

W. Rate Sheet Dated: 5/10/2021

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	102.576	102.576	102.154	2.750	100.528	100.528	100.106	2.250	98.696	98.696	98.396	3.125	96.202	96.202	95.902
2.875	102.782	102.782	102.361	2.875	100.699	100.699	100.277	2.500	99.026	99.026	98.726	3.250	97.780	97.780	97.480
3.000	102.982	102.982	102.561	3.000	100.840	100.840	100.418	2.625	99.189	99.189	98.889	3.375	97.858	97.858	97.558
3.125	103.170	103.170	102.748	3.125	100.994	100.994	100.572	2.750	100.691	100.691	100.391	3.500	97.936	97.936	97.636
3.250	103.362	103.362	103.062	3.250	101.258	101.258	100.958	2.875	100.850	100.850	100.550	3.625	97.702	97.702	97.402
3.375	103.459	103.459	103.159	3.375	101.403	101.403	101.103	3.000	100.978	100.978	100.678	Margin = 2.250		Index = 0.050	
3.500	103.647	103.647	103.347	3.500	101.476	101.476	101.176	3.125	101.120	101.120	100.820	30 Year OTC			
3.625	103.834	103.834	103.534	3.625	101.584	101.584	101.284	3.250	102.649	102.649	102.349	Rate	30 Day	45 Day	60 Day
3.750	103.657	103.657	103.357	3.750	103.012	103.012	102.712	3.375	102.783	102.783	102.483	4.000	101.697	101.697	101.197
3.875	103.735	103.735	103.435	3.875	103.132	103.132	102.832	3.500	102.852	102.852	102.552	4.125	101.856	101.856	101.356
4.000	103.872	103.872	103.572	4.000	103.231	103.231	102.931	3.625	102.952	102.952	102.652	4.375	102.431	102.431	101.931
4.125	104.031	104.031	103.731	4.125	103.339	103.339	103.039	3.750	103.802	103.802	103.502	4.500	102.579	102.579	102.079
4.250	103.881	103.881	103.681	4.250	103.267	103.267	103.067	3.875	103.912	103.912	103.612	4.625	102.709	102.709	102.209
4.375	103.906	103.906	103.706	4.375	103.387	103.387	103.187	4.000	104.002	104.002	103.702	4.875	103.949	103.949	103.449
4.500	104.054	104.054	103.854	4.500	103.485	103.485	103.285	4.125	104.102	104.102	103.802	5.000	104.096	104.096	103.596
4.625	104.184	104.184	103.984	4.625	103.594	103.594	103.394	4.250	104.128	104.128	103.828	5.125	104.227	104.227	103.727
4.750	104.699	104.699	104.499	4.750	104.084	104.084	103.884	4.375	104.239	104.239	103.939	5.500	103.863	103.863	103.363
4.875	104.724	104.724	104.524	4.875	104.204	104.204	104.004	4.500	104.329	104.329	104.029	5.625	103.994	103.994	103.494
6.250	106.000	106.000	105.800	6.250	105.542	105.542	105.342	4.625	104.429	104.429	104.129	6.250	105.282	105.282	104.782

