

W. Rate Sheet Dated: 5/3/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	102.533	102.533	102.080	2.750	100.445	100.445	99.992	2.250	98.580	98.580	98.280	3.125	96.536	96.536	96.236
2.875	102.740	102.740	102.287	2.875	100.618	100.618	100.165	2.500	98.912	98.912	98.612	3.250	97.802	97.802	97.502
3.000	102.944	102.944	102.491	3.000	100.788	100.788	100.335	2.625	99.077	99.077	98.777	3.375	97.880	97.880	97.580
3.125	103.142	103.142	102.689	3.125	100.918	100.918	100.465	2.750	100.678	100.678	100.378	3.500	97.958	97.958	97.658
3.250	103.521	103.521	103.221	3.250	101.374	101.374	101.074	2.875	100.838	100.838	100.538	3.625	98.036	98.036	97.736
3.375	103.620	103.620	103.320	3.375	101.529	101.529	101.229	3.000	100.995	100.995	100.695	Margin = 2.250		Index = 0.070	
3.500	103.816	103.816	103.516	3.500	101.673	101.673	101.373	3.125	101.113	101.113	100.813	30 Year OTC			
3.625	104.000	104.000	103.700	3.625	101.717	101.717	101.417	3.250	102.831	102.831	102.531	Rate	30 Day	45 Day	60 Day
3.750	104.375	104.375	104.075	3.750	103.685	103.685	103.385	3.375	102.974	102.974	102.674	4.000	102.345	102.345	101.845
3.875	104.444	104.444	104.144	3.875	103.809	103.809	103.509	3.500	103.107	103.107	102.807	4.125	102.466	102.466	101.966
4.000	104.620	104.620	104.320	4.000	103.927	103.927	103.627	3.625	103.145	103.145	102.845	4.375	103.223	103.223	102.723
4.125	104.741	104.741	104.441	4.125	104.019	104.019	103.719	3.750	103.956	103.956	103.656	4.500	103.347	103.347	102.847
4.250	104.795	104.795	104.595	4.250	104.127	104.127	103.927	3.875	104.071	104.071	103.771	4.625	103.504	103.504	103.004
4.375	104.798	104.798	104.598	4.375	104.251	104.251	104.051	4.000	104.181	104.181	103.881	4.875	104.194	104.194	103.694
4.500	104.922	104.922	104.722	4.500	104.370	104.370	104.170	4.125	104.264	104.264	103.964	5.000	104.317	104.317	103.817
4.625	105.079	105.079	104.879	4.625	104.461	104.461	104.261	4.250	104.087	104.087	103.787	5.125	104.474	104.474	103.974
4.750	105.050	105.050	104.809	4.750	104.397	104.397	104.157	4.375	104.203	104.203	103.903	5.500	103.912	103.912	103.412
4.875	105.069	105.069	104.828	4.875	104.522	104.522	104.281	4.500	104.312	104.312	104.012	5.625	104.070	104.070	103.570
6.250	106.000	106.000	105.800	6.250	105.840	105.840	105.640	4.625	104.395	104.395	104.095	6.250	105.517	105.517	105.017

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	102.633	102.533	102.533	102.080	2.750	102.025	101.925	101.925	101.472	2.250	100.610	100.510	100.510	100.210
2.875	102.840	102.740	102.740	102.287	2.875	102.198	102.098	102.098	101.645	2.375	100.781	100.681	100.681	100.381
3.000	103.044	102.944	102.944	102.491	3.000	102.368	102.268	102.268	101.815	2.500	100.942	100.842	100.842	100.542
3.125	103.242	103.142	103.142	102.689	3.125	102.498	102.398	102.398	101.945	2.625	101.107	101.007	101.007	100.707
3.250	103.521	103.421	103.421	103.121	3.250	102.954	102.854	102.854	102.554	2.750	101.608	101.508	101.508	101.208
3.375	103.720	103.620	103.620	103.320	3.375	103.109	103.009	103.009	102.709	2.875	101.768	101.668	101.668	101.368
3.500	103.916	103.816	103.816	103.516	3.500	103.253	103.153	103.153	102.853	3.000	101.925	101.825	101.825	101.525
3.625	104.100	104.000	104.000	103.700	3.625	103.297	103.197	103.197	102.897	3.125	102.043	101.943	101.943	101.643
3.750	104.475	104.375	104.375	104.075	3.750	104.215	104.115	104.115	103.815	3.250	104.361	104.261	104.261	103.961
3.875	104.644	104.544	104.544	104.244	3.875	104.339	104.239	104.239	103.939	3.375	104.504	104.404	104.404	104.104
4.000	104.820	104.720	104.720	104.420	4.000	104.457	104.357	104.357	104.057	3.500	104.637	104.537	104.537	104.237
4.125	104.941	104.841	104.841	104.541	4.125	104.549	104.449	104.449	104.149	3.625	104.675	104.575	104.575	104.275
4.250	105.595	105.495	105.495	105.295	4.250	105.357	105.257	105.257	105.057	3.750	105.986	105.886	105.886	105.586

