650	104.550
4.250	N/A	N/A	N/A	4.000	104.486	104.486	104.286	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.526	105.526	105.326	3.625	105.142	105.042	104.942
4.375	N/A	N/A	N/A	4.125	104.759	104.759	104.559	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.860	104.860	104.660	3.750	104.556	104.456	104.356
4.500	N/A	N/A	N/A	4.250	104.611	104.611	104.411	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.275	105.275	105.075	3.875	104.970	104.870	104.770
4.625	N/A	N/A	N/A	4.375	104.974	104.974	104.774	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.578	105.578	105.378	3.990	105.273	105.173	105.073
4.750	N/A	N/A	N/A	4.500	105.298	105.298	105.098	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.678	105.678	105.478	4.000	105.373	105.273	105.173
15 Year 105-125						15 Year >125						15 Year High Balance						15 Year >125 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	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	100.040	100.040	99.840	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.574	100.574	100.374
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.479	100.479	100.279	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.146	101.146	100.946
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.823	100.823	100.623	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.635	101.635	101.435
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.167	101.167	100.967	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	102.040	102.040	101.840
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.655	101.655	101.455	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.396	102.396	102.196
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.034	102.034	101.834	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.804	102.804	102.604
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.358	102.358	102.158	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.863	102.863	102.663
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.612	102.612	102.412	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.230	103.230	103.030



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.:

8/11/2021

45 Day Lock Exp.:

8/26/2021

60 Day Lock Exp.:

9/10/2021

W. Rate Sheet Dated: 7/12/2021

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	98.753	98.753	98.553	2.500	98.766	98.766	98.566	2.875	101.899	101.899	101.699	2.000	99.895	99.895	99.695	2.000	100.040	100.040	99.840
2.625	99.602	99.602	99.402	2.625	99.551	99.551	99.351	2.990	102.260	102.260	102.060	2.125	100.467	100.467	100.267	2.125	100.479	100.479	100.279
2.750	100.384	100.384	100.184	2.750	100.262	100.262	100.062	3.000	102.360	102.360	102.160	2.250	100.956	100.956	100.756	2.250	100.823	100.823	100.623
2.875	101.003	101.003	100.803	2.875	100.830	100.830	100.630	3.125	102.769	102.769	102.569	2.375	101.362	101.362	101.162	2.375	101.167	101.167	100.967
2.990	101.402	101.402	101.202	2.990	101.132	101.132	100.932	3.250	103.073	103.073	102.873	2.500	101.744	101.744	101.544	2.500	101.655	101.655	101.455
3.000	101.502	101.502	101.302	3.000	101.232	101.232	101.032	3.375	103.768	103.768	103.568	2.625	102.246	102.246	102.046	2.625	102.034	102.034	101.834
3.125	101.915	101.915	101.715	3.125	101.776	101.776	101.576	3.500	104.128	104.128	103.928	2.750	102.715	102.715	102.515	2.750	102.358	102.358	102.158
3.250	102.541	102.541	102.341	3.250	102.427	102.427	102.227	3.625	104.422	104.422	104.222	2.875	103.082	103.082	102.882	2.875	102.612	102.612	102.412
3.375	103.253	103.253	103.053	3.375	103.106	103.106	102.906	3.750	103.746	103.746	103.546	2.990	103.391	103.391	103.191	2.990	102.794	102.794	102.594
3.500	103.644	103.644	103.444	3.500	103.409	103.409	103.209	3.875	104.174	104.174	103.974	3.000	103.491	103.491	103.291	3.000	102.894	102.894	102.694
3.625	103.941	103.941	103.741	3.625	103.543	103.543	103.343	3.990	104.386	104.386	104.186	3.125	103.861	103.861	103.661	3.125	103.148	103.148	102.948
3.750	103.534	103.534	103.334	3.750	102.553	102.553	102.353	4.000	104.486	104.486	104.286	3.250	104.325	104.325	104.125	3.250	103.115	103.115	102.915
3.875	103.965	103.965	103.765	3.875	102.956	102.956	102.756	4.125	104.759	104.759	104.559	3.375	104.811	104.811	104.611	3.375	103.488	103.488	103.288
3.990	104.206	104.206	104.006	3.990	103.151	103.151	102.951	4.250	104.611	104.611	104.411	3.500	105.134	105.134	104.934	3.500	103.715	103.715	103.515
4.000	104.306	104.306	104.106	4.000	103.251	103.251	103.051	4.375	104.974	104.974	104.774	3.625	105.526	105.526	105.326	3.625	103.986	103.986	103.786
4.125	104.583	104.583	104.383	4.125	103.409	103.409	103.209	4.500	105.298	105.298	105.098	3.750	104.860	104.860	104.660	3.750	102.713	102.713	102.513
4.250	104.424	104.424	104.224	4.250	102.244	102.244	102.044	4.625	105.514	105.514	105.314	3.875	105.275	105.275	105.075	3.875	103.004	103.004	102.804
4.375	104.791	104.791	104.591	4.375	102.642	102.642	102.442	4.750	105.672	105.672	105.472	3.990	105.578	105.578	105.378	3.990	103.188	103.188	102.988
4.500	105.133	105.133	104.933	4.500	102.942	102.942	102.742	4.875	105.992	105.992	105.792	4.000	105.678	105.678	105.478	4.000	103.288	103.288	103.088