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	102.776	102.676	102.676	102.254	2.750	102.208	102.108	102.108	101.686	2.250	100.826	100.726	100.726	100.426
2.875	102.982	102.882	102.882	102.461	2.875	102.379	102.279	102.279	101.857	2.375	100.990	100.890	100.890	100.590
3.000	103.182	103.082	103.082	102.661	3.000	102.520	102.420	102.420	101.998	2.500	101.156	101.056	101.056	100.756
3.125	103.370	103.270	103.270	102.848	3.125	102.674	102.574	102.574	102.152	2.625	101.319	101.219	101.219	100.919
3.250	103.462	103.362	103.362	103.062	3.250	102.938	102.838	102.838	102.538	2.750	101.721	101.621	101.621	101.321
3.375	103.659	103.559	103.559	103.259	3.375	103.083	102.983	102.983	102.683	2.875	101.880	101.780	101.780	101.480
3.500	103.847	103.747	103.747	103.447	3.500	103.156	103.056	103.056	102.756	3.000	102.008	101.908	101.908	101.608
3.625	104.034	103.934	103.934	103.634	3.625	103.264	103.164	103.164	102.864	3.125	102.150	102.050	102.050	101.750
3.750	103.857	103.757	103.757	103.457	3.750	103.642	103.542	103.542	103.242	3.250	104.279	104.179	104.179	103.879
3.875	104.035	103.935	103.935	103.635	3.875	103.762	103.662	103.662	103.362	3.375	104.413	104.313	104.313	104.013
4.000	104.172	104.072	104.072	103.772	4.000	103.861	103.761	103.761	103.461	3.500	104.482	104.382	104.382	104.082
4.125	104.331	104.231	104.231	103.931	4.125	103.969	103.869	103.869	103.569	3.625	104.582	104.482	104.482	104.182
4.250	104.781	104.681	104.681	104.481	4.250	104.597	104.497	104.497	104.297	3.750	105.932	105.832	105.832	105.532

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	98.947	98.947	98.447	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.106	99.106	98.606	4.750	101.000	101.000	100.500
3.875	99.677	99.677	99.177	6.250	103.750	103.750	103.500	4.375	99.681	99.681	99.181	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.540	99.540	99.040					4.500	99.829	99.829	99.329	Rate	30 Day	45 Day	60 Day
4.125	99.381	99.381	98.881					4.625	99.959	99.959	99.459	6.250	102.750	102.750	102.250
4.250	100.869	100.869	100.369					4.875	101.199	101.199	100.699	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.744	100.744	100.244					5.000	101.346	101.346	100.846				
4.500	100.596	100.596	100.096					5.125	101.477	101.477	100.977				
4.625	100.466	100.466	99.966					5.500	101.113	101.113	100.613				
4.750	102.414	102.414	101.914					5.625	101.244	101.244	100.744				
Borrower Paid Como Only				Lender Paid Only				6.250	102.532	102.532	102.032				

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@afwloans.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/9/2021

45 Day Lock Exp.:

6/24/2021

60 Day Lock Exp.:

7/9/2021

W. Rate Sheet Dated: 5/10/2021

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	95.952	95.952	95.652
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	97.530	97.530	97.230
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	97.608	97.608	97.308
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.184	102.184	101.884	3.500	97.686	97.686	97.386
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.342	102.342	102.042	3.625	97.452	97.452	97.152
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	102.471	102.471	102.171	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.718	102.718	102.418	3.125	102.613	102.613	102.313	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.827	102.827	102.527	3.250	103.891	103.891	103.591	Rate	30 Day	45 Day	60 Day
3.750	103.157	103.157	102.857	3.750	102.942	102.942	102.642	3.375	104.026	104.026	103.726	3.250	98.850	98.850	98.350
3.875	103.235	103.235	102.935	3.875	103.062	103.062	102.762	3.500	104.095	104.095	103.795	3.375	99.047	99.047	98.547
4.000	103.372	103.372	103.072	4.000	103.161	103.161	102.861	3.625	104.194	104.194	103.894	3.500	99.235	99.235	98.735
4.125	103.531	103.531	103.231	4.125	103.269	103.269	102.969	3.750	103.732	103.732	103.432	3.625	99.421	99.421	98.921
4.250	103.319	103.319	103.119	4.250	103.135	103.135	102.935	3.875	N/A	N/A	N/A	3.750	99.232	99.232	98.732
4.375	103.344	103.344	103.144	4.375	103.254	103.254	103.054	4.000	N/A	N/A	N/A	3.875	99.410	99.410	98.910
4.500	103.491	103.491	103.291	4.500	103.353	103.353	103.153	4.125	N/A	N/A	N/A	4.000	99.547	99.547	99.047
4.625	103.622	103.622	103.422	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.706	99.706	99.206
4.750	103.511	103.511	103.311	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.094	100.094	99.594
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	102.275	102.175	102.175	101.875	3.250	101.750	101.650	101.650	101.350	2.750	98.940	98.840	98.840	98.540
3.375	102.472	102.372	102.372	102.072	3.375	101.896	101.796	101.796	101.496	2.875	99.099	98.999	98.999	98.699
3.500	102.660	102.560	102.560	102.260	3.500	101.968	101.868	101.868	101.568	3.000	99.227	99.127	99.127	98.827
3.625	102.846	102.746	102.746	102.446	3.625	102.077	101.977	101.977	101.677	3.125	99.369	99.269	99.269	98.969
3.750	101.357	101.257	101.257	100.957	3.750	101.142	101.042	101.042	100.742	3.250	101.154	101.054	101.054	100.754
3.875	101.535	101.435	101.435	101.135	3.875	101.262	101.162	101.162	100.862	3.375	101.288	101.188	101.188	100.888
4.000	101.672	101.572	101.572	101.272	4.000	101.361	101.261	101.261	100.961	3.500	101.357	101.257	101.257	100.957
4.125	101.831	101.731	101.731	101.431	4.125	101.469	101.369	101.369	101.069	3.625	101.457	101.357	101.357	101.057
4.250	102.219	102.119	102.119	101.919	4.250	102.035	101.935	101.935	101.735	3.750	102.807	102.707	102.707	102.407

