

W. Rate Sheet Dated: 5/4/2021

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	102.548	102.548	102.095	2.750	100.461	100.461	100.008	2.250	98.596	98.596	98.296	3.125	96.536	96.536	96.236
2.875	102.755	102.755	102.302	2.875	100.634	100.634	100.181	2.500	98.928	98.928	98.628	3.250	97.802	97.802	97.502
3.000	102.960	102.960	102.507	3.000	100.803	100.803	100.350	2.625	99.092	99.092	98.792	3.375	97.880	97.880	97.580
3.125	103.158	103.158	102.704	3.125	100.934	100.934	100.481	2.750	100.697	100.697	100.397	3.500	97.958	97.958	97.658
3.250	103.474	103.474	103.174	3.250	101.327	101.327	101.027	2.875	100.858	100.858	100.558	3.625	98.036	98.036	97.736
3.375	103.573	103.573	103.273	3.375	101.482	101.482	101.182	3.000	101.015	101.015	100.715	Margin = 2.250		Index = 0.050	
3.500	103.769	103.769	103.469	3.500	101.626	101.626	101.326	3.125	101.133	101.133	100.833	30 Year OTC			
3.625	103.953	103.953	103.653	3.625	101.670	101.670	101.370	3.250	102.737	102.737	102.437	Rate	30 Day	45 Day	60 Day
3.750	104.250	104.250	103.950	3.750	103.560	103.560	103.260	3.375	102.880	102.880	102.580	4.000	102.220	102.220	101.720
3.875	104.319	104.319	104.019	3.875	103.684	103.684	103.384	3.500	103.014	103.014	102.714	4.125	102.341	102.341	101.841
4.000	104.495	104.495	104.195	4.000	103.802	103.802	103.502	3.625	103.051	103.051	102.751	4.375	103.161	103.161	102.661
4.125	104.616	104.616	104.316	4.125	103.894	103.894	103.594	3.750	103.932	103.932	103.632	4.500	103.284	103.284	102.784
4.250	104.733	104.733	104.533	4.250	104.064	104.064	103.864	3.875	104.048	104.048	103.748	4.625	103.441	103.441	102.941
4.375	104.736	104.736	104.536	4.375	104.189	104.189	103.989	4.000	104.158	104.158	103.858	4.875	104.116	104.116	103.616
4.500	104.859	104.859	104.659	4.500	104.307	104.307	104.107	4.125	104.240	104.240	103.940	5.000	104.239	104.239	103.739
4.625	105.016	105.016	104.816	4.625	104.399	104.399	104.199	4.250	104.415	104.415	104.115	5.125	104.396	104.396	103.896
4.750	104.972	104.972	104.700	4.750	104.319	104.319	104.047	4.375	104.531	104.531	104.231	5.500	103.912	103.912	103.412
4.875	104.991	104.991	104.719	4.875	104.443	104.443	104.172	4.500	104.640	104.640	104.340	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	104.723	104.723	104.423	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	102.648	102.548	102.548	102.095	2.750	102.041	101.941	101.941	101.488	2.250	100.626	100.526	100.526	100.226
2.875	102.855	102.755	102.755	102.302	2.875	102.214	102.114	102.114	101.661	2.375	100.797	100.697	100.697	100.397
3.000	103.060	102.960	102.960	102.507	3.000	102.383	102.283	102.283	101.830	2.500	100.958	100.858	100.858	100.558
3.125	103.258	103.158	103.158	102.704	3.125	102.514	102.414	102.414	101.961	2.625	101.122	101.022	101.022	100.722
3.250	103.474	103.374	103.374	103.074	3.250	102.907	102.807	102.807	102.507	2.750	101.627	101.527	101.527	101.227
3.375	103.673	103.573	103.573	103.273	3.375	103.062	102.962	102.962	102.662	2.875	101.788	101.688	101.688	101.388
3.500	103.869	103.769	103.769	103.469	3.500	103.206	103.106	103.106	102.806	3.000	101.945	101.845	101.845	101.545
3.625	104.053	103.953	103.953	103.653	3.625	103.250	103.150	103.150	102.850	3.125	102.063	101.963	101.963	101.663
3.750	104.350	104.250	104.250	103.950	3.750	104.090	103.990	103.990	103.690	3.250	104.267	104.167	104.167	103.867
3.875	104.519	104.419	104.419	104.119	3.875	104.214	104.114	104.114	103.814	3.375	104.410	104.310	104.310	104.010
4.000	104.695	104.595	104.595	104.295	4.000	104.332	104.232	104.232	103.932	3.500	104.544	104.444	104.444	104.144
4.125	104.816	104.716	104.716	104.416	4.125	104.424	104.324	104.324	104.024	3.625	104.581	104.481	104.481	104.181
4.250	105.533	105.433	105.433	105.233	4.250	105.294	105.194	105.194	104.994	3.750	105.962	105.862	105.862	105.562

