

W. Rate Sheet Dated: 5/6/2021

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	102.464	102.464	102.042	2.750	100.376	100.376	99.954	2.250	98.461	98.461	98.161	3.125	96.436	96.436	96.136
2.875	102.671	102.671	102.249	2.875	100.550	100.550	100.128	2.500	98.792	98.792	98.492	3.250	97.702	97.702	97.402
3.000	102.876	102.876	102.454	3.000	100.719	100.719	100.297	2.625	98.957	98.957	98.657	3.375	97.780	97.780	97.480
3.125	103.073	103.073	102.651	3.125	100.850	100.850	100.428	2.750	100.527	100.527	100.227	3.500	97.858	97.858	97.558
3.250	103.374	103.374	103.074	3.250	101.227	101.227	100.927	2.875	100.688	100.688	100.388	3.625	97.936	97.936	97.636
3.375	103.473	103.473	103.173	3.375	101.382	101.382	101.082	3.000	100.845	100.845	100.545	Margin = 2.250		Index = 0.050	
3.500	103.669	103.669	103.369	3.500	101.526	101.526	101.226	3.125	100.963	100.963	100.663	30 Year OTC			
3.625	103.853	103.853	103.553	3.625	101.570	101.570	101.270	3.250	102.387	102.387	102.087	Rate	30 Day	45 Day	60 Day
3.750	103.915	103.915	103.578	3.750	103.225	103.225	102.888	3.375	102.530	102.530	102.230	4.000	101.986	101.986	101.486
3.875	103.985	103.985	103.647	3.875	103.350	103.350	103.012	3.500	102.664	102.664	102.364	4.125	102.107	102.107	101.607
4.000	104.161	104.161	103.824	4.000	103.468	103.468	103.131	3.625	102.701	102.701	102.401	4.375	102.833	102.833	102.333
4.125	104.282	104.282	103.944	4.125	103.560	103.560	103.222	3.750	103.832	103.832	103.532	4.500	102.956	102.956	102.456
4.250	104.305	104.305	104.105	4.250	103.636	103.636	103.436	3.875	103.948	103.948	103.648	4.625	103.113	103.113	102.613
4.375	104.308	104.308	104.108	4.375	103.761	103.761	103.561	4.000	104.058	104.058	103.758	4.875	104.084	104.084	103.584
4.500	104.431	104.431	104.231	4.500	103.879	103.879	103.679	4.125	104.140	104.140	103.840	5.000	104.208	104.208	103.708
4.625	104.588	104.588	104.388	4.625	103.971	103.971	103.771	4.250	104.315	104.315	104.015	5.125	104.365	104.365	103.865
4.750	104.840	104.840	104.640	4.750	104.188	104.188	103.988	4.375	104.431	104.431	104.131	5.500	103.975	103.975	103.475
4.875	104.859	104.859	104.659	4.875	104.312	104.312	104.112	4.500	104.540	104.540	104.240	5.625	104.132	104.132	103.632
6.250	106.000	106.000	105.800	6.250	105.646	105.646	105.446	4.625	104.623	104.623	104.323	6.250	105.423	105.423	104.923

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	102.664	102.564	102.564	102.142	2.750	102.056	101.956	101.956	101.534	2.250	100.591	100.491	100.491	100.191
2.875	102.871	102.771	102.771	102.349	2.875	102.230	102.130	102.130	101.708	2.375	100.762	100.662	100.662	100.362
3.000	103.076	102.976	102.976	102.554	3.000	102.399	102.299	102.299	101.877	2.500	100.922	100.822	100.822	100.522
3.125	103.273	103.173	103.173	102.751	3.125	102.530	102.430	102.430	102.008	2.625	101.087	100.987	100.987	100.687
3.250	103.474	103.374	103.374	103.074	3.250	102.907	102.807	102.807	102.507	2.750	101.557	101.457	101.457	101.157
3.375	103.673	103.573	103.573	103.273	3.375	103.062	102.962	102.962	102.662	2.875	101.718	101.618	101.618	101.318
3.500	103.869	103.769	103.769	103.469	3.500	103.206	103.106	103.106	102.806	3.000	101.875	101.775	101.775	101.475
3.625	104.053	103.953	103.953	103.653	3.625	103.250	103.150	103.150	102.850	3.125	101.993	101.893	101.893	101.593
3.750	104.115	104.015	104.015	103.678	3.750	103.855	103.755	103.755	103.418	3.250	104.017	103.917	103.917	103.617
3.875	104.285	104.185	104.185	103.847	3.875	103.980	103.880	103.880	103.542	3.375	104.160	104.060	104.060	103.760
4.000	104.461	104.361	104.361	104.024	4.000	104.098	103.998	103.998	103.661	3.500	104.294	104.194	104.194	103.894
4.125	104.582	104.482	104.482	104.144	4.125	104.190	104.090	104.090	103.752	3.625	104.331	104.231	104.231	103.931
4.250	105.205	105.105	105.105	104.905	4.250	104.966	104.866	104.866	104.666	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 <= 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	99.236	99.236	98.736	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.357	99.357	98.857	4.750	101.000	101.000	100.500
3.875	99.896	99.896	99.396	6.250	103.750	103.750	103.500	4.375	100.083	100.083	99.583	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.720	99.720	99.220					4.500	100.206	100.206	99.706	Rate	30 Day	45 Day	60 Day
4.125	99.600	99.600	99.100					4.625	100.363	100.363	99.863	6.250	102.750	102.750	102.250
4.250	101.227	101.227	100.727					4.875	101.334	101.334	100.834	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.124	101.124	100.624					5.000	101.458	101.458	100.958				
4.500	101.000	101.000	100.500					5.125	101.615	101.615	101.115				
4.625	100.843	100.843	100.343					5.500	101.225	101.225	100.725				
4.750	102.522	102.522	102.022					5.625	101.382	101.382	100.882				
Borrower Paid Como Only				Lender Paid Only				6.250	102.673	102.673	102.173				

