

W. Rate Sheet Dated: 7/16/2021

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	100.642	100.642	100.289	2.250	100.627	100.627	100.274	2.250	98.348	98.348	98.048	3.125	96.391	96.391	96.091
2.375	100.857	100.857	100.504	2.375	100.810	100.810	100.457	2.500	98.680	98.680	98.380	3.250	97.657	97.657	97.357
2.500	101.072	101.072	100.719	2.500	100.984	100.984	100.630	2.625	98.844	98.844	98.544	3.375	97.735	97.735	97.435
2.625	101.271	101.271	100.918	2.625	101.161	101.161	100.808	2.750	100.516	100.516	100.216	3.500	97.813	97.813	97.513
2.750	102.217	102.217	101.842	2.750	102.222	102.222	101.847	2.875	100.677	100.677	100.377	3.625	97.891	97.891	97.591
2.875	102.423	102.423	102.048	2.875	102.395	102.395	102.020	3.000	100.833	100.833	100.533	Margin = 2.250		Index = 0.080	
3.000	102.623	102.623	102.248	3.000	102.565	102.565	102.190	3.125	100.952	100.952	100.652	30 Year OTC			
3.125	102.811	102.811	102.436	3.125	102.695	102.695	102.320	3.250	102.212	102.212	101.912	Rate	30 Day	45 Day	60 Day
3.250	103.112	103.112	102.812	3.250	103.082	103.082	102.782	3.375	102.370	102.370	102.070	4.000	101.276	101.276	100.776
3.375	103.209	103.209	102.909	3.375	103.104	103.104	102.804	3.500	102.503	102.503	102.203	4.125	101.434	101.434	100.934
3.500	103.397	103.397	103.097	3.500	103.248	103.248	102.948	3.625	102.555	102.555	102.255	4.375	101.494	101.494	100.994
3.625	103.584	103.584	103.284	3.625	103.258	103.258	102.958	3.750	103.624	103.624	103.324	4.500	101.641	101.641	101.141
3.750	103.235	103.235	102.935	3.750	103.156	103.156	102.856	3.875	103.739	103.739	103.439	4.625	101.772	101.772	101.272
3.875	103.314	103.314	103.014	3.875	103.181	103.181	102.881	4.000	103.849	103.849	103.549	4.875	102.277	102.277	101.777
4.000	103.451	103.451	103.151	4.000	103.299	103.299	102.999	4.125	103.932	103.932	103.632	5.000	102.424	102.424	101.924
4.125	103.609	103.609	103.309	4.125	103.391	103.391	103.091	4.250	103.685	103.685	103.385	5.125	102.555	102.555	102.055
4.250	102.944	102.944	102.719	4.250	102.896	102.896	102.671	4.375	103.800	103.800	103.500	5.500	103.176	103.176	102.676
4.375	102.969	102.969	102.744	4.375	102.920	102.920	102.695	4.500	103.910	103.910	103.610	5.625	103.306	103.306	102.806
6.250	106.000	106.000	105.800	6.250	106.727	106.727	106.527	4.625	103.993	103.993	103.693	6.250	106.000	106.000	105.500

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	100.742	100.642	100.642	100.289	2.250	100.577	100.477	100.477	100.124	2.250	100.478	100.378	100.378	100.078
2.375	100.957	100.857	100.857	100.504	2.375	100.760	100.660	100.660	100.307	2.375	100.649	100.549	100.549	100.249
2.500	101.172	101.072	101.072	100.719	2.500	100.934	100.834	100.834	100.480	2.500	100.810	100.710	100.710	100.410
2.625	101.371	101.271	101.271	100.918	2.625	101.111	101.011	101.011	100.658	2.625	100.974	100.874	100.874	100.574
2.750	102.317	102.217	102.217	101.842	2.750	102.047	101.947	101.947	101.572	2.750	101.546	101.446	101.446	101.146
2.875	102.523	102.423	102.423	102.048	2.875	102.220	102.120	102.120	101.745	2.875	101.707	101.607	101.607	101.307
3.000	102.723	102.623	102.623	102.248	3.000	102.390	102.290	102.290	101.915	3.000	101.863	101.763	101.763	101.463
3.125	102.911	102.811	102.811	102.436	3.125	102.520	102.420	102.420	102.045	3.125	101.982	101.882	101.882	101.582
3.250	103.212	103.112	103.112	102.812	3.250	102.882	102.782	102.782	102.482	3.250	103.842	103.742	103.742	103.442
3.375	103.409	103.309	103.309	103.009	3.375	103.004	102.904	102.904	102.604	3.375	104.000	103.900	103.900	103.600
3.500	103.597	103.497	103.497	103.197	3.500	103.148	103.048	103.048	102.748	3.500	104.133	104.033	104.033	103.733
3.625	103.784	103.684	103.684	103.384	3.625	103.158	103.058	103.058	102.758	3.625	104.185	104.085	104.085	103.785
3.750	103.435	103.335	103.335	103.035	3.750	103.356	103.256	103.256	102.956	3.750	105.754	105.654	105.654	105.354

