

W. Rate Sheet Dated: 5/7/2021

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	102.667	102.667	102.245	2.750	100.579	100.579	100.158	2.250	98.688	98.688	98.388	3.125	96.436	96.436	96.136
2.875	102.874	102.874	102.452	2.875	100.753	100.753	100.331	2.500	99.019	99.019	98.719	3.250	97.702	97.702	97.402
3.000	103.079	103.079	102.657	3.000	100.922	100.922	100.500	2.625	99.184	99.184	98.884	3.375	97.780	97.780	97.480
3.125	103.276	103.276	102.854	3.125	101.053	101.053	100.631	2.750	100.652	100.652	100.352	3.500	97.858	97.858	97.558
3.250	103.218	103.218	102.918	3.250	101.071	101.071	100.771	2.875	100.813	100.813	100.513	3.625	97.936	97.936	97.636
3.375	103.317	103.317	103.017	3.375	101.226	101.226	100.926	3.000	100.970	100.970	100.670	Margin = 2.250		Index = 0.050	
3.500	103.513	103.513	103.213	3.500	101.370	101.370	101.070	3.125	101.088	101.088	100.788	30 Year OTC			
3.625	103.696	103.696	103.396	3.625	101.414	101.414	101.114	3.250	102.652	102.652	102.352	Rate	30 Day	45 Day	60 Day
3.750	104.040	104.040	103.740	3.750	103.350	103.350	103.050	3.375	102.796	102.796	102.496	4.000	102.111	102.111	101.611
3.875	104.110	104.110	103.810	3.875	103.475	103.475	103.175	3.500	102.929	102.929	102.629	4.125	102.232	102.232	101.732
4.000	104.286	104.286	103.986	4.000	103.593	103.593	103.293	3.625	102.967	102.967	102.667	4.375	102.786	102.786	102.286
4.125	104.407	104.407	104.107	4.125	103.685	103.685	103.385	3.750	103.801	103.801	103.501	4.500	102.909	102.909	102.409
4.250	104.258	104.258	104.058	4.250	103.589	103.589	103.389	3.875	103.917	103.917	103.617	4.625	103.066	103.066	102.566
4.375	104.261	104.261	104.061	4.375	103.714	103.714	103.514	4.000	104.026	104.026	103.726	4.875	104.116	104.116	103.616
4.500	104.384	104.384	104.184	4.500	103.832	103.832	103.632	4.125	104.109	104.109	103.809	5.000	104.239	104.239	103.739
4.625	104.541	104.541	104.341	4.625	103.924	103.924	103.724	4.250	104.151	104.151	103.851	5.125	104.396	104.396	103.896
4.750	104.872	104.872	104.672	4.750	104.219	104.219	104.019	4.375	104.267	104.267	103.967	5.500	103.662	103.662	103.162
4.875	104.891	104.891	104.691	4.875	104.343	104.343	104.143	4.500	104.376	104.376	104.076	5.625	103.820	103.820	103.320
6.250	106.000	106.000	105.800	6.250	105.583	105.583	105.383	4.625	104.459	104.459	104.159	6.250	105.361	105.361	104.861

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	102.867	102.767	102.767	102.345	2.750	102.259	102.159	102.159	101.738	2.250	100.818	100.718	100.718	100.418
2.875	103.074	102.974	102.974	102.552	2.875	102.433	102.333	102.333	101.911	2.375	100.988	100.888	100.888	100.588
3.000	103.279	103.179	103.179	102.757	3.000	102.602	102.502	102.502	102.080	2.500	101.149	101.049	101.049	100.749
3.125	103.476	103.376	103.376	102.954	3.125	102.733	102.633	102.633	102.211	2.625	101.314	101.214	101.214	100.914
3.250	103.318	103.218	103.218	102.918	3.250	102.751	102.651	102.651	102.351	2.750	101.682	101.582	101.582	101.282
3.375	103.517	103.417	103.417	103.117	3.375	102.906	102.806	102.806	102.506	2.875	101.843	101.743	101.743	101.443
3.500	103.713	103.613	103.613	103.313	3.500	103.050	102.950	102.950	102.650	3.000	102.000	101.900	101.900	101.600
3.625	103.896	103.796	103.796	103.496	3.625	103.094	102.994	102.994	102.694	3.125	102.118	102.018	102.018	101.718
3.750	104.240	104.140	104.140	103.840	3.750	103.980	103.880	103.880	103.580	3.250	104.282	104.182	104.182	103.882
3.875	104.410	104.310	104.310	104.010	3.875	104.105	104.005	104.005	103.705	3.375	104.426	104.326	104.326	104.026
4.000	104.586	104.486	104.486	104.186	4.000	104.223	104.123	104.123	103.823	3.500	104.559	104.459	104.459	104.159
4.125	104.707	104.607	104.607	104.307	4.125	104.315	104.215	104.215	103.915	3.625	104.597	104.497	104.497	104.197
4.250	105.158	105.058	105.058	104.858	4.250	104.919	104.819	104.819	104.619	3.750	105.931	105.831	105.831	105.531