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	99.470	99.470	98.970	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.591	99.591	99.091	4.750	101.000	101.000	100.500
3.875	100.231	100.231	99.731	6.250	103.750	103.750	103.500	4.375	100.411	100.411	99.911	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.055	100.055	99.555					4.500	100.534	100.534	100.034	Rate	30 Day	45 Day	60 Day
4.125	99.934	99.934	99.434					4.625	100.691	100.691	100.191	6.250	102.750	102.750	102.250
4.250	101.655	101.655	101.155					4.875	101.366	101.366	100.866	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.552	101.552	101.052					5.000	101.489	101.489	100.989				
4.500	101.428	101.428	100.928					5.125	101.646	101.646	101.146				
4.625	101.271	101.271	100.771					5.500	101.162	101.162	100.662				
4.750	102.653	102.653	102.153					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

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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/3/2021

45 Day Lock Exp.:

6/18/2021

60 Day Lock Exp.:

7/5/2021

W. Rate Sheet Dated: 5/4/2021

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	102.090	102.090	101.790	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	102.250	102.250	101.950	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	102.407	102.407	102.107	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.769	102.769	102.469	3.125	102.525	102.525	102.225	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.813	102.813	102.513	3.250	103.879	103.879	103.579	Rate	30 Day	45 Day	60 Day
3.750	103.650	103.650	103.350	3.750	103.390	103.390	103.090	3.375	104.023	104.023	103.723	3.250	98.862	98.862	98.362
3.875	103.719	103.719	103.419	3.875	103.514	103.514	103.214	3.500	104.156	104.156	103.856	3.375	99.060	99.060	98.560
4.000	103.895	103.895	103.595	4.000	103.632	103.632	103.332	3.625	104.194	104.194	103.894	3.500	99.256	99.256	98.756
4.125	104.016	104.016	103.716	4.125	103.724	103.724	103.424	3.750	103.762	103.762	103.462	3.625	99.440	99.440	98.940
4.250	104.070	104.070	103.870	4.250	103.832	103.832	103.632	3.875	N/A	N/A	N/A	3.750	99.725	99.725	99.225
4.375	104.073	104.073	103.873	4.375	103.956	103.956	103.756	4.000	N/A	N/A	N/A	3.875	99.894	99.894	99.394
4.500	104.197	104.197	103.997	4.500	104.075	104.075	103.875	4.125	N/A	N/A	N/A	4.000	100.070	100.070	99.570
4.625	104.354	104.354	104.154	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.191	100.191	99.691
4.750	103.684	103.684	103.412	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.845	100.845	100.345
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	102.287	102.187	102.187	101.887	3.250	101.719	101.619	101.619	101.319	2.750	98.846	98.746	98.746	98.446
3.375	102.485	102.385	102.385	102.085	3.375	101.875	101.775	101.775	101.475	2.875	99.007	98.907	98.907	98.607
3.500	102.681	102.581	102.581	102.281	3.500	102.019	101.919	101.919	101.619	3.000	99.164	99.064	99.064	98.764
3.625	102.865	102.765	102.765	102.465	3.625	102.063	101.963	101.963	101.663	3.125	99.282	99.182	99.182	98.882
3.750	101.850	101.750	101.750	101.450	3.750	101.590	101.490	101.490	101.190	3.250	101.142	101.042	101.042	100.742
3.875	102.019	101.919	101.919	101.619	3.875	101.714	101.614	101.614	101.314	3.375	101.285	101.185	101.185	100.885
4.000	102.195	102.095	102.095	101.795	4.000	101.832	101.732	101.732	101.432	3.500	101.419	101.319	101.319	101.019
4.125	102.316	102.216	102.216	101.916	4.125	101.924	101.824	101.824	101.524	3.625	101.456	101.356	101.356	101.056
4.250	102.970	102.870	102.870	102.670	4.250	102.732	102.632	102.632	102.432	3.750	102.837	102.737	102.737	102.437

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				4.500	N/A	N/A	N/A	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@afwwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/3/2021