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
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.: 6/9/2021
45 Day Lock Exp.: 6/24/2021
60 Day Lock Exp.: 7/9/2021

W. Rate Sheet Dated: 5/10/2021

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	97.656	97.656	97.456	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.356	98.356	98.156	2.000	N/A	N/A	N/A				
2.625	98.781	98.781	98.581	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.162	99.162	98.962	2.125	N/A	N/A	N/A				
2.750	99.714	99.714	99.514	2.250	94.354	94.354	94.154	2.250	94.246	94.246	94.046	2.750	99.914	99.914	99.714	2.250	94.452	94.452	94.252				
2.875	100.397	100.397	100.197	2.375	95.514	95.514	95.314	2.375	95.285	95.285	95.085	2.875	100.536	100.536	100.336	2.375	95.660	95.660	95.460				
2.990	100.918	100.918	100.718	2.500	96.690	96.690	96.490	2.500	96.527	96.527	96.327	2.990	100.896	100.896	100.696	2.500	97.190	97.190	96.990				
3.000	101.018	101.018	100.818	2.625	97.830	97.830	97.630	2.625	97.729	97.729	97.529	3.000	100.996	100.996	100.796	2.625	98.011	98.011	97.811				
3.125	101.392	101.392	101.192	2.750	98.844	98.844	98.644	2.750	98.782	98.782	98.582	3.125	101.668	101.668	101.468	2.750	98.844	98.844	98.644				
3.250	102.221	102.221	102.021	2.875	99.597	99.597	99.397	2.875	99.535	99.535	99.335	3.250	102.380	102.380	102.180	2.875	99.536	99.536	99.336				
3.375	102.704	102.704	102.504	2.990	100.250	100.250	100.050	2.990	100.146	100.146	99.946	3.375	102.920	102.920	102.720	2.990	100.028	100.028	99.828				
3.500	103.045	103.045	102.845	3.000	100.350	100.350	100.150	3.000	100.246	100.246	100.046	3.500	103.315	103.315	103.115	3.000	100.128	100.128	99.928				
3.625	103.445	103.445	103.245	3.125	101.594	101.594	101.394	3.125	101.557	101.557	101.357	3.625	103.531	103.531	103.331	3.125	101.468	101.468	101.268				
3.750	103.366	103.366	103.166	3.250	102.548	102.548	102.348	3.250	102.548	102.548	102.348	3.750	102.464	102.464	102.264	3.250	102.180	102.180	101.980				
3.875	103.874	103.874	103.674	3.375	103.188	103.188	102.988	3.375	103.188	103.188	102.988	3.875	102.936	102.936	102.736	3.375	102.720	102.720	102.520				
3.990	104.218	104.218	104.018	3.500	103.730	103.730	103.530	3.500	103.730	103.730	103.530	3.990	103.180	103.180	102.980	3.500	103.115	103.115	102.915				
4.000	104.318	104.318	104.118	3.625	104.168	104.168	103.968	3.625	104.168	104.168	103.968	4.000	103.280	103.280	103.080	3.625	103.331	103.331	103.131				
4.125	104.449	104.449	104.249	3.750	104.751	104.751	104.551	3.750	104.751	104.751	104.551	4.125	103.480	103.480	103.280	3.750	102.264	102.264	102.064				
4.250	104.561	104.561	104.361	3.875	105.311	105.311	105.111	3.875	105.311	105.311	105.111	4.250	102.318	102.318	102.118	3.875	102.736	102.736	102.536				
4.375	104.953	104.953	104.753	3.990	105.645	105.645	105.445	3.990	105.645	105.645	105.445	4.375	102.738	102.738	102.538	3.990	102.980	102.980	102.780				