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	99.361	99.361	98.861	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.482	99.482	98.982	4.750	101.000	101.000	100.500
3.875	100.021	100.021	99.521	6.250	103.750	103.750	103.500	4.375	100.036	100.036	99.536	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.845	99.845	99.345					4.500	100.159	100.159	99.659	Rate	30 Day	45 Day	60 Day
4.125	99.725	99.725	99.225					4.625	100.316	100.316	99.816	6.250	102.750	102.750	102.250
4.250	101.180	101.180	100.680					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	101.077	101.077	100.577					5.000	101.489	101.489	100.989				
4.500	100.953	100.953	100.453					5.125	101.646	101.646	101.146				
4.625	100.796	100.796	100.296					5.500	100.912	100.912	100.412				
4.750	102.553	102.553	102.053					5.625	101.070	101.070	100.570				
Borrower Paid Como Only				Lender Paid Only				6.250	102.611	102.611	102.111				

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@afwloans.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.:

7/6/2021

W. Rate Sheet Dated: 5/7/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	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	102.144	102.144	101.844	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	102.305	102.305	102.005	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	102.462	102.462	102.162	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.613	102.613	102.313	3.125	102.580	102.580	102.280	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.657	102.657	102.357	3.250	103.895	103.895	103.595	Rate	30 Day	45 Day	60 Day
3.750	103.540	103.540	103.240	3.750	103.280	103.280	102.980	3.375	104.038	104.038	103.738	3.250	98.706	98.706	98.206
3.875	103.610	103.610	103.310	3.875	103.405	103.405	103.105	3.500	104.172	104.172	103.872	3.375	98.904	98.904	98.404
4.000	103.786	103.786	103.486	4.000	103.523	103.523	103.223	3.625	104.209	104.209	103.909	3.500	99.100	99.100	98.600
4.125	103.907	103.907	103.607	4.125	103.615	103.615	103.315	3.750	103.731	103.731	103.431	3.625	99.284	99.284	98.784
4.250	103.695	103.695	103.495	4.250	103.457	103.457	103.257	3.875	N/A	N/A	N/A	3.750	99.615	99.615	99.115
4.375	103.698	103.698	103.498	4.375	103.581	103.581	103.381	4.000	N/A	N/A	N/A	3.875	99.785	99.785	99.285
4.500	103.822	103.822	103.622	4.500	103.700	103.700	103.500	4.125	N/A	N/A	N/A	4.000	99.961	99.961	99.461
4.625	103.979	103.979	103.779	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.082	100.082	99.582
4.750	103.684	103.684	103.484	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.470	100.470	99.970
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	102.131	102.031	102.031	101.731	3.250	101.563	101.463	101.463	101.163	2.750	98.901	98.801	98.801	98.501
3.375	102.329	102.229	102.229	101.929	3.375	101.719	101.619	101.619	101.319	2.875	99.061	98.961	98.961	98.661
3.500	102.525	102.425	102.425	102.125	3.500	101.863	101.763	101.763	101.463	3.000	99.218	99.118	99.118	98.818
3.625	102.709	102.609	102.609	102.309	3.625	101.907	101.807	101.807	101.507	3.125	99.336	99.236	99.236	98.936
3.750	101.740	101.640	101.640	101.340	3.750	101.480	101.380	101.380	101.080	3.250	101.157	101.057	101.057	100.757
3.875	101.910	101.810	101.810	101.510	3.875	101.605	101.505	101.505	101.205	3.375	101.301	101.201	101.201	100.901
4.000	102.086	101.986	101.986	101.686	4.000	101.723	101.623	101.623	101.323	3.500	101.434	101.334	101.334	101.034
4.125	102.207	102.107	102.107	101.807	4.125	101.815	101.715	101.715	101.415	3.625	101.472	101.372	101.372	101.072
4.250	102.595	102.495	102.495	102.295	4.250	102.357	102.257	102.257	102.057	3.750	102.806	102.706	102.706	102.406

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
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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