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-.0018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

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

FHA ID# - 1358600006

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" (JA & 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.:

6/7/2021

45 Day Lock Exp.:

6/21/2021

60 Day Lock Exp.:

7/5/2021

W. Rate Sheet Dated: 5/6/2021

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	96.186	96.186	95.886
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	97.452	97.452	97.152
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	97.530	97.530	97.230
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.019	102.019	101.719	3.500	97.608	97.608	97.308
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.180	102.180	101.880	3.625	97.686	97.686	97.386
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	102.337	102.337	102.037	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.769	102.769	102.469	3.125	102.455	102.455	102.155	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.813	102.813	102.513	3.250	103.629	103.629	103.329	Rate	30 Day	45 Day	60 Day
3.750	103.415	103.415	103.078	3.750	103.155	103.155	102.818	3.375	103.773	103.773	103.473	3.250	98.862	98.862	98.362
3.875	103.485	103.485	103.147	3.875	103.280	103.280	102.942	3.500	103.906	103.906	103.606	3.375	99.060	99.060	98.560
4.000	103.661	103.661	103.324	4.000	103.398	103.398	103.061	3.625	103.944	103.944	103.644	3.500	99.256	99.256	98.756
4.125	103.782	103.782	103.444	4.125	103.490	103.490	103.152	3.750	103.762	103.762	103.462	3.625	99.440	99.440	98.940
4.250	103.742	103.742	103.542	4.250	103.504	103.504	103.304	3.875	N/A	N/A	N/A	3.750	99.490	99.490	98.990
4.375	103.745	103.745	103.545	4.375	103.628	103.628	103.428	4.000	N/A	N/A	N/A	3.875	99.660	99.660	99.160
4.500	103.868	103.868	103.668	4.500	103.747	103.747	103.547	4.125	N/A	N/A	N/A	4.000	99.836	99.836	99.336
4.625	104.026	104.026	103.826	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.957	99.957	99.457
4.750	103.653	103.653	103.453	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.517	100.517	100.017
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	98.776	98.676	98.676	98.376
3.375	102.485	102.385	102.385	102.085	3.375	101.875	101.775	101.775	101.475	2.875	98.936	98.836	98.836	98.536
3.500	102.681	102.581	102.581	102.281	3.500	102.019	101.919	101.919	101.619	3.000	99.093	98.993	98.993	98.693
3.625	102.865	102.765	102.765	102.465	3.625	102.063	101.963	101.963	101.663	3.125	99.211	99.111	99.111	98.811
3.750	101.615	101.515	101.515	101.178	3.750	101.355	101.255	101.255	100.918	3.250	100.892	100.792	100.792	100.492
3.875	101.785	101.685	101.685	101.347	3.875	101.480	101.380	101.380	101.042	3.375	101.035	100.935	100.935	100.635
4.000	101.961	101.861	101.861	101.524	4.000	101.598	101.498	101.498	101.161	3.500	101.169	101.069	101.069	100.769
4.125	102.082	101.982	101.982	101.644	4.125	101.690	101.590	101.590	101.252	3.625	101.206	101.106	101.106	100.806
4.250	102.642	102.542	102.542	102.342	4.250	102.404	102.304	102.304	102.104	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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, 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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/7/2021
45 Day Lock Exp.: 6/21/2021
60 Day Lock Exp.: 7/5/2021