45 Day Lock Exp.:

6/18/2021

60 Day Lock Exp.:

7/5/2021

W. Rate Sheet Dated: 5/4/2021

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			
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	97.589	97.589	97.389	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.274	98.274	98.074	2.000	N/A	N/A	N/A
2.625	98.716	98.716	98.516	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.071	99.071	98.871	2.125	N/A	N/A	N/A
2.750	99.643	99.643	99.443	2.250	94.322	94.322	94.122	2.250	94.205	94.205	94.005	2.750	99.817	99.817	99.617	2.250	94.399	94.399	94.199
2.875	100.328	100.328	100.128	2.375	95.481	95.481	95.281	2.375	95.253	95.253	95.053	2.875	100.439	100.439	100.239	2.375	95.610	95.610	95.410
2.990	100.854	100.854	100.654	2.500	96.651	96.651	96.451	2.500	96.489	96.489	96.289	2.990	100.803	100.803	100.603	2.500	97.136	97.136	96.936
3.000	100.954	100.954	100.754	2.625	97.777	97.777	97.577	2.625	97.677	97.677	97.477	3.000	100.903	100.903	100.703	2.625	97.932	97.932	97.732
3.125	101.279	101.279	101.079	2.750	98.784	98.784	98.584	2.750	98.722	98.722	98.522	3.125	101.701	101.701	101.501	2.750	98.758	98.758	98.558
3.250	102.112	102.112	101.912	2.875	99.537	99.537	99.337	2.875	99.475	99.475	99.275	3.250	102.417	102.417	102.217	2.875	99.448	99.448	99.248
3.375	102.600	102.600	102.400	2.990	100.146	100.146	99.946	2.990	100.044	100.044	99.844	3.375	102.963	102.963	102.763	2.990	99.895	99.895	99.695
3.500	102.952	102.952	102.752	3.000	100.246	100.246	100.046	3.000	100.144	100.144	99.944	3.500	103.364	103.364	103.164	3.000	99.995	99.995	99.795
3.625	103.365	103.365	103.165	3.125	101.492	101.492	101.292	3.125	101.455	101.455	101.255	3.625	103.590	103.590	103.390	3.125	101.501	101.501	101.301
3.750	103.279	103.279	103.079	3.250	102.450	102.450	102.250	3.250	102.450	102.450	102.250	3.750	102.664	102.664	102.464	3.250	102.217	102.217	102.017
3.875	103.803	103.803	103.603	3.375	103.097	103.097	102.897	3.375	103.097	103.097	102.897	3.875	103.151	103.151	102.951	3.375	102.763	102.763	102.563
3.990	104.167	104.167	103.967	3.500	103.649	103.649	103.449	3.500	103.649	103.649	103.449	3.990	103.411	103.411	103.211	3.500	103.164	103.164	102.964
4.000	104.267	104.267	104.067	3.625	104.100	104.100	103.900	3.625	104.100	104.100	103.900	4.000	103.511	103.511	103.311	3.625	103.390	103.390	103.190
4.125	104.404	104.404	104.204	3.750	104.677	104.677	104.477	3.750	104.677	104.677	104.477	4.125	103.713	103.713	103.513	3.750	102.464	102.464	102.264
4.250	104.966	104.966	104.766	3.875	105.253	105.253	105.053	3.875	105.253	105.253	105.053	4.250	102.723	102.723	102.523	3.875	102.951	102.951	102.751
4.375	105.368	105.368	105.168	3.990	105.609	105.609	105.409	3.990	105.609	105.609	105.409	4.375	103.153	103.153	102.953	3.990	103.211	103.211	103.011
4.500	105.738	105.738	105.538	4.000	105.709	105.709	105.509	4.000	105.709	105.709	105.509	4.500	103.472	103.472	103.272	4.000	103.311	103.311	103.111
30/25 Year >125 High Balance																			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.696	98.696	98.496	2.875	101.208	101.208	101.008	2.875	100.593	100.593	100.393	2.875	100.593	100.593	100.393	2.000	99.340	99.340	99.140
2.875	99.386	99.386	99.186	2.990	101.646	101.646	101.446	2.990	101.084	101.084	100.884	2.990	101.084	101.084	100.884	2.125	99.944	99.944	99.744
2.990	99.793	99.793	99.593	3.000	101.746	101.746	101.546	3.000	101.184	101.184	100.984	3.000	101.184	101.184	100.984	2.250	100.479	100.479	100.279
3.000	99.893	99.893	99.693	3.125	102.209	102.209	102.009	3.125	101.827	101.827	101.627	3.125	101.805	101.805	101.605	2.375	100.965	100.965	100.765
3.125	101.501	101.501	101.301	3.250	102.847	102.847	102.647	3.250	102.673	102.673	102.473	3.250	102.673	102.673	102.473	2.500	101.428	101.428	101.228