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	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	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 LPAs 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.: 8/11/2021
45 Day Lock Exp.: 8/26/2021
60 Day Lock Exp.: 9/10/2021

W. Rate Sheet Dated: 7/12/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	98.544	98.544	98.287	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.012	97.012	96.755	2.750	N/A	N/A	N/A	2.500	98.294	98.194	98.037
2.625	99.613	99.613	99.361	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.081	98.081	97.829	2.875	N/A	N/A	N/A	2.625	99.363	99.263	99.111
2.750	100.557	100.557	100.316	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.025	99.025	98.784	2.990	N/A	N/A	N/A	2.750	100.307	100.207	100.066
2.875	101.248	101.248	101.016	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.716	99.716	99.484	3.000	N/A	N/A	N/A	2.875	100.998	100.898	100.766
2.990	101.618	101.618	101.401	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.086	100.086	99.869	3.125	N/A	N/A	N/A	2.990	101.368	101.268	101.151
3.000	101.718	101.718	101.501	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.186	100.186	99.969	3.250	N/A	N/A	N/A	3.000	101.468	101.368	101.251
3.125	101.937	101.937	101.724	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.457	100.457	100.244	3.375	N/A	N/A	N/A	3.125	101.687	101.524	101.474
3.250	102.650	102.650	102.450	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.170	101.170	100.970	3.500	N/A	N/A	N/A	3.250	102.400	102.254	102.200
3.375	103.281	103.281	103.081	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.801	101.801	101.601	3.625	N/A	N/A	N/A	3.375	103.031	102.892	102.831
3.500	103.605	103.605	103.405	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.125	102.125	101.925	3.750	N/A	N/A	N/A	3.500	103.355	103.217	103.155
3.625	103.881	103.881	103.681	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.401	102.401	102.201	3.875	N/A	N/A	N/A	3.625	103.631	103.492	103.431
3.750	103.511	103.511	103.311	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.019	100.019	99.819	3.990	N/A	N/A	N/A	3.750	103.261	103.161	103.061
3.875	103.941	103.941	103.741	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.449	100.449	100.249	4.000	N/A	N/A	N/A	3.875	103.691	103.591	103.491
3.990	104.208	104.208	104.008	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.716	100.716	100.516	4.125	N/A	N/A	N/A	3.990	103.958	103.858	103.758
4.000	104.308	104.308	104.108	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.816	100.816	100.616	4.250	N/A	N/A	N/A	4.000	104.058	103.958	103.858
4.125	104.224	104.224	104.024	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	98.860	98.860	98.660	4.375	N/A	N/A	N/A	4.125	103.974	103.874	103.774
4.250	104.776	104.776	104.576	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	99.412	99.412	99.212	4.500	N/A	N/A	N/A	4.250	104.526	104.426	104.326
4.375	105.131	105.131	104.931	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	99.767	99.767	99.567	4.625	N/A	N/A	N/A	4.375	104.881	104.781	104.681
4.500	105.413	105.413	105.213	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.049	100.049	99.849	4.750	N/A	N/A	N/A	4.500	105.163	105.063	104.963
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	99.408	99.408	99.208	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.894	99.894	99.694	2.000	99.644	99.493	99.444
2.875	N/A	N/A	N/A	2.625	100.408	100.408	100.208	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.520	100.520	100.320	2.125	100.270	100.120	100.070