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

W. Rate Sheet Dated: 5/7/2021

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	Rate	30 Day	45 Day	60 Day						
2.500	97.720	97.720	97.520	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.159	98.159	97.959	2.000	N/A	N/A	N/A	2.500	98.159	98.159	97.959	2.000					
2.625	98.736	98.736	98.536	2.125	93.280	93.280	93.080	2.125	93.242	93.242	93.042	2.625	98.963	98.963	98.763	2.125	92.151	92.151	91.951	2.625	98.963	98.963	98.763	2.125					
2.750	99.663	99.663	99.463	2.250	94.333	94.333	94.133	2.250	94.323	94.323	94.123	2.750	99.710	99.710	99.510	2.250	94.171	94.171	93.971	2.750	99.710	99.710	99.510	2.250					
2.875	100.343	100.343	100.143	2.375	95.483	95.483	95.283	2.375	95.258	95.258	95.058	2.875	100.328	100.328	100.128	2.375	95.372	95.372	95.172	2.875	100.328	100.328	100.128	2.375					
2.990	100.860	100.860	100.660	2.500	96.656	96.656	96.456	2.500	96.494	96.494	96.294	2.990	100.685	100.685	100.485	2.500	96.895	96.895	96.695	2.990	100.685	100.685	100.485	2.500					
3.000	100.960	100.960	100.760	2.625	97.791	97.791	97.591	2.625	97.690	97.690	97.490	3.000	100.785	100.785	100.585	2.625	97.818	97.818	97.618	3.000	100.785	100.785	100.585	2.625					
3.125	101.201	101.201	101.001	2.750	98.799	98.799	98.599	2.750	98.736	98.736	98.536	3.125	101.432	101.432	101.232	2.750	98.646	98.646	98.446	3.125	101.432	101.432	101.232	2.750					
3.250	102.025	102.025	101.825	2.875	99.547	99.547	99.347	2.875	99.484	99.484	99.284	3.250	102.139	102.139	101.939	2.875	99.332	99.332	99.132	3.250	102.139	102.139	101.939	2.875					
3.375	102.504	102.504	102.304	2.990	100.078	100.078	99.878	2.990	100.008	100.008	99.808	3.375	102.676	102.676	102.476	2.990	99.703	99.703	99.503	3.375	102.676	102.676	102.476	2.990					
3.500	102.842	102.842	102.642	3.000	100.178	100.178	99.978	3.000	100.108	100.108	99.908	3.500	103.068	103.068	102.868	3.000	99.803	99.803	99.603	3.500	103.068	103.068	102.868	3.000					
3.625	103.238	103.238	103.038	3.125	101.410	101.410	101.210	3.125	101.372	101.372	101.172	3.625	103.286	103.286	103.086	3.125	101.232	101.232	101.032	3.625	103.286	103.286	103.086	3.125					
3.750	103.008	103.008	102.808	3.250	102.357	102.357	102.157	3.250	102.357	102.357	102.157	3.750	103.327	103.327	103.127	3.250	101.939	101.939	101.739	3.750	103.327	103.327	103.127	3.250					
3.875	103.513	103.513	103.313	3.375	102.993	102.993	102.793	3.375	102.993	102.993	102.793	3.875	102.796	102.796	102.596	3.375	102.476	102.476	102.276	3.875	102.796	102.796	102.596	3.375					
3.990	103.855	103.855	103.655	3.500	103.530	103.530	103.330	3.500	103.530	103.530	103.330	3.990	103.039	103.039	102.839	3.500	102.868	102.868	102.668	3.990	103.039	103.039	102.839	3.500					
4.000	103.955	103.955	103.755	3.625	103.967	103.967	103.767	3.625	103.967	103.967	103.767	4.000	103.139	103.139	102.939	3.625	103.086	103.086	102.886	4.000	103.139	103.139	102.939	3.625					
4.125	104.084	104.084	103.884	3.750	104.461	104.461	104.261	3.750	104.461	104.461	104.261	4.125	103.335	103.335	103.135	3.750	102.127	102.127	101.927	4.125	103.335	103.335	103.135	3.750					
4.250	104.388	104.388	104.188	3.875	105.017	105.017	104.817	3.875	105.017	105.017	104.817	4.250	102.145	102.145	101.945	3.875	102.596	102.596	102.396	4.250	102.145	102.145	101.945	3.875					
4.375	104.777	104.777	104.577	3.990	105.348	105.348	105.148	3.990	105.348	105.348	105.148	4.375	102.562	102.562	102.362	3.990	102.839	102.839	102.639	4.375	102.562	102.562	102.362	3.990					
4.500	105.137	105.137	104.937	4.000	105.448	105.448	105.248	4.000	105.448	105.448	105.248	4.500	102.873	102.873	102.673	4.000	102.939	102.939	102.739	4.500	102.873	102.873	102.673	4.000					
30/25 Year >125 High Balance						20 Year						20 Year >125						15 Year											
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day						
2.750	98.583	98.583	98.383	2.875	101.076	101.076	100.876	2.875	100.601	100.601	100.401	2.750	100.601	100.601	100.401	2.000	99.331	99.331	99.131	2.750	99.331	99.331	99.131						
2.875	99.269	99.269	99.069	2.990	101.504	101.504	101.304	2.990	101.083	101.083	100.883	2.990	101.083	101.083	100.883	2.125	99.937	99.937	99.737	2.875	99.269	99.269	99.069						
2.990	99.633	99.633	99.433	3.000	101.604	101.604	101.404	3.000	101.183	101.183	100.983	3.000	101.183	101.183	100.983	2.250	100.470	100.470	100.270	2.990	99.633	99.633	99.433						
3.000	99.733	99.733	99.533	3.125	102.062	102.062	101.862	3.125	101.742	101.742	101.542	3.125	101.719	101.719	101.519	2.375	100.951	100.951	100.751	3.000	99.733	99.733	99.533						
3.125	101.232	101.232	101.032	3.250	102.549	102.549	102.349	3.250	102.578	102.578	102.378	3.250	102.578	102.578	102.378	2.500	101.403	101.403	101.203	3.125	101.232	101.232	101.032						
3.250	101.939	101.939	101.739	3.375	103.122	103.122	102.922	3.375	103.209	103.209	103.009	3.375	103.209	103.209	103.009	2.625	101.933	101.933	101.733	3.250	101.939	101.939	101.739						
3.375	102.476	102.476	102.276	3.500	103.577	103.577	103.377	3.500	103.709	103.709	103.509	3.500	103.709	103.709	103.509	2.750	102.470	102.470	102.270	3.375	102.476	102.476	102.276						
3.500	102.868	102.868	102.668	3.625	103.971	103.971	103.771	3.625	104.144	104.144	103.944	3.625	104.144	104.144	103.944	2.875	102.888	102.888	102.688	3.500	102.868	102.868	102.668						
3.625	103.086	103.086	102.886	3.750	103.402	103.402	103.202	3.750	103.661	103.661	103.461	3.750	103.661	103.661	103.461	2.990	103.260	103.260	103.060	3.625	103.086	103.086	102.886						
3.750	102.127	102.127	101.927	3.875	103.903	103.903	103.703	3.875	104.212	104.212	104.012	3.875	104.400	104.400	104.200	3.000	103.360	103.360	103.160	3.750	102.127	102.127	101.927						
3.875	102.596	102.596	102.396	3.990	104.164	104.164	103.964	3.990	104.509	104.509	104.309	3.990	104.696	104.696	104.496	3.125	103.776	103.776	103.576	3.875	102.596	102.596	102.396						
3.990	102.839	102.839	102.639	4.000	104.264	104.264	104.064	4.000	104.609	104.609	104.409	4.000	104.796	104.796	104.596	3.250	103.795	103.795	103.595	3.990	102.839	102.839	102.639						
4.000	102.939	102.939	102.739	4.125	104.589	104.589	104.389	4.125	104.968	104.968	104.768	4.125	105.155	105.155	104.955	3.375	104.206	104.206	104.006	4.000	102.939	102.939	102.739						
4.125	103.135	103.135	102.935	4.250	104.547	104.547	104.347	4.250	104.829	104.829	104.629	4.250	105.017	105.017	104.817	3.500	104.559	104.559	104.359	4.125	103.135	103.135	102.935						
4.250	95.769	95.769	95.569	4.375	104.930	104.930	104.730	4.375	105.252	105.252	105.052	4.375	105.440	105.440	105.240	3.625	104.982	104.982	104.782	4.250	95.769	95.769	95.569						
4.375	N/A	N/A	N/A	4.500	105.271	105.271	105.071	4.500	105.627	105.627	105.427	4.500	105.815	105.815	105.615	3.750	104.597	104.597	104.397	4.375	N/A	N/A	N/A						
4.500	N/A	N/A	N/A	4.625	105.511	105.511	105.311	4.625	105.892	105.892	105.692	4.625	106.079	106.079	105.879	3.875	105.046	105.046	104.846	4.500	N/A	N/A	N/A						
4.625	N/A	N/A	N/A	4.750	105.427	105.427	105.227	4.750	105.769	105.769	105.569	4.750	105.956	105.956	105.756	3.990	105.380	105.380	105.180	4.625	N/A	N/A	N/A						
4.750	N/A	N/A	N/A	4.875	105.783	105.783	105.583	4.875	106.161	106.161	105.961	4.875	98.209	98.209	98.009	4.000	105.480	105.480	105.280	4.750	N/A	N/A	N/A						
15 Year 105-125						15 Year >125						15 Year High Balance						15 Year >125 High Balance											
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day						
2.000	97.572	97.572	97.372	2.000	97.314	97.314	97.114	2.000	99.314	99.314	99.114	2.000	97.355	97.355	97.155	2.000	97.097	97.097	96.897	2.000	97.572	97.572	97.372						
2.125	98.279	98.279	98.079	2.125	98.029	98.029	97.829	2.125	99.776	99.776	99.576	2.125	97.918	97.918	97.718	2.125	97.668	97.668	97.468	2.125	98.279	98.279	98.079						
2.250	98.866	98.866	98.666	2.250	98.738	98.738	98.538	2.250	100.227	100.																			