3.250	102.217	102.217	102.017	3.375	103.429	103.429	103.229	3.375	103.315	103.315	103.115	3.375	103.315	103.315	103.115	2.625	101.941	101.941	101.741
3.375	102.763	102.763	102.563	3.500	103.898	103.898	103.698	3.500	103.830	103.830	103.630	3.500	103.830	103.830	103.630	2.750	102.485	102.485	102.285
3.500	103.164	103.164	102.964	3.625	104.309	104.309	104.109	3.625	104.279	104.279	104.079	3.625	104.279	104.279	104.079	2.875	102.915	102.915	102.715
3.625	103.390	103.390	103.190	3.750	103.792	103.792	103.592	3.750	103.881	103.881	103.681	3.750	104.068	104.068	103.868	2.990	103.295	103.295	103.095
3.750	102.464	102.464	102.264	3.875	104.313	104.313	104.113	3.875	104.452	104.452	104.252	3.875	104.639	104.639	104.439	3.000	103.395	103.395	103.195
3.875	102.951	102.951	102.751	3.990	104.595	104.595	104.395	3.990	104.774	104.774	104.574	3.990	104.962	104.962	104.762	3.125	103.835	103.835	103.635
3.990	103.211	103.211	103.011	4.000	104.695	104.695	104.495	4.000	104.874	104.874	104.674	4.000	105.062	105.062	104.862	3.250	103.935	103.935	103.735
4.000	103.311	103.311	103.111	4.125	105.028	105.028	104.828	4.125	105.239	105.239	105.039	4.125	105.426	105.426	105.226	3.375	104.364	104.364	104.164
4.125	97.422	97.422	97.222	4.250	105.131	105.131	104.931	4.250	105.415	105.415	105.215	4.250	105.603	105.603	105.403	3.500	104.736	104.736	104.536
4.250	N/A	N/A	N/A	4.375	105.528	105.528	105.328	4.375	105.850	105.850	105.650	4.375	106.037	106.037	105.837	3.625	105.175	105.175	104.975
4.375	N/A	N/A	N/A	4.500	105.877	105.877	105.677	4.500	106.234	106.234	106.034	4.500	106.310	106.310	106.110	3.750	104.841	104.841	104.641
4.500	N/A	N/A	N/A	4.625	106.119	106.119	105.919	4.625	106.309	106.309	106.109	4.625	106.309	106.309	106.109	3.875	105.303	105.303	105.103
4.625	N/A	N/A	N/A	4.750	105.999	105.999	105.799	4.750	106.309	106.309	106.109	4.750	106.309	106.309	106.109	3.990	105.650	105.650	105.450
4.750	N/A	N/A	N/A	4.875	98.309	98.309	98.109	4.875	98.309	98.309	98.109	4.875	N/A	N/A	N/A	4.000	105.750	105.750	105.550
15 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	45 Day	60 Day
2.000	97.584	97.584	N/A	2.000	97.326	97.326	97.126	2.000	99.326	99.326	99.126	2.000	97.370	97.370	97.170	2.000	97.112	97.112	96.912
2.125	98.289	98.289	N/A	2.125	98.039	98.039	97.839	2.125	99.786	99.786	99.586	2.125	97.931	97.931	97.731	2.125	97.681	97.681	97.481
2.250	98.876	98.876	98.676	2.250	98.743	98.743	98.543	2.250	100.235	100.235	100.035	2.250	98.432	98.432	98.232	2.250	98.299	98.299	98.099
2.375	99.650	99.650	99.450	2.375	99.622	99.622	99.422	2.375	100.798	100.798	100.598	2.375	99.283	99.283	99.083	2.375	99.255	99.255	99.055
2.500	100.536	100.536	100.336	2.500	100.527	100.527	100.327	2.500	101.349	101.349	101.149	2.500	100.257	100.257	100.057	2.500	100.248	100.248	100.048
2.625	101.221	101.221	101.021	2.625	101.221	101.221	101.021	2.625	101.788	101.788	101.588	2.625	100.868	100.868	100.668	2.625	100.868	100.868	100.668
2.750	101.820	101.820	101.620	2.750	101.820	101.820	101.620	2.750	102.170	102.170	101.970	2.750	101.305	101.305	101.105	2.750	101.305	101.305	101.105
2.875	102.291	102.291	102.091	2.875	102.291	102.291	102.091	2.875	102.471	102.471	102.271	2.875	101.647	101.647	101.447	2.875	101.647	101.647	101.447
2.990	102.720	102.720	102.520	2.990	102.720	102.720	102.520	2.990	102.708	102.708	102.508	2.990	101.933	101.933	101.733	2.990	101.933	101.933	101.733
3.000	102.820	102.820	102.620	3.000	102.820	102.820	102.620	3.000	102.808	102.808	102.608	3.000	102.033	102.033	101.833	3.000	102.033	102.033	101.833
3.125	103.301	103.301	103.101	3.125	103.301	103.301	103.101	3.125	103.111	103.111	102.911	3.125	102.377	102.377	102.177	3.125	102.377	102.377	102.177
3.250	103.668	103.668	103.468	3.250	103.668	103.668	103.468	3.250	102.812	102.812									