2.990	N/A	N/A	N/A	2.750	101.143	101.143	100.943	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.174	101.174	100.974	2.250	100.924	100.776	100.724
3.000	N/A	N/A	N/A	2.875	101.758	101.758	101.558	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.622	101.622	101.422	2.375	101.372	101.225	101.172
3.125	N/A	N/A	N/A	2.990	102.133	102.133	101.933	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.791	101.791	101.591	2.500	101.541	101.441	101.341
3.250	N/A	N/A	N/A	3.000	102.233	102.233	102.033	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.440	102.440	102.240	2.625	102.190	102.090	101.990
3.375	N/A	N/A	N/A	3.125	102.414	102.414	102.214	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.922	102.922	102.722	2.750	102.672	102.572	102.472
3.500	N/A	N/A	N/A	3.250	102.985	102.985	102.785	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.284	103.284	103.084	2.875	103.034	102.934	102.834
3.625	N/A	N/A	N/A	3.375	103.675	103.675	103.475	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.589	103.589	103.389	2.990	103.339	103.239	103.139
3.750	N/A	N/A	N/A	3.500	104.063	104.063	103.863	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.689	103.689	103.489	3.000	103.439	103.339	103.239
3.875	N/A	N/A	N/A	3.625	104.291	104.291	104.091	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.557	103.557	103.357	3.125	103.307	103.207	103.107
3.990	N/A	N/A	N/A	3.750	103.889	103.889	103.689	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.993	103.993	103.793	3.250	103.743	103.643	103.543
4.000	N/A	N/A	N/A	3.875	104.167	104.167	103.967	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.428	104.428	104.228	3.375	104.178	104.078	103.978
4.125	N/A	N/A	N/A	3.990	104.414	104.414	104.214	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.633	104.633	104.433	3.500	104.383	104.283	104.183
4.250	N/A	N/A	N/A	4.000	104.514	104.514	104.314	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.331	104.331	104.131	3.625	104.081	103.981	103.881
4.375	N/A	N/A	N/A	4.125	103.917	103.917	103.717	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.687	104.687	104.487	3.750	104.437	104.337	104.237
4.500	N/A	N/A	N/A	4.250	104.301	104.301	104.101	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.848	104.848	104.648	3.875	104.598	104.498	104.398
4.625	N/A	N/A	N/A	4.375	104.638	104.638	104.438	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.162	105.162	104.962	3.990	104.912	104.812	104.712
4.750	N/A	N/A	N/A	4.500	104.982	104.982	104.782	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.262	105.262	105.062	4.000	105.012	104.912	104.812
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.668	98.668	98.468	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.294	99.294	99.094	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A				
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.948	99.948	99.748	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A				
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.396	100.396	100.196	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A				
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.565	100.565	100.365	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.964	99.964	99.764	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.446	100.446	100.246	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.808	100.808	100.608	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.113	101.113	100.913	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A				
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A																



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.:

8/11/2021

45 Day Lock Exp.:

8/26/2021

60 Day Lock Exp.:

9/10/2021

W. Rate Sheet Dated: 7/12/2021

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	100.557	100.557	100.316	2.750	99.025	99.025	98.784	2.500	99.408	99.408	99.208	2.000	99.894	99.894	99.694	2.000	98.668	98.668	98.468
2.875	101.248	101.248	101.016	2.875	99.716	99.716	99.484	2.625	100.408	100.408	100.208	2.125	100.520	100.520	100.320	2.125	99.294	99.294	99.094
2.990	101.618	101.618	101.401	2.990	100.086	100.086	99.869	2.750	101.143	101.143	100.943	2.250	101.174	101.174	100.974	2.250	99.948	99.948	99.748
3.000	101.718	101.718	101.501	3.000	100.186	100.186	99.969	2.875	101.758	101.758	101.558	2.375	101.622	101.622	101.422	2.375	100.396	100.396	100.196
3.125	101.937	101.937	101.724	3.125	100.457	100.457	100.244	2.990	102.133	102.133	101.933	2.500	101.791	101.791	101.591	2.500	100.565	100.565	100.365
3.250	102.650	102.650	102.450	3.250	101.170	101.170	100.970	3.000	102.233	102.233	102.033	2.625	102.440	102.440	102.240	2.625	99.964	99.964	99.764
3.375	103.281	103.281	103.081	3.375	101.801	101.801	101.601	3.125	102.414	102.414	102.214	2.750	102.922	102.922	102.722	2.750	100.446	100.446	100.246
3.500	103.605	103.605	103.405	3.500	102.125	102.125	101.925	3.250	102.985	102.985	102.785	2.875	103.284	103.284	103.084	2.875	100.808	100.808	100.608
3.625	103.881	103.881	103.681	3.625	102.401	102.401	102.201	3.375	103.675	103.675	103.475	2.990	103.589	103.589	103.389	2.990	101.113	101.113	100.913
3.750	103.511	103.511	103.311	3.750	100.019	100.019	99.819	3.500	104.063	104.063	103.863	3.000	103.689	103.689	103.489	3.000	101.213	101.213	101.013
3.875	103.941	103.941	103.741	3.875	100.449	100.449	100.249	3.625	104.291	104.291	104.091	3.125	103.557	103.557	103.357	3.125	101.331	101.331	101.131
3.990	104.208	104.208	104.008	3.990	100.716	100.716	100.516	3.750	103.889	103.889	103.689	3.250	103.993	103.993	103.793	3.250	101.767	101.767	101.567
4.000	104.308	104.308	104.108	4.000	100.816	100.816	100.616	3.875	104.167	104.167	103.967	3.375	104.428	104.428	104.228	3.375	102.202	102.202	102.002
4.125	104.224	104.224	104.024	4.125	98.860	98.860	98.660	3.990	104.414	104.414	104.214	3.500	104.633	104.633	104.433	3.500	102.407	102.407	102.207
4.250	104.776	104.776	104.576	4.250	99.412	99.412	99.212	4.000	104.514	104.514	104.314	3.625	104.331	104.331	104.131	3.625	101.117	101.117	100.917
4.375	105.131	105.131	104.931	4.375	99.767	99.767	99.567	4.125	103.917	103.917	103.717	3.750	104.687	104.687	104.487	3.750	101.473	101.473	101.273
4.500	105.413	105.413	105.213	4.500	100.049	100.049	99.849	4.250	104.301	104.301	104.101	3.875	104.848	104.848	104.648	3.875	101.634	101.634	101.434
4.625	105.005	105.005	104.805	4.625	99.391	99.391	99.191	4.375	104.638	104.638	104.438	3.990	105.162	105.162	104.962	3.990	101.948	101.948	101.748
4.750	105.411	105.411	105.211	4.750	99.797	99.797	99.597	4.500	104.982	104.982	104.782	4.000	105.262	105.262	105.062	4.000	102.048	102.048	101.848

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	N/A	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	0.000	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	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
All Refinances "R/T & C/O" ***	-0.500
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125
*** Does not apply to loan amt ≤ \$125K or any Home Possible	

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/11/2021

45 Day Lock Exp.:

8/26/2021

60 Day Lock Exp.:

9/10/2021

W. Rate Sheet Dated: 7/12/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT applicable to the following programs: FNMA Home Style, FNMA HomeReady, FNMA RefiNow, FNM OTC, FHLMC CHOICERenovation, FHLMC HomePossible, FHLMC HomeOne, FHLMC OTC, All Investment Properties