W. Rate Sheet Dated: 5/6/2021

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	97.482	97.482	97.282	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.117	98.117	97.917	2.000	N/A	N/A	N/A
2.625	98.572	98.572	98.372	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.926	98.926	98.726	2.125	N/A	N/A	N/A
2.750	99.505	99.505	99.305	2.250	94.152	94.152	93.952	2.250	94.076	94.076	93.876	2.750	99.677	99.677	99.477	2.250	94.191	94.191	93.991
2.875	100.190	100.190	99.990	2.375	95.309	95.309	95.109	2.375	95.081	95.081	94.881	2.875	100.301	100.301	100.101	2.375	95.397	95.397	95.197
2.990	100.712	100.712	100.512	2.500	96.486	96.486	96.286	2.500	96.324	96.324	96.124	2.990	100.662	100.662	100.462	2.500	96.921	96.921	96.721
3.000	100.812	100.812	100.612	2.625	97.629	97.629	97.429	2.625	97.527	97.527	97.327	3.000	100.762	100.762	100.562	2.625	97.783	97.783	97.583
3.125	101.133	101.133	100.933	2.750	98.643	98.643	98.443	2.750	98.580	98.580	98.380	3.125	101.554	101.554	101.354	2.750	98.615	98.615	98.415
3.250	101.964	101.964	101.764	2.875	99.398	99.398	99.198	2.875	99.335	99.335	99.135	3.250	102.266	102.266	102.066	2.875	99.309	99.309	99.109
3.375	102.448	102.448	102.248	2.990	99.998	99.998	99.798	2.990	99.892	99.892	99.692	3.375	102.808	102.808	102.608	2.990	99.748	99.748	99.548
3.500	102.793	102.793	102.593	3.000	100.098	100.098	99.898	3.000	99.992	99.992	99.792	3.500	103.204	103.204	103.004	3.000	99.848	99.848	99.648
3.625	103.191	103.191	102.991	3.125	101.344	101.344	101.144	3.125	101.306	101.306	101.106	3.625	103.425	103.425	103.225	3.125	101.354	101.354	101.154
3.750	103.177	103.177	102.977	3.250	102.298	102.298	102.098	3.250	102.298	102.298	102.098	3.750	102.560	102.560	102.360	3.250	102.066	102.066	101.866
3.875	103.688	103.688	103.488	3.375	102.941	102.941	102.741	3.375	102.941	102.941	102.741	3.875	103.034	103.034	102.834	3.375	102.608	102.608	102.408
3.990	104.035	104.035	103.835	3.500	103.483	103.483	103.283	3.500	103.483	103.483	103.283	3.990	103.281	103.281	103.081	3.500	103.004	103.004	102.804
4.000	104.135	104.135	103.935	3.625	103.926	103.926	103.726	3.625	103.926	103.926	103.726	4.000	103.381	103.381	103.181	3.625	103.225	103.225	103.025
4.125	104.263	104.263	104.063	3.750	104.571	104.571	104.371	3.750	104.571	104.571	104.371	4.125	103.579	103.579	103.379	3.750	103.260	103.260	103.060
4.250	104.529	104.529	104.329	3.875	105.131	105.131	104.931	3.875	105.131	105.131	104.931	4.250	102.285	102.285	102.085	3.875	102.834	102.834	102.634
4.375	104.921	104.921	104.721	3.990	105.470	105.470	105.270	3.990	105.470	105.470	105.270	4.375	102.706	102.706	102.506	3.990	103.081	103.081	102.881
4.500	105.285	105.285	105.085	4.000	105.570	105.570	105.370	4.000	105.570	105.570	105.370	4.500	103.020	103.020	102.820	4.000	103.181	103.181	102.981
30/25 Year >125 High Balance				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	98.552	98.552	98.352	2.875	101.067	101.067	100.867	2.875	100.454	100.454	100.254	2.875	100.454	100.454	100.254	2.000	99.164	99.164	98.964
2.875	99.246	99.246	99.046	2.990	101.500	101.500	101.300	2.990	100.938	100.938	100.738	2.990	100.938	100.938	100.738	2.125	99.774	99.774	99.574
2.990	99.642	99.642	99.442	3.000	101.600	101.600	101.400	3.000	101.038	101.038	100.838	3.000	101.038	101.038	100.838	2.250	100.310	100.310	100.110
3.000	99.742	99.742	99.542	3.125	102.062	102.062	101.862	3.125	101.678	101.678	101.478	3.125	101.655	101.655	101.455	2.375	100.795	100.795	100.595
3.125	101.354	101.354	101.154	3.250	102.647	102.647	102.447	3.250	102.521	102.521	102.321	3.250	102.521	102.521	102.321	2.500	101.251	101.251	101.051
3.250	102.066	102.066	101.866	3.375	103.225	103.225	103.025	3.375	103.158	103.158	102.958	3.375	103.158	103.158	102.958	2.625	101.831	101.831	101.631
3.375	102.608	102.608	102.408	3.500	103.688	103.688	103.488	3.500	103.663	103.663	103.463	3.500	103.663	103.663	103.463	2.750	102.372	102.372	102.172
3.500	103.004	103.004	102.804	3.625	104.083	104.083	103.883	3.625	104.103	104.103	103.903	3.625	104.103	104.103	103.903	2.875	102.796	102.796	102.596
3.625	103.225	103.225	103.025	3.750	103.637	103.637	103.437	3.750	103.771	103.771	103.571	3.750	103.959	103.959	103.759	2.990	103.172	103.172	102.972
3.750	102.360	102.360	102.160	3.875	104.143	104.143	103.943	3.875	104.327	104.327	104.127	3.875	104.515	104.515	104.315	3.000	103.272	103.272	103.072
3.875	102.834	102.834	102.634	3.990	104.409	104.409	104.209	3.990	104.631	104.631	104.431	3.990	104.819	104.819	104.619	3.125	103.693	103.693	103.493
3.990	103.081	103.081	102.881	4.000	104.509	104.509	104.309	4.000	104.731	104.731	104.531	4.000	104.919	104.919	104.719	3.250	103.727	103.727	103.527
4.000	103.181	103.181	102.981	4.125	104.834	104.834	104.634	4.125	105.091	105.091	104.891	4.125	105.279	105.279	105.079	3.375	104.142	104.142	103.942
4.125	103.379	103.379	103.179	4.250	104.689	104.689	104.489	4.250	104.972	104.972	104.772	4.250	105.160	105.160	104.960	3.500	104.496	104.496	104.296
4.250	95.768	95.768	95.568	4.375	105.077	105.077	104.877	4.375	105.399	105.399	105.199	4.375	105.586	105.586	105.386	3.625	104.928	104.928	104.728
4.375	N/A	N/A	N/A	4.500	105.420	105.420	105.220	4.500	105.777	105.777	105.577	4.500	105.965	105.965	105.765	3.750	104.653	104.653	104.453
4.500	N/A	N/A	N/A	4.625	105.664	105.664	105.464	4.625	106.044	106.044	105.844	4.625	106.209	106.209	106.009	3.875	105.106	105.106	104.906
4.625	N/A	N/A	N/A	4.750	105.574	105.574	105.374	4.750	105.917	105.917	105.717	4.750	106.104	106.104	105.904	3.990	105.447	105.447	105.247
4.750	N/A	N/A	N/A	4.875	105.934	105.934	105.734	4.875	106.209	106.209	106.009	4.875	106.209	106.209	106.009	4.000	105.547	105.547	105.347
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	97.405	97.405	#N/A	2.000	97.147	97.147	96.947	2.000	99.149	99.149	98.949	2.000	97.190	97.190	96.990	2.000	96.932	96.932	96.732
2.125	98.117	98.117	#N/A	2.125	97.867	97.867	97.667	2.125	99.613	99.613	99.413	2.125	97.756	97.756	97.556	2.125	97.506	97.506	97.306
2.250	98.708	98.708	98.508	2.250	98.619	98.619	98.419	2.250	100.117	100.117	99.917	2.250	98.315	98.315	98.115	2.250	98.226	98.226	98.026
2.375	99.536	99.536	99.336	2.375	99.507	99.507	99.307	2.375	100.685	100.685	100.485	2.375	99.226	99.226	99.026	2.375	99.197	99.197	98.997
2.500	100.424	100.424	100.224	2.500	100.416	100.416	100.216	2.500	101.237	101.237	101.037	2.500	100.210	100.210	100.010	2.500	100.202	100.202	100.002
2.625	101.109	101.109	100.909	2.625	101.109	101.109	100.909	2.625	101.676	101.676	101.476	2.625	100.754	100.754	100.554	2.625	100.754	100.754	100.554
2.750	101.704	101.704	101.504	2.750	101.704	101.704	101.504	2.750	102.056	102.056	101.856	2.750	101.188	101.188	100.988	2.750	101.188	101.188	100.988
2.875	102.170	102.170	101.970	2.875	102.170	102.170	101.970	2.875	102.353	102.353	102.153	2.875	101.527	101.527	101.327	2.875	101.527	101.527	101.327
2.990	102.591	102.591	102.391	2.990	102.591	102.591	102.391	2.990	102.584	102.584	102.384	2.990	101.803	101.803	101.603	2.990	101.803	101.803	101.603
3.000	102.691	102.691	102.491	3.000	102.691	102.691	102.491	3.000	102.684	102.684	102.484	3.000	101.903	101.903	101.703	3.000	101.903	101.903	101.703
3.125	103.157	103.157	102.957	3.125	103.157	103.157	102.957	3.125	102.978										