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.500	\$125,001 - \$175,000	0.000
FICO 620 - 639	-0.500	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$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
2.75-3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.25-3.625	1.375	1.125	0.875	0.750	0.625	0.625	0.625	0.500
3.75-4.125	1.625	1.375	1.125	1.000	0.875	0.625	0.500	0.500
4.25-4.625	1.875	1.625	1.375	1.250	1.000	0.875	0.875	0.625
4.75-5.125	0.750	0.625	0.500	0.500	0.375	0.250	0.250	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	99.595	99.595	99.095	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.716	99.716	99.216	4.750	101.000	101.000	100.500
3.875	100.356	100.356	99.856	6.250	103.750	103.750	103.500	4.375	100.473	100.473	99.973	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.180	100.180	99.680					4.500	100.597	100.597	100.097	Rate	30 Day	45 Day	60 Day
4.125	100.059	100.059	99.559					4.625	100.754	100.754	100.254	6.250	102.750	102.750	102.250
4.250	101.717	101.717	101.217					4.875	101.444	101.444	100.944	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.614	101.614	101.114					5.000	101.567	101.567	101.067				
4.500	101.491	101.491	100.991					5.125	101.724	101.724	101.224				
4.625	101.334	101.334	100.834					5.500	101.162	101.162	100.662				
4.750	102.731	102.731	102.231					5.625	101.320	101.320	100.820				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.767	102.767	102.267				

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 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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/2/2021

45 Day Lock Exp.:

6/17/2021

60 Day Lock Exp.:

7/2/2021

W. Rate Sheet Dated: 5/3/2021

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
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.286	96.286	95.986
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.552	97.552	97.252
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.630	97.630	97.330
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.070	102.070	101.770	3.500	97.708	97.708	97.408
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.231	102.231	101.931	3.625	97.786	97.786	97.486
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	102.388	102.388	102.088	Margin = 2.250		Index = .070	
3.500	N/A	N/A	N/A	3.500	102.816	102.816	102.516	3.125	102.506	102.506	102.206	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.860	102.860	102.560	3.250	103.973	103.973	103.673	Rate	30 Day	45 Day	60 Day
3.750	103.775	103.775	103.475	3.750	103.515	103.515	103.215	3.375	104.117	104.117	103.817	3.250	98.909	98.909	98.409
3.875	103.844	103.844	103.544	3.875	103.639	103.639	103.339	3.500	104.250	104.250	103.950	3.375	99.107	99.107	98.607
4.000	104.020	104.020	103.720	4.000	103.757	103.757	103.457	3.625	104.287	104.287	103.987	3.500	99.303	99.303	98.803
4.125	104.141	104.141	103.841	4.125	103.849	103.849	103.549	3.750	103.786	103.786	103.486	3.625	99.487	99.487	98.987
4.250	104.133	104.133	103.933	4.250	103.894	103.894	103.694	3.875	N/A	N/A	N/A	3.750	99.850	99.850	99.350
4.375	104.136	104.136	103.936	4.375	104.019	104.019	103.819	4.000	N/A	N/A	N/A	3.875	100.019	100.019	99.519
4.500	104.259	104.259	104.059	4.500	104.137	104.137	103.937	4.125	N/A	N/A	N/A	4.000	100.195	100.195	99.695
4.625	104.416	104.416	104.216	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.316	100.316	99.816
4.750	103.762	103.762	103.522	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.908	100.908	100.408
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.250	102.334	102.234	102.234	101.934	3.250	101.766	101.666	101.666	101.366	2.750	98.827	98.727	98.727	98.427
3.375	102.532	102.432	102.432	102.132	3.375	101.922	101.822	101.822	101.522	2.875	98.987	98.887	98.887	98.587
3.500	102.728	102.628	102.628	102.328	3.500	102.066	101.966	101.966	101.666	3.000	99.144	99.044	99.044	98.744
3.625	102.912	102.812	102.812	102.512	3.625	102.110	102.010	102.010	101.710	3.125	99.262	99.162	99.162	98.862
3.750	101.975	101.875	101.875	101.575	3.750	101.715	101.615	101.615	101.315	3.250	101.236	101.136	101.136	100.836
3.875	102.144	102.044	102.044	101.744	3.875	101.839	101.739	101.739	101.439	3.375	101.379	101.279	101.279	100.979
4.000	102.320	102.220	102.220	101.920	4.000	101.957	101.857	101.857	101.557	3.500	101.512	101.412	101.412	101.112
4.125	102.441	102.341	102.341	102.041	4.125	102.049	101.949	101.949	101.649	3.625	101.550	101.450	101.450	101.150
4.250	103.033	102.933	102.933	102.733	4.250	102.794	102.694	102.694	102.494	3.750	102.861	102.761	102.761	102.461

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-0.500
FICO 680 - 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.500		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only								30 yr DPA "3.5% DPA ; Lender Paid Only"			
												Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/2/2021