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.375	0.375	0.125	0.125	0.125	0.000	0.000
2.625	0.500	0.375	0.375	0.250	0.125	0.000	0.000
2.750	0.625	0.500	0.375	0.250	0.125	0.000	0.000
2.875	0.625	0.500	0.375	0.375	0.250	0.000	0.000
2.990	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.000	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.125	1.000	0.875	0.750	0.625	0.500	0.250	0.125
3.250	1.000	0.875	0.750	0.625	0.500	0.250	0.125
3.375	1.000	0.875	0.750	0.625	0.500	0.250	0.125
3.500	1.000	0.875	0.750	0.625	0.500	0.250	0.125
3.625	1.125	0.875	0.750	0.750	0.500	0.250	0.125
3.750	1.625	1.500	1.250	1.250	1.000	0.750	0.500
3.875	1.625	1.500	1.250	1.250	1.000	0.750	0.500
3.990	1.625	1.500	1.250	1.250	1.000	0.750	0.500
4.000	1.625	1.500	1.250	1.250	1.000	0.750	0.000
4.125	1.875	1.500	1.250	1.250	1.000	0.750	0.000
4.250	2.250	1.875	1.625	1.375	1.250	0.750	0.000
4.375	2.250	1.875	1.625	1.375	1.250	0.750	0.000
4.500	2.250	1.875	1.625	1.375	1.250	0.750	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.250	0.125	0.000	0.000	0.000	0.000	0.000
2.625	0.625	0.500	0.250	0.250	0.250	0.125	0.000
2.750	0.625	0.500	0.250	0.250	0.250	0.125	0.000
2.875	0.625	0.500	0.250	0.250	0.250	0.125	0.000
2.990	0.625	0.500	0.250	0.250	0.250	0.125	0.000
3.000	0.625	0.500	0.250	0.250	0.250	0.125	0.000
3.125	0.750	0.500	0.375	0.375	0.250	0.125	0.000
3.250	1.000	0.875	0.750	0.750	0.625	0.250	0.125
3.375	1.375	1.125	0.750	0.750	0.625	0.250	0.125
3.500	1.375	1.125	0.750	0.750	0.625	0.250	0.125
3.625	1.500	1.125	0.875	0.750	0.625	0.250	0.125
3.750	1.500	1.125	0.875	0.750	0.625	0.250	0.125
3.875	2.250	1.875	1.625	1.500	1.375	1.000	0.500
3.990	2.250	1.875	1.625	1.500	1.375	1.000	0.500
4.000	2.250	1.875	1.625	1.500	1.375	1.000	0.500
4.125	2.250	1.875	1.625	1.500	1.375	1.000	0.500
4.250	2.750	2.375	2.000	1.875	1.500	1.125	0.625
4.375	2.750	2.375	2.000	1.875	1.500	1.125	0.625
4.500	2.750	2.375	2.000	1.875	1.500	1.125	0.625