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.:

6/3/2021

45 Day Lock Exp.:

6/18/2021

60 Day Lock Exp.:

7/5/2021

W. Rate Sheet Dated: 5/4/2021

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	97.589	97.589	97.389	2.500	98.274	98.274	98.074	2.875	101.208	101.208	101.008	2.000	99.340	99.340	99.140	2.000	99.326	99.326	99.126
2.625	98.716	98.716	98.516	2.625	99.071	99.071	98.871	2.990	101.646	101.646	101.446	2.125	99.944	99.944	99.744	2.125	99.786	99.786	99.586
2.750	99.643	99.643	99.443	2.750	99.817	99.817	99.617	3.000	101.746	101.746	101.546	2.250	100.479	100.479	100.279	2.250	100.235	100.235	100.035
2.875	100.328	100.328	100.128	2.875	100.439	100.439	100.239	3.125	102.209	102.209	102.009	2.375	100.965	100.965	100.765	2.375	100.798	100.798	100.598
2.990	100.854	100.854	100.654	2.990	100.803	100.803	100.603	3.250	102.847	102.847	102.647	2.500	101.428	101.428	101.228	2.500	101.349	101.349	101.149
3.000	100.954	100.954	100.754	3.000	100.903	100.903	100.703	3.375	103.429	103.429	103.229	2.625	101.941	101.941	101.741	2.625	101.788	101.788	101.588
3.125	101.279	101.279	101.079	3.125	101.701	101.701	101.501	3.500	103.898	103.898	103.698	2.750	102.485	102.485	102.285	2.750	102.170	102.170	101.970
3.250	102.112	102.112	101.912	3.250	102.417	102.417	102.217	3.625	104.309	104.309	104.109	2.875	102.915	102.915	102.715	2.875	102.471	102.471	102.271
3.375	102.600	102.600	102.400	3.375	102.963	102.963	102.763	3.750	103.792	103.792	103.592	2.990	103.295	103.295	103.095	2.990	102.708	102.708	102.508
3.500	102.952	102.952	102.752	3.500	103.364	103.364	103.164	3.875	104.313	104.313	104.113	3.000	103.395	103.395	103.195	3.000	102.808	102.808	102.608
3.625	103.365	103.365	103.165	3.625	103.590	103.590	103.390	3.990	104.595	104.595	104.395	3.125	103.835	103.835	103.635	3.125	103.111	103.111	102.911
3.750	103.279	103.279	103.079	3.750	102.664	102.664	102.464	4.000	104.695	104.695	104.495	3.250	103.935	103.935	103.735	3.250	102.812	102.812	102.612
3.875	103.803	103.803	103.603	3.875	103.151	103.151	102.951	4.125	105.028	105.028	104.828	3.375	104.364	104.364	104.164	3.375	103.113	103.113	102.913
3.990	104.167	104.167	103.967	3.990	103.411	103.411	103.211	4.250	105.131	105.131	104.931	3.500	104.736	104.736	104.536	3.500	103.373	103.373	103.173
4.000	104.267	104.267	104.067	4.000	103.511	103.511	103.311	4.375	105.528	105.528	105.328	3.625	105.175	105.175	104.975	3.625	103.676	103.676	103.476
4.125	104.404	104.404	104.204	4.125	103.713	103.713	103.513	4.500	105.877	105.877	105.677	3.750	104.841	104.841	104.641	3.750	102.528	102.528	102.328
4.250	104.966	104.966	104.766	4.250	102.723	102.723	102.523	4.625	106.119	106.119	105.919	3.875	105.303	105.303	105.103	3.875	102.854	102.854	102.654
4.375	105.368	105.368	105.168	4.375	103.153	103.153	102.953	4.750	105.999	105.999	105.799	3.990	105.650	105.650	105.450	3.990	103.064	103.064	102.864
4.500	105.738	105.738	105.538	4.500	103.472	103.472	103.272	4.875	98.309	98.309	98.109	4.000	105.750	105.750	105.550	4.000	103.164	103.164	102.964

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

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

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

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

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
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.: 6/3/2021
45 Day Lock Exp.: 6/18/2021
60 Day Lock Exp.: 7/5/2021