45 Day Lock Exp.:

6/17/2021

60 Day Lock Exp.:

7/2/2021

W. Rate Sheet Dated: 5/3/2021

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
2.500	97.538	97.538	97.338	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.159	98.159	97.959
2.625	98.617	98.617	98.417	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.975	98.975	98.775
2.750	99.560	99.560	99.360	2.250	94.182	94.182	93.982	2.250	94.123	94.123	93.923	2.750	99.735	99.735	99.535
2.875	100.255	100.255	100.055	2.375	95.343	95.343	95.143	2.375	95.115	95.115	94.915	2.875	100.367	100.367	100.167
2.990	100.789	100.789	100.589	2.500	96.525	96.525	96.325	2.500	96.363	96.363	96.163	2.990	100.813	100.813	100.613
3.000	100.889	100.889	100.689	2.625	97.677	97.677	97.477	2.625	97.576	97.576	97.376	3.000	100.913	100.913	100.713
3.125	101.231	101.231	101.031	2.750	98.704	98.704	98.504	2.750	98.642	98.642	98.442	3.125	101.812	101.812	101.612
3.250	102.077	102.077	101.877	2.875	99.469	99.469	99.269	2.875	99.406	99.406	99.206	3.250	102.538	102.538	102.338
3.375	102.575	102.575	102.375	2.990	100.079	100.079	99.879	2.990	99.976	99.976	99.776	3.375	103.093	103.093	102.893
3.500	102.933	102.933	102.733	3.000	100.179	100.179	99.979	3.000	100.076	100.076	99.876	3.500	103.499	103.499	103.299
3.625	103.342	103.342	103.142	3.125	101.444	101.444	101.244	3.125	101.406	101.406	101.206	3.625	103.725	103.725	103.525
3.750	103.293	103.293	103.093	3.250	102.417	102.417	102.217	3.250	102.417	102.417	102.217	3.750	102.678	102.678	102.478
3.875	103.817	103.817	103.617	3.375	103.074	103.074	102.874	3.375	103.074	103.074	102.874	3.875	103.166	103.166	102.966
3.990	104.176	104.176	103.976	3.500	103.632	103.632	103.432	3.500	103.632	103.632	103.432	3.990	103.421	103.421	103.221
4.000	104.276	104.276	104.076	3.625	104.086	104.086	103.886	3.625	104.086	104.086	103.886	4.000	103.521	103.521	103.321
4.125	104.416	104.416	104.216	3.750	104.692	104.692	104.492	3.750	104.692	104.692	104.492	4.125	103.726	103.726	103.526
4.250	105.239	105.239	105.039	3.875	105.268	105.268	105.068	3.875	105.268	105.268	105.068	4.250	102.808	102.808	102.608
4.375	105.642	105.642	105.442	3.990	105.617	105.617	105.417	3.990	105.617	105.617	105.417	4.375	103.241	103.241	103.041
4.500	106.016	106.016	105.816	4.000	105.717	105.717	105.517	4.000	105.717	105.717	105.517	4.500	103.562	103.562	103.362
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 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
2.750	98.617	98.617	98.417	2.875	101.141	101.141	100.941	2.875	100.527	100.527	100.327	2.875	100.527	100.527	100.327
2.875	99.318	99.318	99.118	2.990	101.585	101.585	101.385	2.990	101.027	101.027	100.827	2.990	101.027	101.027	100.827
2.990	99.800	99.800	99.600	3.000	101.685	101.685	101.485	3.000	101.127	101.127	100.927	3.000	101.127	101.127	100.927
3.000	99.900	99.900	99.700	3.125	102.156	102.156	101.956	3.125	101.784	101.784	101.584	3.125	101.761	101.761	101.561
3.125	101.612	101.612	101.412	3.250	102.816	102.816	102.616	3.250	102.643	102.643	102.443	3.250	102.643	102.643	102.443
3.250	102.338	102.338	102.138	3.375	103.408	103.408	103.208	3.375	103.294	103.294	103.094	3.375	103.294	103.294	103.094
3.375	102.893	102.893	102.693	3.500	103.883	103.883	103.683	3.500	103.815	103.815	103.615	3.500	103.815	103.815	103.615
3.500	103.299	103.299	103.099	3.625	104.289	104.289	104.089	3.625	104.267	104.267	104.067	3.625	104.267	104.267	104.067
3.625	103.525	103.525	103.325	3.750	103.808	103.808	103.608	3.750	103.897	103.897	103.697	3.750	104.084	104.084	103.884
3.750	102.478	102.478	102.278	3.875	104.328	104.328	104.128	3.875	104.468	104.468	104.268	3.875	104.655	104.655	104.455
3.875	102.966	102.966	102.766	3.990	104.606	104.606	104.406	3.990	104.781	104.781	104.581	3.990	104.969	104.969	104.769
3.990	103.221	103.221	103.021	4.000	104.706	104.706	104.506	4.000	104.881	104.881	104.681	4.000	105.069	105.069	104.869
4.000	103.321	103.321	103.121	4.125	105.042	105.042	104.842	4.125	105.252	105.252	105.052	4.125	105.440	105.440	105.240
4.125	97.423	97.423	97.223	4.250	105.217	105.217	105.017	4.250	105.502	105.502	105.302	4.250	105.689	105.689	105.489
4.250	N/A	N/A	N/A	4.375	105.616	105.616	105.416	4.375	105.939	105.939	105.739	4.375	106.127	106.127	105.927
4.375	N/A	N/A	N/A	4.500	105.969	105.969	105.769	4.500	98.310	98.310	98.110	4.500	98.310	98.310	98.110
4.500	N/A	N/A	N/A	4.625	106.221	106.221	106.021	4.625	98.309	98.309	98.109	4.625	98.309	98.309	98.109
4.625	N/A	N/A	N/A	4.750	98.309	98.309	98.109	4.750	98.309	98.309	98.109	4.750	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.875	98.309	98.309	98.109	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 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
2.000	97.582	97.582	N/A	2.000	97.324	97.324	97.124	2.000	99.327	99.327	99.127	2.000	97.371	97.371	97.171
2.125	98.301	98.301	N/A	2.125	98.051	98.051	97.851	2.125	99.796	99.796	99.596	2.125	97.943	97.943	97.743
2.250	98.900	98.900	98.700	2.250	98.741	98.741	98.541	2.250	100.254	100.254	100.054	2.250	98.455	98.455	98.255
2.375	99.666	99.666	99.466	2.375	99.636	99.636	99.436	2.375	100.827	100.827	100.627	2.375	99.302	99.302	99.102
2.500	100.567	100.567	100.367	2.500	100.559	100.559	100.359	2.500	101.384	101.384	101.184	2.500	100.293	100.293	100.093
2.625	101.264	101.264	101.064	2.625	101.264	101.264	101.064	2.625	101.828	101.828	101.628	2.625	100.910	100.910	100.710
2.750	101.873	101.873	101.673	2.750	101.873	101.873	101.673	2.750	102.217	102.217	102.017	2.750	101.355	101.355	101.155
2.875	102.350	102.350	102.150	2.875	102.350	102.350	102.150	2.875	102.520	102.520	102.320	2.875	101.700	101.700	101.500
2.990	102.787	102.787	102.587	2.990	102.787	102.787	102.587	2.990	102.763	102.763	102.563	2.990	101.994	101.994	101.794
3.000	102.887	102.887	102.687	3.000	102.887	102.887	102.687	3.000	102.863	102.863	102.663	3.000	102.094	102.094	101.894
3.125	103.365	103.365	103.165	3.125	103.365	103.365	103.165	3.125	103.169	103.169	102.969	3.125	102.441	102.441	102.241
3.250	103.723	103.723	103.523	3.250	103.723	103.723	103.523	3.250	102.863	102.863	102.663	3.250	102.399	102.399	102.199
3.375	104.195	104.195	103.995	3.375	104.195	104.195	103.995	3.375	103.162	103.162	102.962	3.375	102.742	102.742	102.542
3.500	104.595	104.595	104.395	3.500	104.595	104.595	104.395	3.500	103.417	103.417	103.217	3.500	103.033	103.033	102.833
3.625	105.080	105.080	104.880	3.625	105.080	105.080	104.880	3.625	103.725	103.725	103.525	3.625	103.382	103.382	103.182
3.750	104.717	104.717	104.517	3.750	104.717	104.717	104.517	3.750	102.642	102.642	102.442	3.750	102.203	102.203	102.003
3.875	105.230	105.230	105.030	3.875	105.230	105.230	105.030	3.875	102.969	102.969	102.769	3.875	102.577	102.577	102.377
3.990	105.626	105.626	105.426	3.990	105.626	105.626	105.426	3.990	103.185	103.185	102.985	3.990	102.840	102.840	102.640
4.000	105.726	105.726	105.526	4.000	105.726	105.726	105.526	4.000	103.285	103.285	103.085	4.000	102.940	102.940	102.740