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.875	-0.125	-0.125	-0.125	0.000	0.000
2.625	0.250	0.875	0.125	0.125	0.000	0.000	0.000
2.750	0.375	0.875	0.250	0.250	0.125	0.000	0.000
2.875	0.375	0.875	0.250	0.250	0.125	0.000	0.000
2.990	0.375	0.875	0.250	0.250	0.125	0.000	0.000
3.000	0.375	0.875	0.250	0.250	0.125	0.000	0.000
3.125	0.375	1.000	0.250	0.250	0.125	0.000	0.000
3.250	0.500	1.125	0.375	0.250	0.125	0.000	0.000
3.375	0.500	1.000	0.375	0.250	0.125	0.000	0.000
3.500	0.500	1.000	0.375	0.250	0.125	0.000	0.000
3.625	0.625	0.875	0.375	0.250	0.125	0.000	0.000
3.750	1.250	1.250	0.875	0.750	0.500	0.000	0.000
3.875	1.250	1.250	0.875	0.750	0.500	0.000	0.000
3.990	1.250	1.250	0.875	0.750	0.500	0.000	0.000
4.000	1.250	1.250	0.875	0.750	0.500	0.000	0.000
4.125	1.250	1.375	0.875	0.750	0.500	0.000	0.000
4.250	1.125	1.625	1.000	0.875	0.625	0.000	0.000
4.375	1.125	1.625	1.000	0.875	0.625	0.000	0.000
4.500	1.250	1.500	1.000	0.875	0.625	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.000	0.000	0.000	0.125	0.000	0.000
2.625	0.375	0.375	0.375	0.375	0.250	0.000	0.000
2.750	0.375	0.375	0.375	0.375	0.250	0.000	0.000
2.875	0.375	0.375	0.375	0.375	0.250	0.000	0.000
2.990	0.375	0.375	0.375	0.375	0.250	0.000	0.000
3.000	0.375	0.375	0.375	0.375	0.250	0.000	0.000
3.125	0.375	0.375	0.375	0.375	0.250	0.000	0.000
3.250	0.750	0.625	0.625	0.625	0.375	0.000	0.000
3.375	0.750	0.625	0.625	0.625	0.375	0.000	0.000
3.500	0.750	0.625	0.625	0.625	0.375	0.000	0.000
3.625	0.750	0.625	0.625	0.625	0.375	0.000	0.000
3.750	0.750	0.750	0.625	0.625	0.375	0.000	0.000
3.875	1.375	1.375	1.000	1.000	0.750	0.000	0.000
3.990	1.375	1.375	1.000	1.000	0.750	0.000	0.000
4.000	1.375	1.375	1.000	1.000	0.750	0.000	0.000
4.125	1.375	1.375	1.000	1.000	0.750	0.000	0.000
4.250	1.500	1.375	1.000	1.000	0.875	0.000	0.000
4.375	1.750	1.500	1.000	1.000	0.875	0.000	0.000
4.500	1.750	1.500	1.000	1.000	0.875	0.000	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.500	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.625	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.750	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.875	0.250	0.250	0.125	0.125	0.000	0.000	0.000
2.990	0.250	0.250	0.125	0.125	0.000	0.000	0.000
3.000	0.375	0.250	0.250	0.125	0.125	0.000	0.000
3.125	0.375	0.375	0.250	0.250	0.125	0.000	0.000
3.250	0.500	0.375	0.375	0.250	0.250	0.000	0.000
3.375	0.500	0.375	0.375	0.250	0.250	0.000	0.000
3.500	0.500	0.375	0.375	0.250	0.250	0.000	0.000
3.625	0.375	0.250	0.125	0.000	0.000	0.000	0.000
3.750	0.875	0.750	0.625	0.500	0.375	0.000	0.000
3.875	0.875	0.750	0.625	0.500	0.375	0.000	0.000
3.990	0.875	0.750	0.625	0.500	0.375	0.000	0.000
4.000	0.875	0.750	0.625	0.500	0.375	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.000	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.125	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.250	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.375	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.500	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.625	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.750	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.875	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.990	0.250	0.250	0.250	0.250	0.125	0.000	0.000
3.000	0.250	0.250	0.250	0.250	0.125	0.000	0.000
3.125	0.250	0.250	0.250	0.250	0.125	0.000	0.000
3.250	0.625	0.625	0.500	0.500	0.375	0.375	0.000
3.375	0.625	0.625	0.500	0.500	0.375	0.375	0.000
3.500	0.625	0.625	0.500	0.500	0.375	0.375	0.000
3.625	0.625	0.625	0.500	0.500	0.375	0.375	0.000
3.750	1.000	0.875	0.750	0.625	0.500	0.625	0.000
3.875	1.125	1.000	0.750	0.750	0.625	0.625	0.000
3.990	1.125	1.000	0.750	0.750	0.625	0.625	0.000
4.000	1.125	1.000	0.750	0.750	0.625	0.625	0.000

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Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