W. Rate Sheet Dated: 5/4/2021

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			
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	99.658	99.658	99.458	2.750	99.658	99.658	99.458	2.750	99.658	99.658	99.458	2.750	98.598	98.598	98.398
2.875	100.509	100.509	100.309	2.875	100.509	100.509	100.309	2.875	100.509	100.509	100.309	2.875	99.449	99.449	99.249
2.990	100.951	100.951	100.751	2.990	100.951	100.951	100.751	2.990	100.951	100.951	100.751	2.990	99.891	99.891	99.691
3.000	101.051	101.051	100.851	3.000	101.051	101.051	100.851	3.000	101.051	101.051	100.851	3.000	99.991	99.991	99.791
3.125	101.418	101.418	101.181	3.125	101.418	101.418	101.181	3.125	101.418	101.418	101.181	3.125	100.474	100.474	100.245
3.250	102.303	102.303	102.083	3.250	102.178	102.178	101.958	3.250	102.303	102.303	102.083	3.250	101.359	101.359	101.139
3.375	102.840	102.840	102.629	3.375	102.715	102.715	102.504	3.375	102.840	102.840	102.629	3.375	101.896	101.896	101.685
3.500	103.210	103.210	103.004	3.500	103.085	103.085	102.879	3.500	103.210	103.210	103.004	3.500	102.266	102.266	102.060
3.625	103.575	103.575	103.368	3.625	103.450	103.450	103.243	3.625	103.575	103.575	103.368	3.625	102.631	102.631	102.424
3.750	103.158	103.158	102.958	3.750	102.533	102.533	102.333	3.750	102.533	102.533	102.333	3.750	100.104	100.104	99.904
3.875	103.645	103.645	103.445	3.875	103.020	103.020	102.820	3.875	103.020	103.020	102.820	3.875	100.591	100.591	100.391
3.990	103.978	103.978	103.778	3.990	103.353	103.353	103.153	3.990	103.353	103.353	103.153	3.990	100.924	100.924	100.724
4.000	104.078	104.078	103.878	4.000	103.453	103.453	103.253	4.000	103.453	103.453	103.253	4.000	101.024	101.024	100.824
4.125	104.086	104.086	103.886	4.125	103.461	103.461	103.261	4.125	103.461	103.461	103.261	4.125	98.972	98.972	98.772
4.250	104.681	104.681	104.481	4.250	104.306	104.306	104.106	4.250	104.306	104.306	104.106	4.250	99.567	99.567	99.367
4.375	105.074	105.074	104.874	4.375	104.699	104.699	104.499	4.375	104.699	104.699	104.499	4.375	99.960	99.960	99.760
4.500	105.381	105.381	105.181	4.500	105.006	105.006	104.806	4.500	105.006	105.006	104.806	4.500	100.267	100.267	100.067
4.625	105.440	105.440	105.240	4.625	105.065	105.065	104.865	4.625	105.065	105.065	104.865	4.625	100.076	100.076	99.876
4.750	105.855	105.855	105.655	4.750	105.855	105.855	105.655	4.750	105.855	105.855	105.655	4.750	100.491	100.491	100.291
30/25 Year SC >125				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	98.598	98.598	98.398	2.500	98.622	98.622	98.394	2.500	98.622	98.622	98.394	2.500	98.622	98.622	98.394
2.875	99.449	99.449	99.249	2.625	99.412	99.412	99.184	2.625	99.412	99.412	99.184	2.625	99.412	99.412	99.184
2.990	99.891	99.891	99.691	2.750	100.510	100.510	100.282	2.750	100.510	100.510	100.282	2.750	100.510	100.510	100.282
3.000	99.991	99.991	99.791	2.875	101.214	101.214	100.989	2.875	101.214	101.214	100.989	2.875	101.214	101.214	100.989
3.125	100.474	100.474	100.245	2.990	101.673	101.673	101.452	2.990	101.673	101.673	101.452	2.990	101.673	101.673	101.452
3.250	101.359	101.359	101.139	3.000	101.773	101.773	101.552	3.000	101.773	101.773	101.552	3.000	101.773	101.773	101.552
3.375	101.896	101.896	101.685	3.125	101.904	101.904	101.643	3.125	101.904	101.904	101.643	3.125	101.904	101.904	101.643
3.500	102.266	102.266	102.060	3.250	102.805	102.805	102.549	3.250	102.805	102.805	102.549	3.250	102.805	102.805	102.549
3.625	102.631	102.631	102.424	3.375	103.393	103.393	103.144	3.375	103.393	103.393	103.144	3.375	103.393	103.393	103.144
3.750	99.479	99.479	99.279	3.500	103.914	103.914	103.672	3.500	104.664	104.664	104.422	3.500	103.914	103.914	103.672
3.875	99.966	99.966	99.766	3.625	104.211	104.211	103.972	3.625	104.664	104.664	104.422	3.625	104.211	104.211	103.972
3.990	100.299	100.299	100.099	3.750	103.598	103.598	103.398	3.750	104.848	104.848	104.648	3.750	104.848	104.848	104.648
4.000	100.399	100.399	100.199	3.875	103.941	103.941	103.741	3.875	105.191	105.191	104.991	3.875	105.191	105.191	104.991
4.125	98.347	98.347	98.147	3.990	104.253	104.253	104.053	3.990	105.503	105.503	105.303	3.990	105.503	105.503	105.303
4.250	99.192	99.192	98.992	4.000	104.353	104.353	104.153	4.000	105.603	105.603	105.403	4.000	105.603	105.603	105.403
4.375	99.585	99.585	99.385	4.125	104.502	104.502	104.302	4.125	105.752	105.752	105.552	4.125	105.752	105.752	105.552
4.500	99.892	99.892	99.692	4.250	104.903	104.903	104.703	4.250	106.153	106.153	105.953	4.250	106.153	106.153	105.953
4.625	99.701	99.701	99.501	4.375	105.174	105.174	104.974	4.375	106.424	106.424	106.224	4.375	106.424	106.424	106.224
4.750	100.491	100.491	100.291	4.500	105.518	105.518	105.318	4.500	106.768	106.768	106.568	4.500	106.768	106.768	106.568
15 Year 105-125				15 Year >125				15 Year SC				15 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
2.000	99.324	99.324	99.124	2.000	99.324	99.324	99.124	2.000	98.599	98.599	98.399	2.000	98.724	98.724	98.524
2.125	99.964	99.964	99.764	2.125	99.964	99.964	99.764	2.125	99.239	99.239	99.039	2.125	99.364	99.364	99.164
2.250	100.669	100.669	100.469	2.250	100.669	100.669	100.469	2.250	99.944	99.944	99.744	2.250	100.069	100.069	99.869
2.375	101.202	101.202	101.002	2.375	101.202	101.202	101.002	2.375	100.477	100.477	100.277	2.375	100.602	100.602	100.402
2.500	101.321	101.321	101.121	2.500	101.321	101.321	101.121	2.500	100.596	100.596	100.396	2.500	100.721	100.721	100.521
2.625	102.091	102.091	101.891	2.625	102.091	102.091	101.891	2.625	100.240	100.240	100.040	2.625	100.365	100.365	100.165
2.750	102.612	102.612	102.412	2.750	102.612	102.612	102.412	2.750	100.761	100.761	100.561	2.750	100.886	100.886	100.686
2.875	103.001	103.001	102.801	2.875	103.001	103.001	102.801	2.875	101.150	101.150	100.950	2.875	101.275	101.275	101.075
2.990	103.320	103.320	103.120	2.990	103.320	103.320	103.120	2.990	101.469	101.469	101.269	2.990	101.594	101.594	101.394
3.000	103.420	103.420	103.220	3.000	103.420	103.420	103.220	3.000	101.569	101.569	101.369	3.000	101.694	101.694	101.494
3.125	103.288	103.288	103.088	3.125	103.288	103.288	103.088	3.125	100.937	100.937	100.737	3.125	101.062	101.062	100.862
3.250	103.752	103.752	103.552	3.250	103.752	103.752	103.552	3.250	101.401	101.401	101.201	3.250	101.526	101.526	101.326
3.375	104.073	104.073	103.873	3.375	104.073	104.073	103.873	3.375	101.722	101.722	101.522	3.375	101.847	101.847	101.647
3.500	104.301	104.301	104.101	3.500	104.301	104.301	104.101	3.500	101.950	101.950	101.750	3.500	102.075	102.075	101.875
3.625	104.134	104.134	103.934	3.625	104.134	104.134	103.934	3.625	100.783	100.783	100.583	3.625	100.908	100.908	100.708
3.750	104.503	104.503	104.303	3.750	104.503	104.503	104.303	3.750	101.152	101.152	100.952	3.750	101.277	101.277	101.077
3.875	104.670	104.670	104.470	3.875	104.670	104.670	104.470	3.875	101.319	101.319	101.119	3.875	101.444	101.444	101.244
3.990	104.934	104.934	104.734	3.990	104.934	104.934	104.734	3.990	101.583	101.583	101.383	3.990	101.708	101.708	101.508
4.000	105.034	105.034	104.834	4.000	105.034	105.034	104.834	4.000	101.683	101.683	101.483	4.000	101.808	101.808	101.608