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	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 – 679	-0.25%	-1.25%	-2.50%	-3.00%	-3.00%	-2.50%	-2.50%	-2.50%	-2.50%
640 – 659	-0.75%	-1.50%	-3.00%	-3.25%	-3.50%	-3.00%	-3.00%	-3.00%	-3.00%
620 – 639	-0.75%	-1.75%	-3.25%	-3.25%	-3.50%	-3.50%	-3.50%	-3.75%	-3.75%



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.:

6/2/2021

45 Day Lock Exp.:

6/17/2021

60 Day Lock Exp.:

7/2/2021

W. Rate Sheet Dated: 5/3/2021

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	97.538	97.538	97.338	2.500	98.159	98.159	97.959	2.875	101.141	101.141	100.941	2.000	99.338	99.338	99.138	2.000	99.327	99.327	99.127
2.625	98.617	98.617	98.417	2.625	98.975	98.975	98.775	2.990	101.585	101.585	101.385	2.125	99.954	99.954	99.754	2.125	99.796	99.796	99.596
2.750	99.560	99.560	99.360	2.750	99.735	99.735	99.535	3.000	101.685	101.685	101.485	2.250	100.499	100.499	100.299	2.250	100.254	100.254	100.054
2.875	100.255	100.255	100.055	2.875	100.367	100.367	100.167	3.125	102.156	102.156	101.956	2.375	100.991	100.991	100.791	2.375	100.827	100.827	100.627
2.990	100.789	100.789	100.589	2.990	100.813	100.813	100.613	3.250	102.816	102.816	102.616	2.500	101.458	101.458	101.258	2.500	101.384	101.384	101.184
3.000	100.889	100.889	100.689	3.000	100.913	100.913	100.713	3.375	103.408	103.408	103.208	2.625	101.982	101.982	101.782	2.625	101.828	101.828	101.628
3.125	101.231	101.231	101.031	3.125	101.812	101.812	101.612	3.500	103.883	103.883	103.683	2.750	102.535	102.535	102.335	2.750	102.217	102.217	102.017
3.250	102.077	102.077	101.877	3.250	102.538	102.538	102.338	3.625	104.289	104.289	104.089	2.875	102.970	102.970	102.770	2.875	102.520	102.520	102.320
3.375	102.575	102.575	102.375	3.375	103.093	103.093	102.893	3.750	103.808	103.808	103.608	2.990	103.356	103.356	103.156	2.990	102.763	102.763	102.563
3.500	102.933	102.933	102.733	3.500	103.499	103.499	103.299	3.875	104.328	104.328	104.128	3.000	103.456	103.456	103.256	3.000	102.863	102.863	102.663
3.625	103.342	103.342	103.142	3.625	103.725	103.725	103.525	3.990	104.606	104.606	104.406	3.125	103.893	103.893	103.693	3.125	103.169	103.169	102.969
3.750	103.293	103.293	103.093	3.750	102.678	102.678	102.478	4.000	104.706	104.706	104.506	3.250	103.987	103.987	103.787	3.250	102.863	102.863	102.663
3.875	103.817	103.817	103.617	3.875	103.166	103.166	102.966	4.125	105.042	105.042	104.842	3.375	104.415	104.415	104.215	3.375	103.162	103.162	102.962
3.990	104.176	104.176	103.976	3.990	103.421	103.421	103.221	4.250	105.217	105.217	105.017	3.500	104.779	104.779	104.579	3.500	103.417	103.417	103.217
4.000	104.276	104.276	104.076	4.000	103.521	103.521	103.321	4.375	105.616	105.616	105.416	3.625	105.223	105.223	105.023	3.625	103.725	103.725	103.525
4.125	104.416	104.416	104.216	4.125	103.726	103.726	103.526	4.500	105.969	105.969	105.769	3.750	104.956	104.956	104.756	3.750	102.642	102.642	102.442
4.250	105.239	105.239	105.039	4.250	102.808	102.808	102.608	4.625	106.221	106.221	106.021	3.875	105.422	105.422	105.222	3.875	102.969	102.969	102.769
4.375	105.642	105.642	105.442	4.375	103.241	103.241	103.041	4.750	98.309	98.309	98.109	3.990	105.771	105.771	105.571	3.990	103.185	103.185	102.985
4.500	106.016	106.016	105.816	4.500	103.562	103.562	103.362	4.875	98.309	98.309	98.109	4.000	105.871	105.871	105.671	4.000	103.285	103.285	103.085

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 LLPAs do not apply and the lender must use SFC 118.			