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 <= 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

[illegible]

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	98.526	98.526	98.026	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.684	98.684	98.184	4.750	101.000	101.000	100.500
3.875	99.255	99.255	98.755	6.250	103.750	103.750	103.500	4.375	98.744	98.744	98.244	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.118	99.118	98.618					4.500	98.891	98.891	98.391	Rate	30 Day	45 Day	60 Day
4.125	98.959	98.959	98.459					4.625	99.022	99.022	98.522	5.750	103.000	103.000	102.500
4.250	99.931	99.931	99.431					4.875	99.527	99.527	99.027	6.250	105.750	105.750	105.250
4.375	99.806	99.806	99.306					5.000	99.674	99.674	99.174	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only			
4.500	99.659	99.659	99.159					5.125	99.805	99.805	99.305				
4.625	99.528	99.528	99.028					5.500	100.426	100.426	99.926				
4.750	100.742	100.742	100.242					5.625	100.556	100.556	100.056				
Borrower Paid Como Only				Lender Paid Only				6.250	103.250	103.250	102.750				

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 **-.0018**. 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
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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@afwloans.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/16/2021

45 Day Lock Exp.:

8/30/2021

60 Day Lock Exp.:

9/14/2021

W. Rate Sheet Dated: 7/16/2021

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
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.141	96.141	95.841
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	97.407	97.407	97.107
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	97.485	97.485	97.185
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	99.065	99.065	98.765	3.500	97.563	97.563	97.263
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	99.225	99.225	98.925	3.625	97.641	97.641	97.341
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	99.382	99.382	99.082	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.500	99.500	99.200	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.017	101.017	100.717	Rate	30 Day	45 Day	60 Day
3.250	101.962	101.962	101.662	3.250	102.032	102.032	101.732	3.375	101.175	101.175	100.875	3.250	101.962	101.962	101.462
3.375	102.159	102.159	101.859	3.375	102.154	102.154	101.854	3.500	101.308	101.308	101.008	3.375	102.159	102.159	101.659
3.500	102.347	102.347	102.047	3.500	102.298	102.298	101.998	3.625	101.360	101.360	101.060	3.500	102.347	102.347	101.847
3.625	102.534	102.534	102.234	3.625	102.308	102.308	102.008	3.750	102.929	102.929	102.629	3.625	102.534	102.534	102.034
3.750	101.485	101.485	101.185	3.750	101.506	101.506	101.206	3.875	N/A	N/A	N/A	3.750	101.485	101.485	100.985
3.875	101.664	101.664	101.364	3.875	101.631	101.631	101.331	4.000	N/A	N/A	N/A	3.875	101.664	101.664	101.164
4.000	101.801	101.801	101.501	4.000	101.749	101.749	101.449	4.125	N/A	N/A	N/A	4.000	101.801	101.801	101.301
4.125	101.959	101.959	101.659	4.125	101.841	101.841	101.541	4.250	N/A	N/A	N/A	4.125	101.959	101.959	101.459
4.250	101.081	101.081	100.856	4.250	101.133	101.133	100.908	4.375	N/A	N/A	N/A	4.250	101.081	101.081	100.581
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	101.404	101.304	101.304	100.929	2.750	101.484	101.384	101.384	101.009	2.750	100.883	100.783	100.783	100.483
2.875	101.611	101.511	101.511	101.136	2.875	101.658	101.558	101.558	101.183	2.875	101.044	100.944	100.944	100.644
3.000	101.811	101.711	101.711	101.336	3.000	101.827	101.727	101.727	101.352	3.000	101.201	101.101	101.101	100.801
3.125	101.998	101.898	101.898	101.523	3.125	101.958	101.858	101.858	101.483	3.125	101.319	101.219	101.219	100.919
3.250	102.062	101.962	101.962	101.662	3.250	102.132	102.032	102.032	101.732	3.250	102.992	102.892	102.892	102.592
3.375	102.259	102.159	102.159	101.859	3.375	102.254	102.154	102.154	101.854	3.375	103.150	103.050	103.050	102.750
3.500	102.447	102.347	102.347	102.047	3.500	102.398	102.298	102.298	101.998	3.500	103.283	103.183	103.183	102.883
3.625	102.634	102.534	102.534	102.234	3.625	102.408	102.308	102.308	102.008	3.625	103.335	103.235	103.235	102.935
3.750	101.585	101.485	101.485	101.185	3.750	101.606	101.506	101.506	101.206	3.750	103.904	103.804	103.804	103.504