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.:

6/7/2021

45 Day Lock Exp.:

6/21/2021

60 Day Lock Exp.:

7/5/2021

W. Rate Sheet Dated: 5/6/2021

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	97.482	97.482	97.282	2.500	98.117	98.117	97.917	2.875	101.067	101.067	100.867	2.000	99.164	99.164	98.964	2.000	99.149	99.149	98.949
2.625	98.572	98.572	98.372	2.625	98.926	98.926	98.726	2.990	101.500	101.500	101.300	2.125	99.774	99.774	99.574	2.125	99.613	99.613	99.413
2.750	99.505	99.505	99.305	2.750	99.677	99.677	99.477	3.000	101.600	101.600	101.400	2.250	100.310	100.310	100.110	2.250	100.117	100.117	99.917
2.875	100.190	100.190	99.990	2.875	100.301	100.301	100.101	3.125	102.062	102.062	101.862	2.375	100.795	100.795	100.595	2.375	100.685	100.685	100.485
2.990	100.712	100.712	100.512	2.990	100.662	100.662	100.462	3.250	102.647	102.647	102.447	2.500	101.251	101.251	101.051	2.500	101.237	101.237	101.037
3.000	100.812	100.812	100.612	3.000	100.762	100.762	100.562	3.375	103.225	103.225	103.025	2.625	101.831	101.831	101.631	2.625	101.676	101.676	101.476
3.125	101.133	101.133	100.933	3.125	101.554	101.554	101.354	3.500	103.688	103.688	103.488	2.750	102.372	102.372	102.172	2.750	102.056	102.056	101.856
3.250	101.964	101.964	101.764	3.250	102.266	102.266	102.066	3.625	104.083	104.083	103.883	2.875	102.796	102.796	102.596	2.875	102.353	102.353	102.153
3.375	102.448	102.448	102.248	3.375	102.808	102.808	102.608	3.750	103.637	103.637	103.437	2.990	103.172	103.172	102.972	2.990	102.584	102.584	102.384
3.500	102.793	102.793	102.593	3.500	103.204	103.204	103.004	3.875	104.143	104.143	103.943	3.000	103.272	103.272	103.072	3.000	102.684	102.684	102.484
3.625	103.191	103.191	102.991	3.625	103.425	103.425	103.225	3.990	104.409	104.409	104.209	3.125	103.693	103.693	103.493	3.125	102.978	102.978	102.778
3.750	103.177	103.177	102.977	3.750	102.560	102.560	102.360	4.000	104.509	104.509	104.309	3.250	103.727	103.727	103.527	3.250	102.605	102.605	102.405
3.875	103.688	103.688	103.488	3.875	103.034	103.034	102.834	4.125	104.834	104.834	104.634	3.375	104.142	104.142	103.942	3.375	102.896	102.896	102.696
3.990	104.035	104.035	103.835	3.990	103.281	103.281	103.081	4.250	104.689	104.689	104.489	3.500	104.496	104.496	104.296	3.500	103.144	103.144	102.944
4.000	104.135	104.135	103.935	4.000	103.381	103.381	103.181	4.375	105.077	105.077	104.877	3.625	104.928	104.928	104.728	3.625	103.443	103.443	103.243
4.125	104.263	104.263	104.063	4.125	103.579	103.579	103.379	4.500	105.420	105.420	105.220	3.750	104.653	104.653	104.453	3.750	102.347	102.347	102.147
4.250	104.529	104.529	104.329	4.250	102.285	102.285	102.085	4.625	105.664	105.664	105.464	3.875	105.106	105.106	104.906	3.875	102.663	102.663	102.463
4.375	104.921	104.921	104.721	4.375	102.706	102.706	102.506	4.750	105.574	105.574	105.374	3.990	105.447	105.447	105.247	3.990	102.874	102.874	102.674
4.500	105.285	105.285	105.085	4.500	103.020	103.020	102.820	4.875	105.934	105.934	105.734	4.000	105.547	105.547	105.347	4.000	102.974	102.974	102.774

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

Lockdesk Hours:

Lockdesk@afrownloahale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/7/2021