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



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

30 Day Lock Exp.: 6/2/2021
45 Day Lock Exp.: 6/17/2021
60 Day Lock Exp.: 7/2/2021

W. Rate Sheet Dated: 5/3/2021

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							
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	99.609	99.609	99.409	2.750	99.609	99.609	99.409	2.750	99.609	99.609	99.409	2.750	98.549	98.549	98.349	2.750	98.549	98.549	98.349				
2.875	100.468	100.468	100.268	2.875	100.468	100.468	100.268	2.875	100.468	100.468	100.268	2.875	99.408	99.408	99.208	2.875	99.408	99.408	99.208				
2.990	100.921	100.921	100.721	2.990	100.921	100.921	100.721	2.990	100.921	100.921	100.721	2.990	99.861	99.861	99.661	2.990	99.861	99.861	99.661				
3.000	101.021	101.021	100.821	3.000	101.021	101.021	100.821	3.000	101.021	101.021	100.821	3.000	99.961	99.961	99.761	3.000	99.961	99.961	99.761				
3.125	101.406	101.406	101.171	3.125	101.406	101.406	101.171	3.125	101.406	101.406	101.171	3.125	100.462	100.462	100.227	3.125	100.462	100.462	100.227				
3.250	102.304	102.304	102.077	3.250	102.179	102.179	101.952	3.250	102.304	102.304	102.077	3.250	101.360	101.360	101.133	3.250	101.235	101.235	101.008				
3.375	102.850	102.850	102.629	3.375	102.725	102.725	102.504	3.375	102.850	102.850	102.629	3.375	101.906	101.906	101.685	3.375	101.781	101.781	101.560				
3.500	103.225	103.225	103.010	3.500	103.100	103.100	102.885	3.500	103.225	103.225	103.010	3.500	102.281	102.281	102.066	3.500	102.156	102.156	101.939				
3.625	103.592	103.592	103.380	3.625	103.467	103.467	103.252	3.625	103.592	103.592	103.380	3.625	102.648	102.648	102.436	3.625	102.523	102.523	102.311				
3.750	103.147	103.147	102.947	3.750	102.522	102.522	102.322	3.750	102.522	102.522	102.322	3.750	100.993	100.993	99.893	3.750	99.468	99.468	98.268				
3.875	103.643	103.643	103.443	3.875	103.018	103.018	102.818	3.875	103.018	103.018	102.818	3.875	100.589	100.589	100.389	3.875	99.964	99.964	99.764				
3.990	103.984	103.984	103.784	3.990	103.359	103.359	103.159	3.990	103.359	103.359	103.159	3.990	100.930	100.930	100.730	3.990	100.305	100.305	100.105				
4.000	104.084	104.084	103.884	4.000	103.459	103.459	103.259	4.000	103.459	103.459	103.259	4.000	101.030	101.030	100.830	4.000	100.405	100.405	100.205				
4.125	104.273	104.273	104.073	4.125	103.648	103.648	103.448	4.125	103.648	103.648	103.448	4.125	99.159	99.159	98.959	4.125	98.549	98.549	98.349				
4.250	104.877	104.877	104.677	4.250	104.502	104.502	104.302	4.250	104.502	104.502	104.302	4.250	99.763	99.763	99.563	4.250	99.388	99.388	99.188				
4.375	105.276	105.276	105.076	4.375	104.901	104.901	104.701	4.375	104.901	104.901	104.701	4.375	100.162	100.162	99.962	4.375	99.787	99.787	99.587				
4.500	105.586	105.586	105.386	4.500	105.211	105.211	105.011	4.500	105.211	105.211	105.011	4.500	100.472	100.472	100.272	4.500	100.097	100.097	99.897				
4.625	105.437	105.437	105.237	4.625	105.062	105.062	104.862	4.625	105.062	105.062	104.862	4.625	100.073	100.073	99.873	4.625	99.698	99.698	99.498				
4.750	105.856	105.856	105.656	4.750	105.856	105.856	105.656	4.750	105.856	105.856	105.656	4.750	100.492	100.492	100.292	4.750	100.492	100.492	100.292				
30/25 Year SC >125				20 Year				20 Year 105-125				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				
2.750	98.549	98.549	98.349	2.500	98.560	98.560	98.328	2.500	98.560	98.560	98.328	2.500	98.560	98.560	98.328	2.000	99.168	99.168	98.968				
2.875	99.408	99.408	99.208	2.625	99.352	99.352	99.120	2.625	99.352	99.352	99.120	2.625	99.352	99.352	99.120	2.125	99.812	99.812	99.612				
2.990	99.861	99.861	99.661	2.750	100.454	100.454	100.221	2.750	100.454	100.454	100.221	2.750	100.454	100.454	100.221	2.250	100.518	100.518	100.318				
3.000	99.961	99.961	99.761	2.875	101.164	101.164	100.934	2.875	101.164	101.164	100.934	2.875	101.164	101.164	100.934	2.375	101.056	101.056	100.856				