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.:

7/6/2021

W. Rate Sheet Dated: 5/7/2021

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	97.720	97.720	97.520	2.500	98.159	98.159	97.959	2.875	101.076	101.076	100.876	2.000	99.331	99.331	99.131	2.000	99.314	99.314	99.114
2.625	98.736	98.736	98.536	2.625	98.963	98.963	98.763	2.990	101.504	101.504	101.304	2.125	99.937	99.937	99.737	2.125	99.776	99.776	99.576
2.750	99.663	99.663	99.463	2.750	99.710	99.710	99.510	3.000	101.604	101.604	101.404	2.250	100.470	100.470	100.270	2.250	100.227	100.227	100.027
2.875	100.343	100.343	100.143	2.875	100.328	100.328	100.128	3.125	102.062	102.062	101.862	2.375	100.951	100.951	100.751	2.375	100.794	100.794	100.594
2.990	100.860	100.860	100.660	2.990	100.685	100.685	100.485	3.250	102.549	102.549	102.349	2.500	101.403	101.403	101.203	2.500	101.342	101.342	101.142
3.000	100.960	100.960	100.760	3.000	100.785	100.785	100.585	3.375	103.122	103.122	102.922	2.625	101.933	101.933	101.733	2.625	101.778	101.778	101.578
3.125	101.201	101.201	101.001	3.125	101.432	101.432	101.232	3.500	103.577	103.577	103.377	2.750	102.470	102.470	102.270	2.750	102.154	102.154	101.954
3.250	102.025	102.025	101.825	3.250	102.139	102.139	101.939	3.625	103.971	103.971	103.771	2.875	102.888	102.888	102.688	2.875	102.447	102.447	102.247
3.375	102.504	102.504	102.304	3.375	102.676	102.676	102.476	3.750	103.402	103.402	103.202	2.990	103.260	103.260	103.060	2.990	102.675	102.675	102.475
3.500	102.842	102.842	102.642	3.500	103.068	103.068	102.868	3.875	103.903	103.903	103.703	3.000	103.360	103.360	103.160	3.000	102.775	102.775	102.575
3.625	103.238	103.238	103.038	3.625	103.286	103.286	103.086	3.990	104.164	104.164	103.964	3.125	103.776	103.776	103.576	3.125	103.070	103.070	102.870
3.750	103.008	103.008	102.808	3.750	102.327	102.327	102.127	4.000	104.264	104.264	104.064	3.250	103.795	103.795	103.595	3.250	102.676	102.676	102.476
3.875	103.513	103.513	103.313	3.875	102.796	102.796	102.596	4.125	104.589	104.589	104.389	3.375	104.206	104.206	104.006	3.375	102.965	102.965	102.765
3.990	103.855	103.855	103.655	3.990	103.039	103.039	102.839	4.250	104.547	104.547	104.347	3.500	104.559	104.559	104.359	3.500	103.210	103.210	103.010
4.000	103.955	103.955	103.755	4.000	103.139	103.139	102.939	4.375	104.930	104.930	104.730	3.625	104.982	104.982	104.782	3.625	103.508	103.508	103.308
4.125	104.084	104.084	103.884	4.125	103.335	103.335	103.135	4.500	105.271	105.271	105.071	3.750	104.597	104.597	104.397	3.750	102.291	102.291	102.091
4.250	104.388	104.388	104.188	4.250	102.145	102.145	101.945	4.625	105.511	105.511	105.311	3.875	105.046	105.046	104.846	3.875	102.606	102.606	102.406
4.375	104.777	104.777	104.577	4.375	102.562	102.562	102.362	4.750	105.427	105.427	105.227	3.990	105.380	105.380	105.180	3.990	102.811	102.811	102.611
4.500	105.137	105.137	104.937	4.500	102.873	102.873	102.673	4.875	105.783	105.783	105.583	4.000	105.480	105.480	105.280	4.000	102.911	102.911	102.711