45 Day Lock Exp.:

6/21/2021

60 Day Lock Exp.:

7/5/2021

W. Rate Sheet Dated: 5/6/2021

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	99.510	99.510	99.310	2.750	99.510	99.510	99.310	2.750	99.510	99.510	99.310	2.750	98.528	98.528	98.328	2.750	98.528	98.528	98.328	
2.875	100.355	100.355	100.155	2.875	100.355	100.355	100.155	2.875	100.355	100.355	100.155	2.875	99.373	99.373	99.173	2.875	99.373	99.373	99.173	
2.990	100.784	100.784	100.584	2.990	100.784	100.784	100.584	2.990	100.784	100.784	100.584	2.990	99.802	99.802	99.602	2.990	99.802	99.802	99.602	
3.000	100.884	100.884	100.684	3.000	100.884	100.884	100.684	3.000	100.884	100.884	100.684	3.000	99.902	99.902	99.702	3.000	99.902	99.902	99.702	
3.125	101.378	101.378	101.135	3.125	101.378	101.378	101.135	3.125	101.378	101.378	101.135	3.125	100.206	100.206	99.963	3.125	100.206	100.206	99.963	
3.250	102.205	102.205	101.969	3.250	102.080	102.080	101.844	3.250	102.205	102.205	101.969	3.250	101.033	101.033	100.787	3.250	100.908	100.908	100.672	
3.375	102.700	102.700	102.472	3.375	102.575	102.575	102.347	3.375	102.700	102.700	102.472	3.375	101.528	101.528	101.300	3.375	101.403	101.403	101.175	
3.500	103.067	103.067	102.845	3.500	102.942	102.942	102.720	3.500	103.067	103.067	102.845	3.500	101.895	101.895	101.673	3.500	101.770	101.770	101.548	
3.625	103.428	103.428	103.209	3.625	103.303	103.303	103.084	3.625	103.428	103.428	103.209	3.625	102.256	102.256	102.037	3.625	102.131	102.131	101.912	
3.750	103.000	103.000	102.800	3.750	102.375	102.375	102.175	3.750	102.375	102.375	102.175	3.750	99.962	99.962	99.762	3.750	99.937	99.937	99.737	
3.875	103.483	103.483	103.283	3.875	102.858	102.858	102.658	3.875	102.858	102.858	102.658	3.875	100.445	100.445	100.245	3.875	99.820	99.820	99.620	
3.990	103.809	103.809	103.609	3.990	103.184	103.184	102.984	3.990	103.184	103.184	102.984	3.990	100.771	100.771	100.571	3.990	100.146	100.146	99.946	
4.000	103.909	103.909	103.709	4.000	103.284	103.284	103.084	4.000	103.284	103.284	103.084	4.000	100.871	100.871	100.671	4.000	100.246	100.246	100.046	
4.125	103.746	103.746	103.546	4.125	103.121	103.121	102.921	4.125	103.121	103.121	102.921	4.125	98.632	98.632	98.432	4.125	98.007	98.007	97.807	
4.250	104.337	104.337	104.137	4.250	103.962	103.962	103.762	4.250	103.962	103.962	103.762	4.250	99.223	99.223	99.023	4.250	98.848	98.848	98.648	
4.375	104.722	104.722	104.522	4.375	104.347	104.347	104.147	4.375	104.347	104.347	104.147	4.375	99.608	99.608	99.408	4.375	99.233	99.233	99.033	
4.500	105.027	105.027	104.827	4.500	104.652	104.652	104.452	4.500	104.652	104.652	104.452	4.500	99.913	99.913	99.713	4.500	99.538	99.538	99.338	
4.625	105.117	105.117	104.917	4.625	104.742	104.742	104.542	4.625	104.742	104.742	104.542	4.625	99.753	99.753	99.553	4.625	99.378	99.378	99.178	
4.750	105.529	105.529	105.329	4.750	105.529	105.529	105.329	4.750	105.529	105.529	105.329	4.750	100.165	100.165	99.965	4.750	100.165	100.165	99.965	
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	98.528	98.528	98.328	2.500	98.450	98.450	98.243	2.500	98.450	98.450	98.243	2.500	98.450	98.450	98.243	2.000	99.006	99.006	98.806	
2.875	99.373	99.373	99.173	2.625	99.239	99.239	99.031	2.625	99.239	99.239	99.031	2.625	99.239	99.239	99.031	2.125	99.646	99.646	99.446	
2.990	99.802	99.802	99.602	2.750	100.333	100.333	100.125	2.750	100.333	100.333	100.125	2.750	100.333	100.333	100.125	2.250	100.349	100.349	100.149	
3.000	99.902	99.902	99.702	2.875	101.036	101.036	100.828	2.875	101.036	101.036	100.828	2.875	101.036	101.036	100.828	2.375	100.881	100.881	100.681	
3.125	100.206	100.206	99.963	2.990	101.492	101.492	101.287	2.990	101.492	101.492	101.287	2.990	101.492	101.492	101.287	2.500	101.078	101.078	100.878	
3.250	101.033	101.033	100.797	3.000	101.592	101.592	101.387	3.000	101.592	101.592	101.387	3.000	101.592	101.592	101.387	2.625	101.844	101.844	101.644	