3.125	100.462	100.462	100.227	2.990	101.630	101.630	101.401	2.990	101.630	101.630	101.401	2.990	101.630	101.630	101.401	2.500	101.228	101.228	101.028				
3.250	101.360	101.360	101.133	3.000	101.730	101.730	101.501	3.000	101.730	101.730	101.501	3.000	101.730	101.730	101.501	2.625	102.002	102.002	101.802				
3.375	101.906	101.906	101.685	3.125	101.886	101.886	101.625	3.125	101.886	101.886	101.625	3.125	101.886	101.886	101.625	2.750	102.528	102.528	102.328				
3.500	102.281	102.281	102.066	3.250	102.796	102.796	102.539	3.250	102.796	102.796	102.539	3.250	102.796	102.796	102.539	2.875	102.918	102.918	102.718				
3.625	102.648	102.648	102.436	3.375	103.394	103.394	103.142	3.375	103.394	103.394	103.142	3.375	103.394	103.394	103.142	2.990	103.240	103.240	103.040				
3.750	99.468	99.468	99.268	3.500	103.920	103.920	103.676	3.500	103.920	103.920	103.676	3.500	103.920	103.920	103.676	3.000	103.340	103.340	103.140				
3.875	99.964	99.964	99.764	3.625	104.221	104.221	103.982	3.625	104.221	104.221	103.982	3.625	104.221	104.221	103.982	3.125	103.214	103.214	103.014				
3.990	100.305	100.305	100.105	3.750	103.578	103.578	103.328	3.750	103.578	103.578	103.328	3.750	103.578	103.578	103.328	3.250	103.683	103.683	103.483				
4.000	100.405	100.405	100.205	3.875	103.927	103.927	103.727	3.875	103.927	103.927	103.727	3.875	103.927	103.927	103.727	3.375	104.004	104.004	103.804				
4.125	98.534	98.534	98.334	3.990	104.245	104.245	104.045	3.990	104.245	104.245	104.045	3.990	104.245	104.245	104.045	3.500	104.237	104.237	104.037				
4.250	99.388	99.388	99.188	4.000	104.345	104.345	104.145	4.000	104.345	104.345	104.145	4.000	104.345	104.345	104.145	3.625	104.123	104.123	103.923				
4.375	99.787	99.787	99.587	4.125	104.688	104.688	104.488	4.125	104.688	104.688	104.488	4.125	104.688	104.688	104.488	3.750	104.495	104.495	104.295				
4.500	100.097	100.097	99.897	4.250	105.094	105.094	104.894	4.250	105.094	105.094	104.894	4.250	105.094	105.094	104.894	3.875	104.662	104.662	104.462				
4.625	99.698	99.698	99.498	4.375	105.332	105.332	105.132	4.375	105.332	105.332	105.132	4.375	105.332	105.332	105.132	3.990	104.933	104.933	104.733				
4.750	100.492	100.492	100.292	4.500	105.536	105.536	105.336	4.500	105.536	105.536	105.336	4.500	105.536	105.536	105.336	4.000	105.033	105.033	104.833				
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	99.293	99.293	99.093	2.000	99.293	99.293	99.093	2.000	98.568	98.568	98.368	2.000	98.693	98.693	98.493	2.000	98.693	98.693	98.493				
2.125	99.937	99.937	99.737	2.125	99.937	99.937	99.737	2.125	99.212	99.212	99.012	2.125	99.337	99.337	99.137	2.125	99.337	99.337	99.137				
2.250	100.643	100.643	100.443	2.250	100.643	100.643	100.443	2.250	99.918	99.918	99.718	2.250	100.043	100.043	99.843	2.250	100.043	100.043	99.843				
2.375	101.181	101.181	100.981	2.375	101.181	101.181	100.981	2.375	100.456	100.456	100.256	2.375	100.581	100.581	100.381	2.375	100.581	100.581	100.381				
2.500	101.353	101.353	101.153	2.500	101.353	101.353	101.153	2.500	100.628	100.628	100.428	2.500	100.753	100.753	100.553	2.500	100.753	100.753	100.553				
2.625	102.127	102.127	101.927	2.625	102.127	102.127	101.927	2.625	100.276	100.276	100.076	2.625	100.401	100.401	100.201	2.625	100.401	100.401	100.201				
2.750	102.653	102.653	102.453	2.750	102.653	102.653	102.453	2.750	100.802	100.802	100.602	2.750	100.927	100.927	100.727	2.750	100.927	100.927	100.727				
2.875	103.043	103.043	102.843	2.875	103.043	103.043	102.843	2.875	101.192	101.192	100.992	2.875	101.317	101.317	101.117	2.875	101.317	101.317	101.117				
2.990	103.043	103.043	102.843	2.990	103.365	103.365	103.165	2.990	101.514	101.514	101.314	2.990	101.639	101.639	101.439	2.990	101.639	101.639	101.439				
3.000	103.043	103.043	102.843	3.000	103.665	103.665	103.465	3.000	101.614	101.614	101.414	3.000	101.739	101.739	101.539	3.000	101.739	101.739	101.539				
3.125	103.339	103.339	103.139	3.125	103.339	103.339	103.139	3.125	100.988	100.988													