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	0.00%	0.25%	0.25%	0.50%	0.20%	0.25%	0.25%	0.75%	0.75%	0.75%
720 – 739	0.00%	0.25%	0.50%	0.75%	0.50%	0.50%	0.50%	1.00%	1.00%	1.00%
700 – 719	0.00%	0.50%	1.00%	1.25%	1.00%	1.00%	1.00%	1.50%	1.50%	1.50%
680 – 699	0.00%	0.50%	1.25%	1.75%	1.50%	1.25%	1.25%	1.50%	1.50%	1.50%
660 – 679	0.25%	1.25%	2.50%	3.00%	3.00%	2.50%	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%	3.00%
620 – 639	0.75%	1.75%	3.25%	3.25%	3.50%	3.50%	3.50%	3.75%	3.75%	3.75%



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.:

6/3/2021

45 Day Lock Exp.:

6/18/2021

60 Day Lock Exp.:

7/5/2021

W. Rate Sheet Dated: 5/4/2021

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	99.658	99.658	99.458	2.750	98.598	98.598	98.398	2.500	98.622	98.622	98.394	2.000	99.199	99.199	98.999	2.000	98.599	98.599	98.399
2.875	100.509	100.509	100.309	2.875	99.449	99.449	99.249	2.625	99.412	99.412	99.184	2.125	99.839	99.839	99.639	2.125	99.239	99.239	99.039
2.990	100.951	100.951	100.751	2.990	99.891	99.891	99.691	2.750	100.510	100.510	100.282	2.250	100.544	100.544	100.344	2.250	99.944	99.944	99.744
3.000	101.051	101.051	100.851	3.000	99.991	99.991	99.791	2.875	101.214	101.214	100.989	2.375	101.077	101.077	100.877	2.375	100.477	100.477	100.277
3.125	101.418	101.418	101.189	3.125	100.474	100.474	100.245	2.990	101.673	101.673	101.452	2.500	101.196	101.196	100.996	2.500	100.596	100.596	100.396
3.250	102.303	102.303	102.083	3.250	101.359	101.359	101.139	3.000	101.773	101.773	101.552	2.625	101.966	101.966	101.766	2.625	100.240	100.240	100.040
3.375	102.840	102.840	102.629	3.375	101.896	101.896	101.685	3.125	101.904	101.904	101.643	2.750	102.487	102.487	102.287	2.750	100.761	100.761	100.561
3.500	103.210	103.210	103.004	3.500	102.266	102.266	102.060	3.250	102.805	102.805	102.549	2.875	102.876	102.876	102.676	2.875	101.150	101.150	100.950
3.625	103.575	103.575	103.368	3.625	102.631	102.631	102.424	3.375	103.393	103.393	103.144	2.990	103.195	103.195	102.995	2.990	101.469	101.469	101.269
3.750	103.158	103.158	102.958	3.750	100.104	100.104	99.904	3.500	103.914	103.914	103.672	3.000	103.295	103.295	103.095	3.000	101.569	101.569	101.369
3.875	103.645	103.645	103.445	3.875	100.591	100.591	100.391	3.625	104.211	104.211	103.972	3.125	103.163	103.163	102.963	3.125	100.937	100.937	100.737
3.990	103.978	103.978	103.778	3.990	100.924	100.924	100.724	3.750	103.598	103.598	103.398	3.250	103.627	103.627	103.427	3.250	101.401	101.401	101.201
4.000	104.078	104.078	103.878	4.000	101.024	101.024	100.824	3.875	103.941	103.941	103.741	3.375	103.948	103.948	103.748	3.375	101.722	101.722	101.522
4.125	104.086	104.086	103.886	4.125	98.972	98.972	98.772	3.990	104.253	104.253	104.053	3.500	104.176	104.176	103.976	3.500	101.950	101.950	101.750
4.250	104.681	104.681	104.481	4.250	99.567	99.567	99.367	4.000	104.353	104.353	104.153	3.625	104.009	104.009	103.809	3.625	100.783	100.783	100.583
4.375	105.074	105.074	104.874	4.375	99.960	99.960	99.760	4.125	104.502	104.502	104.302	3.750	104.378	104.378	104.178	3.750	101.152	101.152	100.952
4.500	105.381	105.381	105.181	4.500	100.267	100.267	100.067	4.250	104.903	104.903	104.703	3.875	104.545	104.545	104.345	3.875	101.319	101.319	101.119
4.625	105.440	105.440	105.240	4.625	100.076	100.076	99.876	4.375	105.174	105.174	104.974	3.990	104.809	104.809	104.609	3.990	101.583	101.583	101.383
4.750	105.855	105.855	105.655	4.750	100.491	100.491	100.291	4.500	105.518	105.518	105.318	4.000	104.909	104.909	104.709	4.000	101.683	101.683	101.483