3.375	101.528	101.528	101.300	3.125	101.804	101.804	101.533	3.125	101.804	101.804	101.533	3.125	101.804	101.804	101.533	2.750	102.365	102.365	102.165	
3.500	101.895	101.895	101.673	3.250	102.701	102.701	102.434	3.250	102.701	102.701	102.434	3.250	102.701	102.701	102.434	2.875	102.753	102.753	102.553	
3.625	102.256	102.256	102.037	3.375	103.285	103.285	103.024	3.375	103.285	103.285	103.024	3.375	103.285	103.285	103.024	2.990	103.067	103.067	102.867	
3.750	99.337	99.337	99.137	3.500	103.803	103.803	103.550	3.500	103.803	103.803	103.550	3.500	103.803	103.803	103.550	3.000	103.167	103.167	102.967	
3.875	99.820	99.820	99.620	3.625	104.097	104.097	103.848	3.625	104.097	104.097	103.848	3.625	104.097	104.097	103.848	3.125	102.966	102.966	102.766	
3.990	100.146	100.146	99.946	3.750	104.419	104.419	104.219	3.750	104.419	104.419	104.219	3.750	104.419	104.419	104.219	3.250	103.429	103.429	103.229	
4.000	100.246	100.246	100.046	3.875	104.759	104.759	104.559	3.875	104.759	104.759	104.559	3.875	104.759	104.759	104.559	3.375	103.746	103.746	103.546	
4.125	98.007	98.007	97.807	3.990	104.068	104.068	103.868	3.990	104.068	104.068	103.868	3.990	104.068	104.068	103.868	3.500	103.976	103.976	103.776	
4.250	98.848	98.848	98.648	4.000	104.168	104.168	103.968	4.000	104.168	104.168	103.968	4.000	104.168	104.168	103.968	3.625	103.698	103.698	103.498	
4.375	99.233	99.233	99.033	4.125	104.174	104.174	103.974	4.125	104.174	104.174	103.974	4.125	104.174	104.174	103.974	3.750	104.085	104.085	103.885	
4.500	99.538	99.538	99.338	4.250	104.572	104.572	104.372	4.250	104.572	104.572	104.372	4.250	104.572	104.572	104.372	3.875	104.325	104.325	104.125	
4.625	99.378	99.378	99.178	4.375	104.844	104.844	104.644	4.375	104.844	104.844	104.644	4.375	104.844	104.844	104.644	3.990	104.686	104.686	104.486	
4.750	100.165	100.165	99.965	4.500	105.187	105.187	104.987	4.500	105.187	105.187	104.987	4.500	105.187	105.187	104.987	4.000	104.786	104.786	104.586	
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	99.131	99.131	98.931	2.000	99.131	99.131	98.931	2.000	98.406	98.406	98.206	2.000	98.531	98.531	98.331	2.000	98.531	98.531	98.331	
2.125	99.771	99.771	99.571	2.125	99.771	99.771	99.571	2.125	99.046	99.046	98.846	2.125	99.171	99.171	98.971	2.125	99.171	99.171	98.971	
2.250	100.474	100.474	100.274	2.250	100.474	100.474	100.274	2.250	99.749	99.749	99.549	2.250	99.874	99.874	99.674	2.250	99.874	99.874	99.674	
2.375	101.006	101.006	100.806	2.375	101.006	101.006	100.806	2.375	100.281	100.281	100.081	2.375	100.406	100.406	100.206	2.375	100.406	100.406	100.206	
2.500	101.203	101.203	101.003	2.500	101.203	101.203	101.003	2.500	100.478	100.478	100.278	2.500	100.603	100.603	100.403	2.500	100.603	100.603	100.403	
2.625	101.969	101.969	101.769	2.625	101.969	101.969	101.769	2.625	100.118	100.118	99.918	2.625	100.243	100.243	100.043	2.625	100.243	100.243	100.043	
2.750	102.490	102.490	102.290	2.750	102.490	102.490	102.290	2.750	100.639	100.639	100.439	2.750	100.764	100.764	100.564	2.750	100.764	100.764	100.564	
2.875	102.878	102.878	102.678	2.875	102.878	102.878	102.678	2.875	101.027	101.027	100.827	2.875	101.152	101.152	100.952	2.875	101.152	101.152	100.952	
2.990	103.192	103.192	102.992	2.990	103.192	103.192	102.992	2.990	101.341	101.341	101.141	2.990	101.466	101.466	101.266	2.990	101.466	101.466	101.266	
3.000	103.292	103.292	103.092	3.000	103.292	103.292	103.092	3.000	101.441	101.441	101.241	3.000	101.566	101.566	101.366	3.000	101.566	101.566	101.366	
3.125	103.911	103.911	103.891	3.125	103.911	103.911	103.891	3.125	100.740	100.740	100.540	3.125	100.865	100.865	100.665	3.125	100.865	100.865	100.665	
3.250	103.554	103.554	103.354	3.250	103.554	103.554	103.354	3.250	101.203	101.203	101.003	3.250	101.328	101.328	101.128	3.250	101.328	101.328	101.128	
3.375	103.871	103.871	103.671	3.375	103.871	103.871	103.671	3.375	10											