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrowholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/16/2021

45 Day Lock Exp.: 8/30/2021

60 Day Lock Exp.: 9/14/2021

W. Rate Sheet Dated: 7/16/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	98.864	98.864	98.864	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.909	98.909	98.709	2.000	N/A	N/A	N/A	2.500	98.855	98.734	98.655
2.625	99.676	99.676	99.476	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.687	99.687	99.487	2.125	N/A	N/A	N/A	2.625	99.643	99.501	99.408
2.750	100.444	100.444	100.244	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.384	100.384	100.184	2.250	N/A	N/A	N/A	2.750	100.211	100.069	99.976
2.875	101.050	101.050	100.850	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.941	100.941	100.741	2.375	N/A	N/A	N/A	2.875	101.017	100.875	100.782
2.990	101.432	101.432	101.232	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.230	101.230	101.030	2.500	N/A	N/A	N/A	2.990	101.399	101.257	101.164
3.000	101.532	101.532	101.332	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.330	101.330	101.130	2.625	N/A	N/A	N/A	3.000	101.499	101.357	101.264
3.125	101.935	101.935	101.735	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.771	101.771	101.571	2.750	N/A	N/A	N/A	3.125	101.902	101.760	101.667
3.250	102.603	102.603	102.403	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.396	102.396	102.196	2.875	N/A	N/A	N/A	3.250	102.562	102.420	102.327
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	103.013	103.013	102.813	2.990	N/A	N/A	N/A	3.375	103.112	102.969	102.863
3.500	103.617	103.617	103.417	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.293	103.293	103.093	3.000	N/A	N/A	N/A	3.500	103.476	103.327	103.227
3.625	103.927	103.927	103.727	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.445	103.445	103.245	3.125	N/A	N/A	N/A	3.625	103.686	103.537	103.437
3.750	103.592	103.592	103.392	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.612	102.612	102.412	3.250	N/A	N/A	N/A	3.750	102.915	102.815	102.715
3.875	104.018	104.018	103.818	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.009	103.009	102.809	3.375	N/A	N/A	N/A	3.875	103.340	103.240	103.140
3.990	104.245	104.245	104.045	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.194	103.194	102.994	3.500	N/A	N/A	N/A	3.990	103.567	103.467	103.367
4.000	104.345	104.345	104.145	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.294	103.294	103.094	3.625	N/A	N/A	N/A	4.000	103.667	103.567	103.467
4.125	104.645	104.645	104.445	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.477	103.477	103.277	3.750	N/A	N/A	N/A	4.125	103.967	103.867	103.767
4.250	104.676	104.676	104.476	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.496	102.496	102.296	3.875	N/A	N/A	N/A	4.250	104.022	103.922	103.822
4.375	105.032	105.032	104.832	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.882	102.882	102.682	3.990	N/A	N/A	N/A	4.375	104.279	104.179	104.079
4.500	105.364	105.364	105.164	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.172	103.172	102.972	4.000	N/A	N/A	N/A	4.500	105.010	104.910	104.810
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	2.500	100.432	100.432	100.232	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.886	99.886	99.686	2.000	99.838	99.707	99.621
2.875	N/A	N/A	N/A	2.625	100.897	100.897	100.697	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.451	100.451	100.251	2.125	100.402	100.271	100.185
2.990	N/A	N/A	N/A	2.750	101.344	101.344	101.144	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.906	100.906	100.706	2.250	100.858	100.727	100.641