4.500	105.315	105.315	105.115	4.000	105.745	105.745	105.545	4.000	105.745	105.745	105.545	4.500	103.050	103.050	102.850	4.000	103.080	103.080	102.880				
30/25 Year >125 High Balance				20 Year				20 Year >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	98.782	98.782	98.582	2.875	101.188	101.188	100.988	2.875	100.653	100.653	100.453	2.750	100.653	100.653	100.453	2.000	99.364	99.364	99.164				
2.875	99.474	99.474	99.274	2.990	101.619	101.619	101.419	2.990	101.138	101.138	100.938	2.990	101.138	101.138	100.938	2.125	99.974	99.974	99.774				
2.990	99.924	99.924	99.724	3.000	101.719	101.719	101.519	3.000	101.238	101.238	101.038	3.000	101.238	101.238	101.038	2.250	100.510	100.510	100.310				
3.000	100.024	100.024	99.824	3.125	102.179	102.179	101.979	3.125	101.927	101.927	101.727	3.125	101.905	101.905	101.705	2.375	100.992	100.992	100.792				
3.125	101.468	101.468	101.268	3.250	102.739	102.739	102.539	3.250	102.769	102.769	102.569	3.250	102.769	102.769	102.569	2.500	101.450	101.450	101.250				
3.250	102.180	102.180	101.980	3.375	103.316	103.316	103.116	3.375	103.403	103.403	103.203	3.375	103.403	103.403	103.203	2.625	102.003	102.003	101.803				
3.375	102.720	102.720	102.520	3.500	103.774	103.774	103.574	3.500	103.909	103.909	103.709	3.500	103.909	103.909	103.709	2.750	102.542	102.542	102.342				
3.500	103.115	103.115	102.915	3.625	104.171	104.171	103.971	3.625	104.344	104.344	104.144	3.625	104.344	104.344	104.144	2.875	102.966	102.966	102.766				
3.625	103.331	103.331	103.131	3.750	103.693	103.693	103.493	3.750	103.951	103.951	103.751	3.750	104.139	104.139	103.939	2.990	103.336	103.336	103.136				
3.750	102.264	102.264	102.064	3.875	104.195	104.195	103.995	3.875	104.506	104.506	104.306	3.875	104.693	104.693	104.493	3.000	103.436	103.436	103.236				
3.875	102.736	102.736	102.536	3.990	104.459	104.459	104.259	3.990	104.807	104.807	104.607	3.990	104.994	104.994	104.794	3.125	103.860	103.860	103.660				
3.990	102.980	102.980	102.780	4.000	104.559	104.559	104.359	4.000	104.907	104.907	104.707	4.000	105.094	105.094	104.894	3.250	103.920	103.920	103.720				
4.000	103.080	103.080	102.880	4.125	104.886	104.886	104.686	4.125	105.264	105.264	105.064	4.125	105.452	105.452	105.252	3.375	104.335	104.335	104.135				
4.125	103.280	103.280	103.080	4.250	104.717	104.717	104.517	4.250	105.000	105.000	104.800	4.250	105.187	105.187	104.987	3.500	104.687	104.687	104.487				
4.250	N/A	N/A	N/A	4.375	105.103	105.103	104.903	4.375	105.425	105.425	105.225	4.375	105.612	105.612	105.412	3.625	105.113	105.113	104.913				
4.375	N/A	N/A	N/A	4.500	105.445	105.445	105.245	4.500	105.802	105.802	105.602	4.500	105.990	105.990	105.790	3.750	104.715	104.715	104.515				