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	0.000	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

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

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

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

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

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



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.:

6/3/2021

45 Day Lock Exp.:

6/18/2021

60 Day Lock Exp.:

7/5/2021

W. Rate Sheet Dated: 5/4/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.658	99.658	99.458	2.500	98.622	98.622	98.394	2.000	99.199	99.199	98.999	2.750	98.453	98.453	98.253	2.000	98.249	98.249	98.049
2.875	100.509	100.509	100.309	2.625	99.412	99.412	99.184	2.125	99.839	99.839	99.639	2.875	99.304	99.304	99.104	2.125	98.889	98.889	98.689
2.990	100.951	100.951	100.751	2.750	100.510	100.510	100.282	2.250	100.544	100.544	100.344	2.990	99.746	99.746	99.546	2.250	99.594	99.594	99.394
3.000	101.051	101.051	100.851	2.875	101.214	101.214	100.989	2.375	101.077	101.077	100.877	3.000	99.846	99.846	99.646	2.375	100.127	100.127	99.927
3.125	101.418	101.418	101.189	2.990	101.673	101.673	101.452	2.500	101.196	101.196	100.996	3.125	100.271	100.271	100.042	2.500	100.246	100.246	100.046
3.250	102.303	102.303	102.083	3.000	101.773	101.773	101.552	2.625	101.966	101.966	101.766	3.250	101.156	101.156	100.936	2.625	100.453	100.453	100.253
3.375	102.840	102.840	102.629	3.125	101.904	101.904	101.643	2.750	102.487	102.487	102.287	3.375	101.693	101.693	101.482	2.750	100.974	100.974	100.774
3.500	103.210	103.210	103.004	3.250	102.805	102.805	102.549	2.875	102.876	102.876	102.676	3.500	102.063	102.063	101.857	2.875	101.363	101.363	101.163
3.625	103.575	103.575	103.368	3.375	103.393	103.393	103.144	2.990	103.195	103.195	102.995	3.625	102.428	102.428	102.221	2.990	101.682	101.682	101.482
3.750	103.158	103.158	102.958	3.500	103.914	103.914	103.672	3.000	103.295	103.295	103.095	3.750	100.956	100.956	100.756	3.000	101.782	101.782	101.582
3.875	103.645	103.645	103.445	3.625	104.211	104.211	103.972	3.125	103.163	103.163	102.963	3.875	101.443	101.443	101.243	3.125	101.400	101.400	101.200
3.990	103.978	103.978	103.778	3.750	103.598	103.598	103.398	3.250	103.627	103.627	103.427	3.990	101.776	101.776	101.576	3.250	101.864	101.864	101.664
4.000	104.078	104.078	103.878	3.875	103.941	103.941	103.741	3.375	103.948	103.948	103.748	4.000	101.876	101.876	101.676	3.375	102.185	102.185	101.985
4.125	104.086	104.086	103.886	3.990	104.253	104.253	104.053	3.500	104.176	104.176	103.976	4.125	100.854	100.854	100.654	3.500	102.413	102.413	102.213
4.250	104.681	104.681	104.481	4.000	104.353	104.353	104.153	3.625	104.009	104.009	103.809	4.250	101.449	101.449	101.249	3.625	101.746	101.746	101.546
4.375	105.074	105.074	104.874	4.125	104.502	104.502	104.302	3.750	104.378	104.378	104.178	4.375	101.842	101.842	101.642	3.750	102.115	102.115	101.915
4.500	105.381	105.381	105.181	4.250	104.903	104.903	104.703	3.875	104.545	104.545	104.345	4.500	102.149	102.149	101.949	3.875	102.282	102.282	102.082
4.625	105.440	105.440	105.240	4.375	105.174	105.174	104.974	3.990	104.809	104.809	104.609	4.625	102.083	102.083	101.883	3.990	102.546	102.546	102.346
4.750	105.855	105.855	105.655	4.500	105.518	105.518	105.318	4.000	104.909	104.909	104.709	4.750	102.498	102.498	102.298	4.000	102.646	102.646	102.446

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	-4.125	-4.125	-4.125	-5.375	-6.125	-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	-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

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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/3/2021

45 Day Lock Exp.:

6/18/2021

60 Day Lock Exp.:

7/5/2021

W. Rate Sheet Dated: 5/4/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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