3.000	N/A	N/A	N/A	2.875	101.943	101.943	101.743	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.293	101.293	101.093	2.375	101.244	101.113	101.027
3.125	N/A	N/A	N/A	2.990	102.287	102.287	102.087	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	101.548	101.473
3.250	N/A	N/A	N/A	3.000	102.387	102.387	102.187	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.238	102.238	102.038	2.625	102.173	102.054	101.979
3.375	N/A	N/A	N/A	3.125	102.786	102.786	102.586	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.695	102.695	102.495	2.750	102.631	102.512	102.431
3.500	N/A	N/A	N/A	3.250	103.131	103.131	102.931	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.047	103.047	102.847	2.875	102.983	102.863	102.783
3.625	N/A	N/A	N/A	3.375	103.763	103.763	103.563	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.345	103.345	103.145	2.990	103.281	103.162	103.081
3.750	N/A	N/A	N/A	3.500	104.098	104.098	103.898	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.445	103.445	103.245	3.000	103.381	103.262	103.181
3.875	N/A	N/A	N/A	3.625	104.405	104.405	104.205	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.802	103.802	103.602	3.125	103.738	103.619	103.538
3.990	N/A	N/A	N/A	3.750	103.801	103.801	103.601	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.317	104.317	104.117	3.250	103.933	103.833	103.733
4.000	N/A	N/A	N/A	3.875	104.222	104.222	104.022	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.800	104.800	104.600	3.375	104.415	104.315	104.215
4.125	N/A	N/A	N/A	3.990	104.421	104.421	104.221	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.112	105.112	104.912	3.500	104.727	104.627	104.527
4.250	N/A	N/A	N/A	4.000	104.521	104.521	104.321	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.486	105.486	105.286	3.625	105.102	105.002	104.902
4.375	N/A	N/A	N/A	4.125	104.819	104.819	104.619	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.968	104.968	104.768	3.750	104.655	104.555	104.455
4.500	N/A	N/A	N/A	4.250	104.660	104.660	104.460	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.369	105.369	105.169	3.875	105.056	104.956	104.856
4.625	N/A	N/A	N/A	4.375	105.213	105.213	105.013	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.664	105.664	105.464	3.990	105.351	105.251	105.151
4.750	N/A	N/A	N/A	4.500	105.527	105.527	105.327	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.764	105.764	105.564	4.000	105.451	105.351	105.251
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	100.039	100.039	99.839	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.480	100.480	100.280
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.473	100.473	100.273	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.045	101.045	100.845
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.786	100.786	100.586	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.500	101.500	101.300
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.171	101.171	100.971	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.886	101.886	101.686
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.661	101.661	101.461	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.236	102.236	102.036
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.037	102.037	101.837	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.634	102.634	102.434
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.355	102.355	102.155	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.852	102.852	102.652
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.595	102.595	102.395	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.204		



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.:

8/16/2021

45 Day Lock Exp.:

8/30/2021

60 Day Lock Exp.:

9/14/2021

W. Rate Sheet Dated: 7/16/2021

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	98.864	98.864	98.664	2.500	98.909	98.909	98.709	2.875	101.943	101.943	101.743	2.000	99.886	99.886	99.686	2.000	100.039	100.039	99.839
2.625	99.676	99.676	99.476	2.625	99.687	99.687	99.487	2.990	102.287	102.287	102.087	2.125	100.451	100.451	100.251	2.125	100.473	100.473	100.273
2.750	100.444	100.444	100.244	2.750	100.384	100.384	100.184	3.000	102.387	102.387	102.187	2.250	100.906	100.906	100.706	2.250	100.786	100.786	100.586
2.875	101.050	101.050	100.850	2.875	100.941	100.941	100.741	3.125	102.786	102.786	102.586	2.375	101.293	101.293	101.093	2.375	101.171	101.171	100.971
2.990	101.432	101.432	101.232	2.990	101.230	101.230	101.030	3.250	103.131	103.131	102.931	2.500	101.744	101.744	101.544	2.500	101.661	101.661	101.461
3.000	101.532	101.532	101.332	3.000	101.330	101.330	101.130	3.375	103.763	103.763	103.563	2.625	102.238	102.238	102.038	2.625	102.037	102.037	101.837
3.125	101.935	101.935	101.735	3.125	101.771	101.771	101.571	3.500	104.098	104.098	103.898	2.750	102.695	102.695	102.495	2.750	102.355	102.355	102.155
3.250	102.603	102.603	102.403	3.250	102.396	102.396	102.196	3.625	104.405	104.405	104.205	2.875	103.047	103.047	102.847	2.875	102.595	102.595	102.395
3.375	103.253	103.253	103.053	3.375	103.013	103.013	102.813	3.750	103.801	103.801	103.601	2.990	103.345	103.345	103.145	2.990	102.771	102.771	102.571
3.500	103.617	103.617	103.417	3.500	103.293	103.293	103.093	3.875	104.222	104.222	104.022	3.000	103.445	103.445	103.245	3.000	102.871	102.871	102.671
3.625	103.927	103.927	103.727	3.625	103.445	103.445	103.245	3.990	104.421	104.421	104.221	3.125	103.802	103.802	103.602	3.125	103.114	103.114	102.914
3.750	103.592	103.592	103.392	3.750	102.612	102.612	102.412	4.000	104.521	104.521	104.321	3.250	104.317	104.317	104.117	3.250	103.122	103.122	102.922
3.875	104.018	104.018	103.818	3.875	103.009	103.009	102.809	4.125	104.819	104.819	104.619	3.375	104.800	104.800	104.600	3.375	103.495	103.495	103.295
3.990	104.245	104.245	104.045	3.990	103.194	103.194	102.994	4.250	104.860	104.860	104.660	3.500	105.112	105.112	104.912	3.500	103.714	103.714	103.514
4.000	104.345	104.345	104.145	4.000	103.294	103.294	103.094	4.375	105.213	105.213	105.013	3.625	105.486	105.486	105.286	3.625	103.977	103.977	103.777
4.125	104.645	104.645	104.445	4.125	103.477	103.477	103.277	4.500	105.527	105.527	105.327	3.750	104.968	104.968	104.768	3.750	102.829	102.829	102.629
4.250	104.676	104.676	104.476	4.250	102.496	102.496	102.296	4.625	105.738	105.738	105.538	3.875	105.369	105.369	105.169	3.875	103.111	103.111	102.911
4.375	105.032	105.032	104.832	4.375	102.882	102.882	102.682	4.750	105.921	105.921	105.721	3.990	105.664	105.664	105.464	3.990	103.287	103.287	103.087
4.500	105.364	105.364	105.164	4.500	103.172	103.172	102.972	4.875	106.233	106.233	106.033	4.000	105.764	105.764	105.564	4.000	103.387	103.387	103.187

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	N/A	N/A	N/A
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	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
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	N/A	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	N/A	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

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

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

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/16/2021
45 Day Lock Exp.: 8/30/2021
60 Day Lock Exp.: 9/14/2021