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

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

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

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

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

7/6/2021

W. Rate Sheet Dated: 5/7/2021

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
2.750	99.704	99.704	99.504	2.750	99.704	99.704	99.504	2.750	99.704	99.704	99.504	2.750	98.710	98.710	98.510	2.750	98.710	98.710	98.510	2.750	98.710	98.710	98.510	2.750	98.710	98.710	98.510		
2.875	100.540	100.540	100.340	2.875	100.540	100.540	100.340	2.875	100.540	100.540	100.340	2.875	99.546	99.546	99.346	2.875	99.546	99.546	99.346	2.875	99.546	99.546	99.346	2.875	99.546	99.546	99.346		
2.990	100.962	100.962	100.762	2.990	100.962	100.962	100.762	2.990	100.962	100.962	100.762	2.990	99.968	99.968	99.768	2.990	99.968	99.968	99.768	2.990	99.968	99.968	99.768	2.990	99.968	99.968	99.768		
3.000	101.062	101.062	100.862	3.000	101.062	101.062	100.862	3.000	101.062	101.062	100.862	3.000	100.068	100.068	99.868	3.000	100.068	100.068	99.868	3.000	100.068	100.068	99.868	3.000	100.068	100.068	99.868		
3.125	101.612	101.612	101.362	3.125	101.612	101.612	101.362	3.125	101.612	101.612	101.362	3.125	100.364	100.364	100.114	3.125	100.364	100.364	100.114	3.125	100.364	100.364	100.114	3.125	100.364	100.364	100.114		
3.250	102.429	102.429	102.187	3.250	102.429	102.429	102.187	3.250	102.429	102.429	102.187	3.250	101.181	101.181	100.939	3.250	101.181	101.181	100.939	3.250	101.181	101.181	100.939	3.250	101.181	101.181	100.939		
3.375	102.919	102.919	102.686	3.375	102.919	102.919	102.686	3.375	102.919	102.919	102.686	3.375	101.671	101.671	101.438	3.375	101.671	101.671	101.438	3.375	101.671	101.671	101.438	3.375	101.671	101.671	101.438		
3.500	103.282	103.282	103.054	3.500	103.282	103.282	103.054	3.500	103.282	103.282	103.054	3.500	102.034	102.034	101.806	3.500	102.034	102.034	101.806	3.500	102.034	102.034	101.806	3.500	102.034	102.034	101.806		
3.625	103.638	103.638	103.414	3.625	103.638	103.638	103.414	3.625	103.638	103.638	103.414	3.625	102.390	102.390	102.166	3.625	102.390	102.390	102.166	3.625	102.390	102.390	102.166	3.625	102.390	102.390	102.166		
3.750	103.005	103.005	102.805	3.750	102.380	102.380	102.180	3.750	102.380	102.380	102.180	3.750	99.947	99.947	99.747	3.750	99.947	99.947	99.747	3.750	99.947	99.947	99.747	3.750	99.947	99.947	99.747		
3.875	103.481	103.481	103.281	3.875	102.856	102.856	102.656	3.875	102.856	102.856	102.656	3.875	100.423	100.423	100.223	3.875	99.978	99.978	99.778	3.875	99.978	99.978	99.778	3.875	99.978	99.978	99.778		
3.990	103.803	103.803	103.603	3.990	103.178	103.178	102.978	3.990	103.178	103.178	102.978	3.990	100.745	100.745	100.545	3.990	100.745	100.745	100.545	3.990	100.745	100.745	100.545	3.990	100.745	100.745	100.545		
4.000	103.903	103.903	103.703	4.000	103.278	103.278	103.078	4.000	103.278	103.278	103.078	4.000	100.845	100.845	100.645	4.000	100.845	100.845	100.645	4.000	100.845	100.845	100.645	4.000	100.845	100.845	100.645		
4.125	103.721	103.721	103.521	4.125	103.096	103.096	102.896	4.125	103.096	103.096	102.896	4.125	98.607	98.607	98.407	4.125	98.607	98.607	98.407	4.125	98.607	98.607	98.407	4.125	98.607	98.607	98.407		
4.250	104.305	104.305	104.105	4.250	103.930	103.930	103.730	4.250	103.930	103.930	103.730	4.250	99.191	99.191	98.991	4.250	99.191	99.191	98.991	4.250	99.191	99.191	98.991	4.250	99.191	99.191	98.991		
4.375	104.685	104.685	104.485	4.375	104.310	104.310	104.110	4.375	104.310	104.310	104.110	4.375	99.571	99.571	99.371	4.375	99.571	99.571	99.371	4.375	99.571	99.571	99.371	4.375	99.571	99.571	99.371		
4.500	104.986	104.986	104.786	4.500	104.611	104.611	104.411	4.500	104.611	104.611	104.411	4.500	99.872	99.872	99.672	4.500	99.872	99.872	99.672	4.500	99.872	99.872	99.672	4.500	99.872	99.872	99.672		