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.:

6/7/2021

45 Day Lock Exp.:

6/21/2021

60 Day Lock Exp.:

7/5/2021

W. Rate Sheet Dated: 5/6/2021

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	99.510	99.510	99.310	2.750	98.528	98.528	98.328	2.500	98.450	98.450	98.243	2.000	99.006	99.006	98.806	2.000	98.406	98.406	98.206
2.875	100.355	100.355	100.155	2.875	99.373	99.373	99.173	2.625	99.239	99.239	99.031	2.125	99.646	99.646	99.446	2.125	99.046	99.046	98.846
2.990	100.784	100.784	100.584	2.990	99.802	99.802	99.602	2.750	100.333	100.333	100.125	2.250	100.349	100.349	100.149	2.250	99.749	99.749	99.549
3.000	100.884	100.884	100.684	3.000	99.902	99.902	99.702	2.875	101.036	101.036	100.828	2.375	100.881	100.881	100.681	2.375	100.281	100.281	100.081
3.125	101.378	101.378	101.135	3.125	100.206	100.206	99.963	2.990	101.492	101.492	101.287	2.500	101.078	101.078	100.878	2.500	100.478	100.478	100.278
3.250	102.205	102.205	101.969	3.250	101.033	101.033	100.797	3.000	101.592	101.592	101.387	2.625	101.844	101.844	101.644	2.625	100.118	100.118	99.918
3.375	102.700	102.700	102.472	3.375	101.528	101.528	101.300	3.125	101.804	101.804	101.533	2.750	102.365	102.365	102.165	2.750	100.639	100.639	100.439
3.500	103.067	103.067	102.845	3.500	101.895	101.895	101.673	3.250	102.701	102.701	102.434	2.875	102.753	102.753	102.553	2.875	101.027	101.027	100.827
3.625	103.428	103.428	103.209	3.625	102.256	102.256	102.037	3.375	103.285	103.285	103.024	2.990	103.067	103.067	102.867	2.990	101.341	101.341	101.141
3.750	103.000	103.000	102.800	3.750	99.962	99.962	99.762	3.500	103.803	103.803	103.550	3.000	103.167	103.167	102.967	3.000	101.441	101.441	101.241
3.875	103.483	103.483	103.283	3.875	100.445	100.445	100.245	3.625	104.097	104.097	103.848	3.125	102.966	102.966	102.766	3.125	100.740	100.740	100.540
3.990	103.809	103.809	103.609	3.990	100.771	100.771	100.571	3.750	103.419	103.419	103.219	3.250	103.429	103.429	103.229	3.250	101.203	101.203	101.003
4.000	103.909	103.909	103.709	4.000	100.871	100.871	100.671	3.875	103.759	103.759	103.559	3.375	103.746	103.746	103.546	3.375	101.520	101.520	101.320
4.125	103.746	103.746	103.546	4.125	98.632	98.632	98.432	3.990	104.068	104.068	103.868	3.500	103.976	103.976	103.776	3.500	101.750	101.750	101.550
4.250	104.337	104.337	104.137	4.250	99.223	99.223	99.023	4.000	104.168	104.168	103.968	3.625	103.698	103.698	103.498	3.625	100.472	100.472	100.272
4.375	104.722	104.722	104.522	4.375	99.608	99.608	99.408	4.125	104.174	104.174	103.974	3.750	104.085	104.085	103.885	3.750	100.859	100.859	100.659
4.500	105.027	105.027	104.827	4.500	99.913	99.913	99.713	4.250	104.572	104.572	104.372	3.875	104.325	104.325	104.125	3.875	101.099	101.099	100.899
4.625	105.117	105.117	104.917	4.625	99.753	99.753	99.553	4.375	104.844	104.844	104.644	3.990	104.686	104.686	104.486	3.990	101.460	101.460	101.260
4.750	105.529	105.529	105.329	4.750	100.165	100.165	99.965	4.500	105.187	105.187	104.987	4.000	104.786	104.786	104.586	4.000	101.560	101.560	101.360