W. Rate Sheet Dated: 7/16/2021

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					
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
2.500	98.623	98.623	98.381	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.319	97.319	97.077	2.750	N/A
2.625	99.654	99.654	99.414	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.350	98.350	98.110	2.875	N/A
2.750	100.580	100.580	100.344	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.276	99.276	99.040	2.990	N/A
2.875	101.244	101.244	101.010	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.940	99.940	99.706	3.000	N/A
2.990	101.608	101.608	101.376	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.304	100.304	100.072	3.125	N/A
3.000	101.708	101.708	101.476	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.404	100.404	100.172	3.250	N/A
3.125	102.016	102.016	101.816	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.466	100.466	100.266	3.375	N/A
3.250	102.703	102.703	102.503	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.153	101.153	100.953	3.500	N/A
3.375	103.308	103.308	103.108	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.758	101.758	101.558	3.625	N/A
3.500	103.612	103.612	103.412	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.062	102.062	101.862	3.750	N/A
3.625	103.907	103.907	103.707	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.357	102.357	102.157	3.875	N/A
3.750	103.535	103.535	103.335	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	99.721	99.721	99.521	3.990	N/A
3.875	103.961	103.961	103.761	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.147	100.147	99.947	4.000	N/A
3.990	104.214	104.214	104.014	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.400	100.400	100.200	4.125	N/A
4.000	104.314	104.314	104.114	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.500	100.500	100.300	4.250	N/A
4.125	104.388	104.388	104.188	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	98.962	98.962	98.762	4.375	N/A
4.250	104.943	104.943	104.743	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	99.517	99.517	99.317	4.500	N/A
4.375	105.295	105.295	105.095	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	99.869	99.869	99.669	4.625	N/A
4.500	105.578	105.578	105.378	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.152	100.152	99.952	4.750	N/A
30/25 Year SC>125						20 Year						20 Year 105-125					
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
2.750	N/A	N/A	N/A	2.500	99.504	99.504	99.281	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.592
2.875	N/A	N/A	N/A	2.625	100.504	100.504	100.282	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.217
2.990	N/A	N/A	N/A	2.750	101.225	101.225	101.003	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.838
3.000	N/A	N/A	N/A	2.875	101.823	101.823	101.600	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.268
3.125	N/A	N/A	N/A	2.990	102.188	102.188	101.965	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.505
3.250	N/A	N/A	N/A	3.000	102.288	102.288	102.065	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.154
3.375	N/A	N/A	N/A	3.125	102.479	102.479	102.257	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.629
3.500	N/A	N/A	N/A	3.250	103.028	103.028	102.807	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.985
3.625	N/A	N/A	N/A	3.375	103.650	103.650	103.429	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.330
3.750	N/A	N/A	N/A	3.500	104.011	104.011	103.790	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.630
3.875	N/A	N/A	N/A	3.625	104.255	104.255	104.034	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.589
3.990	N/A	N/A	N/A	3.750	103.888	103.888	103.668	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.021
4.000	N/A	N/A	N/A	3.875	104.162	104.162	103.962	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.452
4.125	N/A	N/A	N/A	3.990	104.394	104.394	104.194	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.651
4.250	N/A	N/A	N/A	4.000	104.494	104.494	104.294	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.464
4.375	N/A	N/A	N/A	4.125	104.284	104.284	104.061	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.809
4.500	N/A	N/A	N/A	4.250	104.721	104.721	104.521	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.962
4.625	N/A	N/A	N/A	4.375	105.090	105.090	104.890	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.286
4.750	N/A	N/A	N/A	4.500	105.422	105.422	105.222	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.386
15 Year 105-125						15 Year >125						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
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.616	98.616	98.416	2.000	N/A	N/A	N/A	2.000	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.241	99.241	99.041	2.125	N/A	N/A	N/A	2.125	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.862	99.862	99.662	2.250	N/A	N/A	N/A	2.250	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.292	100.292	100.092	2.375	N/A	N/A	N/A	2.375	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.529	100.529	100.329	2.500	N/A	N/A	N/A	2.500	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.740	99.740	99.540	2.625	N/A	N/A	N/A	2.625	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.215	100.215	100.015	2.750	N/A	N/A	N/A	2.750	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.571	100.571	100.371	2.875	N/A	N/A	N/A	2.875	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.866	100.866	100.666	2.990	N/A	N/A	N/A	2.990	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.966	100.966	100.766	3.000	N/A	N/A	N/A	3.000	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.239	101.239	101.039	3.125	N/A	N/A	N/A	3.125	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.671	101.671	101.471	3.250	N/A	N/A	N/A	3.250	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.102	102.102	101.902	3.375	N/A	N/A	N/A	3.375	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.301	102.301	102.101	3.500	N/A	N/A	N/A	3.500	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.114	101.114	100.914	3.625	N/A	N/A	N/A	3.625	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.459	101.459	101.259	3.750	N/A	N/A	N/A	3.750	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.612	101.612	101.412	3.875	N/A	N/A	N/A	3.875	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.936	101.936	101.736	3.990	N/A	N/A	N/A	3.990	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.036	102.036	101.836	4.000	N/A	N/A	N/A	4.000	N/A

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%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 – 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	-2.500
640 – 659	-0.750	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000
620 – 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	-3.750