4.625	104.953	104.953	104.753	4.625	104.578	104.578	104.378	4.625	104.578	104.578	104.378	4.625	99.589	99.589	99.389	4.625	99.589	99.589	99.389	4.625	99.589	99.589	99.389	4.625	99.589	99.589	99.389		
4.750	105.360	105.360	105.160	4.750	105.360	105.360	105.160	4.750	105.360	105.360	105.160	4.750	99.996	99.996	99.796	4.750	99.996	99.996	99.796	4.750	99.996	99.996	99.796	4.750	99.996	99.996	99.796		
30/25 Year SC >125						20 Year						20 Year >125						15 Year											
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
2.750	98.710	98.710	98.510	2.750	98.666	98.666	98.438	2.750	98.666	98.666	98.438	2.750	98.666	98.666	98.438	2.750	98.666	98.666	98.438	2.750	98.666	98.666	98.438	2.750	98.666	98.666	98.438		
2.875	99.546	99.546	99.346	2.875	99.452	99.452	99.225	2.875	99.452	99.452	99.225	2.875	99.452	99.452	99.225	2.875	99.452	99.452	99.225	2.875	99.452	99.452	99.225	2.875	99.452	99.452	99.225		
2.990	99.968	99.968	99.768	2.990	100.541	100.541	100.314	2.990	100.541	100.541	100.314	2.990	100.541	100.541	100.314	2.990	100.541	100.541	100.314	2.990	100.541	100.541	100.314	2.990	100.541	100.541	100.314		
3.000	100.068	100.068	99.868	2.875	101.238	101.238	101.012	2.875	101.238	101.238	101.012	2.875	101.238	101.238	101.012	2.875	101.238	101.238	101.012	2.875	101.238	101.238	101.012	2.875	101.238	101.238	101.012		
3.125	100.364	100.364	100.114	2.990	101.691	101.691	101.466	2.990	101.691	101.691	101.466	2.990	101.691	101.691	101.466	2.990	101.691	101.691	101.466	2.990	101.691	101.691	101.466	2.990	101.691	101.691	101.466		
3.250	101.181	101.181	100.939	3.000	101.791	101.791	101.566	3.000	101.791	101.791	101.566	3.000	101.791	101.791	101.566	3.000	101.791	101.791	101.566	3.000	101.791	101.791	101.566	3.000	101.791	101.791	101.566		
3.375	101.671	101.671	101.438	3.125	102.034	102.034	101.763	3.125	102.034	102.034	101.763	3.125	102.034	102.034	101.763	3.125	102.034	102.034	101.763	3.125	102.034	102.034	101.763	3.125	102.034	102.034	101.763		
3.500	102.034	102.034	101.806	3.250	102.923	102.923	102.656	3.250	102.923	102.923	102.656	3.250	102.923	102.923	102.656	3.250	102.923	102.923	102.656	3.250	102.923	102.923	102.656	3.250	102.923	102.923	102.656		
3.625	102.390	102.390	102.166	3.375	103.501	103.501	103.240	3.375	103.501	103.501	103.240	3.375	103.501	103.501	103.240	3.375	103.501	103.501	103.240	3.375	103.501	103.501	103.240	3.375	103.501	103.501	103.240		
3.750	99.322	99.322	99.122	3.500	104.009	104.009	103.756	3.500	104.009	104.009	103.756	3.500	104.009	104.009	103.756	3.500	104.009	104.009	103.756	3.500	104.009	104.009	103.756	3.500	104.009	104.009	103.756		
3.875	99.798	99.798	99.598	3.625	104.303	104.303	104.054	3.625	104.303	104.303	104.054	3.625	104.303	104.303	104.054	3.625	104.303	104.303	104.054	3.625	104.303	104.303	104.054	3.625	104.303	104.303	104.054		
3.990	100.120	100.120	99.920	3.750	104.688	104.688	104.439	3.750	104.688	104.688	104.439	3.750	104.688	104.688	104.439	3.750	104.688	104.688	104.439	3.750	104.688	104.688	104.439	3.750	104.688	104.688	104.439		
4.000	100.220	100.220	100.020	3.875	105.026	105.026	104.781	3.875	105.026	105.026	104.781	3.875	105.026	105.026	104.781	3.875	105.026	105.026	104.781	3.875	105.026	105.026	104.781	3.875	105.026	105.026	104.781		
4.125	97.982	97.982	97.782	3.990	104.080	104.080	103.841	3.990	104.080	104.080	103.841	3.990	104.080	104.080	103.841	3.990	104.080	104.080	103.841	3.990	104.080	104.080	103.841	3.990	104.080	104.080	103.841		
4.250	98.816	98.816	98.616	4.000	104.180	104.180	103.941	4.000	104.180	104.180	103.941	4.000	104.180	104.180	103.941	4.000	104.180	104.180	103.941	4.000	104.180	104.180	103.941	4.000	104.180	104.180	103.941		
4.375	99.196	99.196	98.996	4.125	104.135	104.135	103.935	4.125	104.135	104.135	103.935	4.125	104.135	104.135	103.935	4.125	104.135	104.135	103.935	4.125	104.135	104.135	103.935	4.125	104.135	104.135	103.935		
4.500	99.497	99.497	99.297	4.250	104.530	104.530	104.330	4.250	104.530	104.530	104.330	4.250	104.530	104.530	104.330	4.250	104.530												