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/7/2021

45 Day Lock Exp.:

6/21/2021

60 Day Lock Exp.:

7/5/2021

W. Rate Sheet Dated: 5/6/2021

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	99.510	99.510	99.310	2.500	98.450	98.450	98.243	2.000	99.006	99.006	98.806	2.750	98.344	98.344	98.144	2.000	98.056	98.056	97.856
2.875	100.355	100.355	100.155	2.625	99.239	99.239	99.031	2.125	99.646	99.646	99.446	2.875	99.189	99.189	98.989	2.125	98.696	98.696	98.496
2.990	100.784	100.784	100.584	2.750	100.333	100.333	100.125	2.250	100.349	100.349	100.149	2.990	99.618	99.618	99.418	2.250	99.399	99.399	99.199
3.000	100.884	100.884	100.684	2.875	101.036	101.036	100.828	2.375	100.881	100.881	100.681	3.000	99.718	99.718	99.518	2.375	99.931	99.931	99.731
3.125	101.378	101.378	101.135	2.990	101.492	101.492	101.287	2.500	101.078	101.078	100.878	3.125	100.117	100.117	99.874	2.500	100.128	100.128	99.928
3.250	102.205	102.205	101.969	3.000	101.592	101.592	101.387	2.625	101.844	101.844	101.644	3.250	100.944	100.944	100.708	2.625	100.331	100.331	100.131
3.375	102.700	102.700	102.472	3.125	101.804	101.804	101.533	2.750	102.365	102.365	102.165	3.375	101.439	101.439	101.211	2.750	100.852	100.852	100.652
3.500	103.067	103.067	102.845	3.250	102.701	102.701	102.434	2.875	102.753	102.753	102.553	3.500	101.806	101.806	101.584	2.875	101.240	101.240	101.040
3.625	103.428	103.428	103.209	3.375	103.285	103.285	103.024	2.990	103.067	103.067	102.867	3.625	102.167	102.167	101.948	2.990	101.554	101.554	101.354
3.750	103.000	103.000	102.800	3.500	103.803	103.803	103.550	3.000	103.167	103.167	102.967	3.750	100.806	100.806	100.606	3.000	101.654	101.654	101.454
3.875	103.483	103.483	103.283	3.625	104.097	104.097	103.848	3.125	102.966	102.966	102.766	3.875	101.289	101.289	101.089	3.125	101.203	101.203	101.003
3.990	103.809	103.809	103.609	3.750	103.419	103.419	103.219	3.250	103.429	103.429	103.229	3.990	101.615	101.615	101.415	3.250	101.666	101.666	101.466
4.000	103.909	103.909	103.709	3.875	103.759	103.759	103.559	3.375	103.746	103.746	103.546	4.000	101.715	101.715	101.515	3.375	101.983	101.983	101.783
4.125	103.746	103.746	103.546	3.990	104.068	104.068	103.868	3.500	103.976	103.976	103.776	4.125	100.514	100.514	100.314	3.500	102.213	102.213	102.013
4.250	104.337	104.337	104.137	4.000	104.168	104.168	103.968	3.625	103.698	103.698	103.498	4.250	101.105	101.105	100.905	3.625	101.435	101.435	101.235
4.375	104.722	104.722	104.522	4.125	104.174	104.174	103.974	3.750	104.085	104.085	103.885	4.375	101.490	101.490	101.290	3.750	101.822	101.822	101.622
4.500	105.027	105.027	104.827	4.250	104.572	104.572	104.372	3.875	104.325	104.325	104.125	4.500	101.795	101.795	101.595	3.875	102.062	102.062	101.862
4.625	105.117	105.117	104.917	4.375	104.844	104.844	104.644	3.990	104.686	104.686	104.486	4.625	101.760	101.760	101.560	3.990	102.423	102.423	102.223
4.750	105.529	105.529	105.329	4.500	105.187	105.187	104.987	4.000	104.786	104.786	104.586	4.750	102.172	102.172	101.972	4.000	102.523	102.523	102.323

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%
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)	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.:

6/7/2021

45 Day Lock Exp.:

6/21/2021

60 Day Lock Exp.:

7/5/2021

W. Rate Sheet Dated: 5/6/2021

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

*1A, 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)