Cash Out Refi				
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

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%



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.:

8/16/2021

45 Day Lock Exp.:

8/30/2021

60 Day Lock Exp.:

9/14/2021

W. Rate Sheet Dated: 7/16/2021

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	100.580	100.580	100.344	2.750	99.276	99.276	99.040	2.500	99.504	99.504	99.281	2.000	99.842	99.842	99.642	2.000	98.616	98.616	98.416
2.875	101.244	101.244	101.010	2.875	99.940	99.940	99.706	2.625	100.504	100.504	100.282	2.125	100.467	100.467	100.267	2.125	99.241	99.241	99.041
2.990	101.608	101.608	101.376	2.990	100.304	100.304	100.072	2.750	101.225	101.225	101.003	2.250	101.088	101.088	100.888	2.250	99.862	99.862	99.662
3.000	101.708	101.708	101.476	3.000	100.404	100.404	100.172	2.875	101.823	101.823	101.600	2.375	101.518	101.518	101.318	2.375	100.292	100.292	100.092
3.125	102.016	102.016	101.816	3.125	100.466	100.466	100.266	2.990	102.188	102.188	101.965	2.500	101.755	101.755	101.555	2.500	100.529	100.529	100.329
3.250	102.703	102.703	102.503	3.250	101.153	101.153	100.953	3.000	102.288	102.288	102.065	2.625	102.404	102.404	102.204	2.625	99.740	99.740	99.540
3.375	103.308	103.308	103.108	3.375	101.758	101.758	101.558	3.125	102.479	102.479	102.257	2.750	102.879	102.879	102.679	2.750	100.215	100.215	100.015
3.500	103.612	103.612	103.412	3.500	102.062	102.062	101.862	3.250	103.028	103.028	102.807	2.875	103.235	103.235	103.035	2.875	100.571	100.571	100.371
3.625	103.907	103.907	103.707	3.625	102.357	102.357	102.157	3.375	103.650	103.650	103.429	2.990	103.530	103.530	103.330	2.990	100.866	100.866	100.666
3.750	103.535	103.535	103.335	3.750	99.721	99.721	99.521	3.500	104.011	104.011	103.790	3.000	103.630	103.630	103.430	3.000	100.966	100.966	100.766
3.875	103.961	103.961	103.761	3.875	100.147	100.147	99.947	3.625	104.255	104.255	104.034	3.125	103.589	103.589	103.389	3.125	101.239	101.239	101.039
3.990	104.214	104.214	104.014	3.990	100.400	100.400	100.200	3.750	103.888	103.888	103.688	3.250	104.021	104.021	103.821	3.250	101.671	101.671	101.471
4.000	104.314	104.314	104.114	4.000	100.500	100.500	100.300	3.875	104.162	104.162	103.962	3.375	104.452	104.452	104.252	3.375	102.102	102.102	101.902
4.125	104.388	104.388	104.188	4.125	98.962	98.962	98.762	3.990	104.394	104.394	104.194	3.500	104.651	104.651	104.451	3.500	102.301	102.301	102.101
4.250	104.943	104.943	104.743	4.250	99.517	99.517	99.317	4.000	104.494	104.494	104.294	3.625	104.464	104.464	104.264	3.625	101.114	101.114	100.914
4.375	105.295	105.295	105.095	4.375	99.869	99.869	99.669	4.125	104.284	104.284	104.061	3.750	104.809	104.809	104.609	3.750	101.459	101.459	101.259
4.500	105.578	105.578	105.378	4.500	100.152	100.152	99.952	4.250	104.721	104.721	104.521	3.875	104.962	104.962	104.762	3.875	101.612	101.612	101.412
4.625	105.394	105.394	105.194	4.625	99.844	99.844	99.644	4.375	105.090	105.090	104.890	3.990	105.286	105.286	105.086	3.990	101.936	101.936	101.736
4.750	105.808	105.808	105.608	4.750	100.258	100.258	100.058	4.500	105.422	105.422	105.222	4.000	105.386	105.386	105.186	4.000	102.036	102.036	101.836

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	-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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/16/2021

45 Day Lock Exp.:

8/30/2021

60 Day Lock Exp.:

9/14/2021

W. Rate Sheet Dated: 7/16/2021

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

Lock Desk Policy

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Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals only