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.:

6/7/2021

45 Day Lock Exp.:

6/21/2021

60 Day Lock Exp.:

7/6/2021

W. Rate Sheet Dated: 5/7/2021

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	99.704	99.704	99.504	2.750	98.710	98.710	98.510	2.500	98.666	98.666	98.438	2.000	99.158	99.158	98.958	2.000	98.558	98.558	98.358
2.875	100.540	100.540	100.340	2.875	99.546	99.546	99.346	2.625	99.452	99.452	99.225	2.125	99.796	99.796	99.596	2.125	99.196	99.196	98.996
2.990	100.962	100.962	100.762	2.990	99.968	99.968	99.768	2.750	100.541	100.541	100.314	2.250	100.494	100.494	100.294	2.250	99.894	99.894	99.694
3.000	101.062	101.062	100.862	3.000	100.068	100.068	99.868	2.875	101.238	101.238	101.012	2.375	101.022	101.022	100.822	2.375	100.422	100.422	100.222
3.125	101.612	101.612	101.362	3.125	100.364	100.364	100.114	2.990	101.691	101.691	101.466	2.500	101.122	101.122	100.922	2.500	100.522	100.522	100.322
3.250	102.429	102.429	102.187	3.250	101.181	101.181	100.939	3.000	101.791	101.791	101.566	2.625	101.884	101.884	101.684	2.625	100.158	100.158	99.958
3.375	102.919	102.919	102.686	3.375	101.671	101.671	101.438	3.125	102.034	102.034	101.763	2.750	102.401	102.401	102.201	2.750	100.675	100.675	100.475
3.500	103.282	103.282	103.054	3.500	102.034	102.034	101.806	3.250	102.923	102.923	102.656	2.875	102.787	102.787	102.587	2.875	101.061	101.061	100.861
3.625	103.638	103.638	103.414	3.625	102.390	102.390	102.166	3.375	103.501	103.501	103.240	2.990	103.102	103.102	102.902	2.990	101.376	101.376	101.176
3.750	103.005	103.005	102.805	3.750	99.947	99.947	99.747	3.500	104.009	104.009	103.756	3.000	103.202	103.202	103.002	3.000	101.476	101.476	101.276
3.875	103.481	103.481	103.281	3.875	100.423	100.423	100.223	3.625	104.303	104.303	104.054	3.125	103.032	103.032	102.832	3.125	100.806	100.806	100.606
3.990	103.803	103.803	103.603	3.990	100.745	100.745	100.545	3.750	103.438	103.438	103.189	3.250	103.491	103.491	103.291	3.250	101.265	101.265	101.065
4.000	103.903	103.903	103.703	4.000	100.845	100.845	100.645	3.875	103.776	103.776	103.531	3.375	103.806	103.806	103.606	3.375	101.580	101.580	101.380
4.125	103.721	103.721	103.521	4.125	98.607	98.607	98.407	3.990	104.080	104.080	103.841	3.500	104.035	104.035	103.835	3.500	101.809	101.809	101.609
4.250	104.305	104.305	104.105	4.250	99.191	99.191	98.991	4.000	104.180	104.180	103.941	3.625	103.998	103.998	103.798	3.625	100.772	100.772	100.572
4.375	104.685	104.685	104.485	4.375	99.571	99.571	99.371	4.125	104.135	104.135	103.935	3.750	104.364	104.364	104.164	3.750	101.138	101.138	100.938
4.500	104.986	104.986	104.786	4.500	99.872	99.872	99.672	4.250	104.530	104.530	104.330	3.875	104.528	104.528	104.328	3.875	101.302	101.302	101.102
4.625	104.953	104.953	104.753	4.625	99.589	99.589	99.389	4.375	104.759	104.759	104.559	3.990	104.788	104.788	104.588	3.990	101.562	101.562	101.362
4.750	105.360	105.360	105.160	4.750	99.996	99.996	99.796	4.500	105.041	105.041	104.841	4.000	104.888	104.888	104.688	4.000	101.662	101.662	101.462