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.:

6/2/2021

45 Day Lock Exp.:

6/17/2021

60 Day Lock Exp.:

7/2/2021

W. Rate Sheet Dated: 5/3/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
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	99.609	99.609	99.609	2.750	98.549	98.549	98.349	2.500	98.560	98.560	98.328	2.000	99.168	99.168	98.968	2.000	98.568	98.568	98.368
2.875	100.468	100.468	100.268	2.875	99.408	99.408	99.208	2.625	99.352	99.352	99.120	2.125	99.812	99.812	99.612	2.125	99.212	99.212	99.012
2.990	100.921	100.921	100.721	2.990	99.861	99.861	99.661	2.750	100.454	100.454	100.221	2.250	100.518	100.518	100.318	2.250	99.918	99.918	99.718
3.000	101.021	101.021	100.821	3.000	99.961	99.961	99.761	2.875	101.164	101.164	100.934	2.375	101.056	101.056	100.856	2.375	100.456	100.456	100.256
3.125	101.406	101.406	101.171	3.125	100.462	100.462	100.227	2.990	101.630	101.630	101.401	2.500	101.228	101.228	101.028	2.500	100.628	100.628	100.428
3.250	102.304	102.304	102.077	3.250	101.360	101.360	101.133	3.000	101.730	101.730	101.501	2.625	102.002	102.002	101.802	2.625	100.276	100.276	100.076
3.375	102.850	102.850	102.629	3.375	101.906	101.906	101.685	3.125	101.886	101.886	101.625	2.750	102.528	102.528	102.328	2.750	100.802	100.802	100.602
3.500	103.225	103.225	103.010	3.500	102.281	102.281	102.066	3.250	102.796	102.796	102.539	2.875	102.918	102.918	102.718	2.875	101.192	101.192	100.992
3.625	103.592	103.592	103.380	3.625	102.648	102.648	102.436	3.375	103.394	103.394	103.142	2.990	103.240	103.240	103.040	2.990	101.514	101.514	101.314
3.750	103.147	103.147	102.947	3.750	100.093	100.093	99.893	3.500	103.920	103.920	103.676	3.000	103.340	103.340	103.140	3.000	101.614	101.614	101.414
3.875	103.643	103.643	103.443	3.875	100.589	100.589	100.389	3.625	104.221	104.221	103.982	3.125	103.214	103.214	103.014	3.125	100.988	100.988	100.788
3.990	103.984	103.984	103.784	3.990	100.930	100.930	100.730	3.750	103.578	103.578	103.378	3.250	103.683	103.683	103.483	3.250	101.457	101.457	101.257
4.000	104.084	104.084	103.884	4.000	101.030	101.030	100.830	3.875	103.927	103.927	103.727	3.375	104.004	104.004	103.804	3.375	101.778	101.778	101.578
4.125	104.273	104.273	104.073	4.125	99.159	99.159	98.959	3.990	104.245	104.245	104.045	3.500	104.237	104.237	104.037	3.500	102.011	102.011	101.811
4.250	104.877	104.877	104.677	4.250	99.763	99.763	99.563	4.000	104.345	104.345	104.145	3.625	104.123	104.123	103.923	3.625	100.897	100.897	100.697
4.375	105.276	105.276	105.076	4.375	100.162	100.162	99.962	4.125	104.688	104.688	104.488	3.750	104.495	104.495	104.295	3.750	101.269	101.269	101.069
4.500	105.586	105.586	105.386	4.500	100.472	100.472	100.272	4.250	105.094	105.094	104.894	3.875	104.662	104.662	104.462	3.875	101.436	101.436	101.236
4.625	105.437	105.437	105.237	4.625	100.073	100.073	99.873	4.375	105.332	105.332	105.132	3.990	104.933	104.933	104.733	3.990	101.707	101.707	101.507
4.750	105.856	105.856	105.656	4.750	100.492	100.492	100.292	4.500	105.536	105.536	105.336	4.000	105.033	105.033	104.833	4.000	101.807	101.807	101.607