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.:

8/16/2021

45 Day Lock Exp.:

8/30/2021

60 Day Lock Exp.:

9/14/2021

W. Rate Sheet Dated: 7/16/2021

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	98.623	98.623	98.381	2.500	99.504	99.504	99.281	2.000	99.842	99.842	99.642	2.500	97.296	97.296	97.054	2.000	98.579	98.579	98.379
2.625	99.654	99.654	99.414	2.625	100.504	100.504	100.282	2.125	100.467	100.467	100.267	2.625	98.327	98.327	98.087	2.125	99.204	99.204	99.004
2.750	100.580	100.580	100.344	2.750	101.225	101.225	101.003	2.250	101.088	101.088	100.888	2.750	99.253	99.253	99.017	2.250	99.825	99.825	99.625
2.875	101.244	101.244	101.010	2.875	101.823	101.823	101.600	2.375	101.518	101.518	101.318	2.875	99.917	99.917	99.683	2.375	100.255	100.255	100.055
2.990	101.608	101.608	101.376	2.990	102.188	102.188	101.965	2.500	101.755	101.755	101.555	2.990	100.281	100.281	100.049	2.500	100.492	100.492	100.292
3.000	101.708	101.708	101.476	3.000	102.288	102.288	102.065	2.625	102.404	102.404	102.204	3.000	100.381	100.381	100.149	2.625	100.422	100.422	100.222
3.125	102.016	102.016	101.816	3.125	102.479	102.479	102.257	2.750	102.879	102.879	102.679	3.125	100.566	100.566	100.366	2.750	100.897	100.897	100.697
3.250	102.703	102.703	102.503	3.250	103.028	103.028	102.807	2.875	103.235	103.235	103.035	3.250	101.253	101.253	101.053	2.875	101.253	101.253	101.053
3.375	103.308	103.308	103.108	3.375	103.650	103.650	103.429	2.990	103.530	103.530	103.330	3.375	101.858	101.858	101.658	2.990	101.548	101.548	101.348
3.500	103.612	103.612	103.412	3.500	104.011	104.011	103.790	3.000	103.630	103.630	103.430	3.500	102.162	102.162	101.962	3.000	101.648	101.648	101.448
3.625	103.907	103.907	103.707	3.625	104.255	104.255	104.034	3.125	103.589	103.589	103.389	3.625	102.457	102.457	102.257	3.125	101.764	101.764	101.564
3.750	103.535	103.535	103.335	3.750	103.888	103.888	103.688	3.250	104.021	104.021	103.821	3.750	100.953	100.953	100.753	3.250	102.196	102.196	101.996
3.875	103.961	103.961	103.761	3.875	104.162	104.162	103.962	3.375	104.452	104.452	104.252	3.875	101.379	101.379	101.179	3.375	102.627	102.627	102.427
3.990	104.214	104.214	104.014	3.990	104.394	104.394	104.194	3.500	104.651	104.651	104.451	3.990	101.632	101.632	101.432	3.500	102.826	102.826	102.626
4.000	104.314	104.314	104.114	4.000	104.494	104.494	104.294	3.625	104.464	104.464	104.264	4.000	101.732	101.732	101.532	3.625	102.139	102.139	101.939
4.125	104.388	104.388	104.188	4.125	104.284	104.284	104.061	3.750	104.809	104.809	104.609	4.125	101.000	101.000	100.800	3.750	102.484	102.484	102.284
4.250	104.943	104.943	104.743	4.250	104.721	104.721	104.521	3.875	104.962	104.962	104.762	4.250	101.555	101.555	101.355	3.875	102.637	102.637	102.437
4.375	105.295	105.295	105.095	4.375	105.090	105.090	104.890	3.990	105.286	105.286	105.086	4.375	101.907	101.907	101.707	3.990	102.961	102.961	102.761
4.500	105.578	105.578	105.378	4.500	105.422	105.422	105.222	4.000	105.386	105.386	105.186	4.500	102.190	102.190	101.990	4.000	103.061	103.061	102.861

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.:

8/16/2021

45 Day Lock Exp.:

8/30/2021

60 Day Lock Exp.:

9/14/2021

W. Rate Sheet Dated: 7/16/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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

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