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.:

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45 Day Lock Exp.:

6/21/2021

60 Day Lock Exp.:

7/6/2021

W. Rate Sheet Dated: 5/7/2021

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	99.704	99.704	99.504	2.500	98.666	98.666	98.438	2.000	99.158	99.158	98.958	2.750	98.532	98.532	98.332	2.000	98.208	98.208	98.008
2.875	100.540	100.540	100.340	2.625	99.452	99.452	99.225	2.125	99.796	99.796	99.596	2.875	99.368	99.368	99.168	2.125	98.846	98.846	98.646
2.990	100.962	100.962	100.762	2.750	100.541	100.541	100.314	2.250	100.494	100.494	100.294	2.990	99.790	99.790	99.590	2.250	99.544	99.544	99.344
3.000	101.062	101.062	100.862	2.875	101.238	101.238	101.012	2.375	101.022	101.022	100.822	3.000	99.890	99.890	99.690	2.375	100.072	100.072	99.872
3.125	101.612	101.612	101.362	2.990	101.691	101.691	101.466	2.500	101.122	101.122	100.922	3.125	100.313	100.313	100.063	2.500	100.172	100.172	99.972
3.250	102.429	102.429	102.187	3.000	101.791	101.791	101.566	2.625	101.884	101.884	101.684	3.250	101.130	101.130	100.888	2.625	100.371	100.371	100.171
3.375	102.919	102.919	102.686	3.125	102.034	102.034	101.763	2.750	102.401	102.401	102.201	3.375	101.620	101.620	101.387	2.750	100.888	100.888	100.688
3.500	103.282	103.282	103.054	3.250	102.923	102.923	102.656	2.875	102.787	102.787	102.587	3.500	101.983	101.983	101.755	2.875	101.274	101.274	101.074
3.625	103.638	103.638	103.414	3.375	103.501	103.501	103.240	2.990	103.102	103.102	102.902	3.625	102.339	102.339	102.115	2.990	101.589	101.589	101.389
3.750	103.005	103.005	102.805	3.500	104.009	104.009	103.756	3.000	103.202	103.202	103.002	3.750	100.801	100.801	100.601	3.000	101.689	101.689	101.489
3.875	103.481	103.481	103.281	3.625	104.303	104.303	104.054	3.125	103.032	103.032	102.832	3.875	101.277	101.277	101.077	3.125	101.269	101.269	101.069
3.990	103.803	103.803	103.603	3.750	103.438	103.438	103.189	3.250	103.491	103.491	103.291	3.990	101.599	101.599	101.399	3.250	101.728	101.728	101.528
4.000	103.903	103.903	103.703	3.875	103.776	103.776	103.531	3.375	103.806	103.806	103.606	4.000	101.699	101.699	101.499	3.375	102.043	102.043	101.843
4.125	103.721	103.721	103.521	3.990	104.080	104.080	103.841	3.500	104.035	104.035	103.835	4.125	100.489	100.489	100.289	3.500	102.272	102.272	102.072
4.250	104.305	104.305	104.105	4.000	104.180	104.180	103.941	3.625	103.998	103.998	103.798	4.250	101.073	101.073	100.873	3.625	101.735	101.735	101.535
4.375	104.685	104.685	104.485	4.125	104.135	104.135	103.935	3.750	104.364	104.364	104.164	4.375	101.453	101.453	101.253	3.750	102.101	102.101	101.901
4.500	104.986	104.986	104.786	4.250	104.530	104.530	104.330	3.875	104.528	104.528	104.328	4.500	101.754	101.754	101.554	3.875	102.265	102.265	102.065
4.625	104.953	104.953	104.753	4.375	104.759	104.759	104.559	3.990	104.788	104.788	104.588	4.625	101.596	101.596	101.396	3.990	102.525	102.525	102.325
4.750	105.360	105.360	105.160	4.500	105.041	105.041	104.841	4.000	104.888	104.888	104.688	4.750	102.003	102.003	101.803	4.000	102.625	102.625	102.425

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

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

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

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

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

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

7/6/2021

W. Rate Sheet Dated: 5/7/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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

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