For use by mortgage professionals only



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/11/2021

45 Day Lock Exp.:

8/26/2021

60 Day Lock Exp.:

9/10/2021

W. Rate Sheet Dated: 7/12/2021

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
2.500	98.544	98.544	98.287	2.500	99.408	99.408	99.208	2.000	99.894	99.894	99.694	2.500	97.103	97.103	96.846	2.000	98.631	98.631	98.431
2.625	99.613	99.613	99.361	2.625	100.408	100.408	100.208	2.125	100.520	100.520	100.320	2.625	98.172	98.172	97.920	2.125	99.257	99.257	99.057
2.750	100.557	100.557	100.316	2.750	101.143	101.143	100.943	2.250	101.174	101.174	100.974	2.750	99.116	99.116	98.875	2.250	99.911	99.911	99.711
2.875	101.248	101.248	101.016	2.875	101.758	101.758	101.558	2.375	101.622	101.622	101.422	2.875	99.807	99.807	99.575	2.375	100.359	100.359	100.159
2.990	101.618	101.618	101.401	2.990	102.133	102.133	101.933	2.500	101.791	101.791	101.591	2.990	100.177	100.177	99.960	2.500	100.528	100.528	100.328
3.000	101.718	101.718	101.501	3.000	102.233	102.233	102.033	2.625	102.440	102.440	102.240	3.000	100.277	100.277	100.060	2.625	100.552	100.552	100.352
3.125	101.937	101.937	101.724	3.125	102.414	102.414	102.214	2.750	102.922	102.922	102.722	3.125	100.522	100.522	100.309	2.750	101.034	101.034	100.834
3.250	102.650	102.650	102.450	3.250	102.985	102.985	102.785	2.875	103.284	103.284	103.084	3.250	101.235	101.235	101.035	2.875	101.396	101.396	101.196
3.375	103.281	103.281	103.081	3.375	103.675	103.675	103.475	2.990	103.589	103.589	103.389	3.375	101.866	101.866	101.666	2.990	101.701	101.701	101.501
3.500	103.605	103.605	103.405	3.500	104.063	104.063	103.863	3.000	103.689	103.689	103.489	3.500	102.190	102.190	101.990	3.000	101.801	101.801	101.601
3.625	103.881	103.881	103.681	3.625	104.291	104.291	104.091	3.125	103.557	103.557	103.357	3.625	102.466	102.466	102.266	3.125	101.794	101.794	101.594
3.750	103.511	103.511	103.311	3.750	103.889	103.889	103.689	3.250	103.993	103.993	103.793	3.750	101.090	101.090	100.890	3.250	102.230	102.230	102.030
3.875	103.941	103.941	103.741	3.875	104.167	104.167	103.967	3.375	104.428	104.428	104.228	3.875	101.520	101.520	101.320	3.375	102.665	102.665	102.465
3.990	104.208	104.208	104.008	3.990	104.414	104.414	104.214	3.500	104.633	104.633	104.433	3.990	101.787	101.787	101.587	3.500	102.870	102.870	102.670
4.000	104.308	104.308	104.108	4.000	104.514	104.514	104.314	3.625	104.331	104.331	104.131	4.000	101.887	101.887	101.687	3.625	102.074	102.074	101.874
4.125	104.224	104.224	104.024	4.125	103.917	103.917	103.717	3.750	104.687	104.687	104.487	4.125	100.867	100.867	100.667	3.750	102.430	102.430	102.230
4.250	104.776	104.776	104.576	4.250	104.301	104.301	104.101	3.875	104.848	104.848	104.648	4.250	101.419	101.419	101.219	3.875	102.591	102.591	102.391
4.375	105.131	105.131	104.931	4.375	104.638	104.638	104.438	3.990	105.162	105.162	104.962	4.375	101.774	101.774	101.574	3.990	102.905	102.905	102.705
4.500	105.413	105.413	105.213	4.500	104.982	104.982	104.782	4.000	105.262	105.262	105.062	4.500	102.056	102.056	101.856	4.000	103.005	103.005	102.805

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

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

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-12.125	-12.125	-12.125	-13.375	-14.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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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30 Day Lock Exp.:

8/11/2021

45 Day Lock Exp.:

8/26/2021

60 Day Lock Exp.:

9/10/2021

W. Rate Sheet Dated: 7/12/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline [†]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)