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:

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W. Rate Sheet Dated: 5/3/2021

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Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.609	99.609	99.409	2.500	98.560	98.560	98.328	2.000	99.168	99.168	98.968	2.750	98.404	98.404	98.204	2.000	98.218	98.218	98.018
2.875	100.468	100.468	100.268	2.625	99.352	99.352	99.120	2.125	99.812	99.812	99.612	2.875	99.263	99.263	99.063	2.125	98.862	98.862	98.662
2.990	100.921	100.921	100.721	2.750	100.454	100.454	100.221	2.250	100.518	100.518	100.318	2.990	99.716	99.716	99.516	2.250	99.568	99.568	99.368
3.000	101.021	101.021	100.821	2.875	101.164	101.164	100.934	2.375	101.056	101.056	100.856	3.000	99.816	99.816	99.616	2.375	100.106	100.106	99.906
3.125	101.406	101.406	101.171	2.990	101.630	101.630	101.401	2.500	101.228	101.228	101.028	3.125	100.259	100.259	100.024	2.500	100.278	100.278	100.078
3.250	102.304	102.304	102.077	3.000	101.730	101.730	101.501	2.625	102.002	102.002	101.802	3.250	101.157	101.157	100.930	2.625	100.489	100.489	100.289
3.375	102.850	102.850	102.629	3.125	101.886	101.886	101.625	2.750	102.528	102.528	102.328	3.375	101.703	101.703	101.482	2.750	101.015	101.015	100.815
3.500	103.225	103.225	103.010	3.250	102.796	102.796	102.539	2.875	102.918	102.918	102.718	3.500	102.078	102.078	101.863	2.875	101.405	101.405	101.205
3.625	103.592	103.592	103.380	3.375	103.394	103.394	103.142	2.990	103.240	103.240	103.040	3.625	102.445	102.445	102.233	2.990	101.727	101.727	101.527
3.750	103.147	103.147	102.947	3.500	103.920	103.920	103.676	3.000	103.340	103.340	103.140	3.750	100.945	100.945	100.745	3.000	101.827	101.827	101.627
3.875	103.643	103.643	103.443	3.625	104.221	104.221	103.982	3.125	103.214	103.214	103.014	3.875	101.441	101.441	101.241	3.125	101.451	101.451	101.251
3.990	103.984	103.984	103.784	3.750	103.578	103.578	103.378	3.250	103.683	103.683	103.483	3.990	101.782	101.782	101.582	3.250	101.920	101.920	101.720
4.000	104.084	104.084	103.884	3.875	103.927	103.927	103.727	3.375	104.004	104.004	103.804	4.000	101.882	101.882	101.682	3.375	102.241	102.241	102.041
4.125	104.273	104.273	104.073	3.990	104.245	104.245	104.045	3.500	104.237	104.237	104.037	4.125	101.041	101.041	100.841	3.500	102.474	102.474	102.274
4.250	104.877	104.877	104.677	4.000	104.345	104.345	104.145	3.625	104.123	104.123	103.923	4.250	101.645	101.645	101.445	3.625	101.860	101.860	101.660
4.375	105.276	105.276	105.076	4.125	104.688	104.688	104.488	3.750	104.495	104.495	104.295	4.375	102.044	102.044	101.844	3.750	102.232	102.232	102.032
4.500	105.586	105.586	105.386	4.250	105.094	105.094	104.894	3.875	104.662	104.662	104.462	4.500	102.354	102.354	102.154	3.875	102.399	102.399	102.199
4.625	105.437	105.437	105.237	4.375	105.332	105.332	105.132	3.990	104.933	104.933	104.733	4.625	102.080	102.080	101.880	3.990	102.670	102.670	102.470
4.750	105.856	105.856	105.656	4.500	105.536	105.536	105.336	4.000	105.033	105.033	104.833	4.750	102.499	102.499	102.299	4.000	102.770	102.770	102.570

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

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

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	-6.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

Lock Desk Policy		
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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/2/2021

45 Day Lock Exp.:

6/17/2021

60 Day Lock Exp.:

7/2/2021

W. Rate Sheet Dated: 5/3/2021

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)