4.500	N/A	N/A	N/A	4.625	105.689	105.689	105.489	4.625	106.069	106.069	105.869	4.625	106.209	106.209	106.009	3.875	105.168	105.168	104.968				
4.625	N/A	N/A	N/A	4.750	105.538	105.538	105.338	4.750	105.881	105.881	105.681	4.750	106.068	106.068	105.868	3.990	105.508	105.508	105.308				
4.750	N/A	N/A	N/A	4.875	105.896	105.896	105.696	4.875	106.208	106.208	106.008	4.875	106.208	106.208	106.008	4.000	105.608	105.608	105.408				
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	97.602	97.602	#N/A	2.000	97.344	97.344	97.144	2.000	99.345	99.345	99.145	2.000	97.383	97.383	97.183	2.000	97.125	97.125	96.925				
2.125	98.313	98.313	#N/A	2.125	98.063	98.063	97.863	2.125	99.809	99.809	99.609	2.125	97.948	97.948	97.748	2.125	97.698	97.698	97.498				
2.250	98.902	98.902	98.702	2.250	98.961	98.961	98.761	2.250	100.285	100.285	100.085	2.250	98.477	98.477	98.277	2.250	98.366	98.366	98.166				
2.375	99.706	99.706	99.506	2.375	99.677	99.677	99.477	2.375	100.855	100.855	100.655	2.375	99.369	99.369	99.169	2.375	99.340	99.340	99.140				
2.500	100.592	100.592	100.392	2.500	100.584	100.584	100.384	2.500	101.405	101.405	101.205	2.500	100.347	100.347	100.147	2.500	100.339	100.339	100.139				
2.625	101.277	101.277	101.077	2.625	101.277	101.277	101.077	2.625	101.844	101.844	101.644	2.625	100.918	100.918	100.718	2.625	100.918	100.918	100.718				
2.750	101.871	101.871	101.671	2.750	101.871	101.871	101.671	2.750	102.222	102.222	102.022	2.750	101.351	101.351	101.151	2.750	101.351	101.351	101.151				
2.875	102.335	102.335	102.135	2.875	102.335	102.335	102.135	2.875	102.518	102.518	102.318	2.875	101.687	101.687	101.487	2.875	101.687	101.687	101.487				
2.990	102.755	102.755	102.555	2.990	102.755	102.755	102.555	2.990	102.748	102.748	102.548	2.990	101.967	101.967	101.767	2.990	101.967	101.967	101.767				
3.000	102.855	102.855	102.655	3.000	102.855	102.855	102.655	3.000	102.848	102.848	102.648	3.000	102.067	102.067	101.867	3.000	102.067	102.067	101.867				
3.125	103.320	103.320	103.120	3.125	103.320	103.320	103.120	3.125	103.146	103.146	102.946	3.125	102.406	102.406	102.206	3.125	102.406	102.406	102.206				
3.250	103.647	103.647	103.447	3.250	103.647	103.647																	



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.:

6/9/2021

45 Day Lock Exp.:

6/24/2021

60 Day Lock Exp.:

7/9/2021

W. Rate Sheet Dated: 5/10/2021

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	97.656	97.656	97.456	2.500	98.356	98.356	98.156	2.875	101.188	101.188	100.988	2.000	99.364	99.364	99.164	2.000	99.345	99.345	99.145
2.625	98.781	98.781	98.581	2.625	99.162	99.162	98.962	2.990	101.619	101.619	101.419	2.125	99.974	99.974	99.774	2.125	99.809	99.809	99.609
2.750	99.714	99.714	99.514	2.750	99.914	99.914	99.714	3.000	101.719	101.719	101.519	2.250	100.510	100.510	100.310	2.250	100.285	100.285	100.085
2.875	100.397	100.397	100.197	2.875	100.536	100.536	100.336	3.125	102.179	102.179	101.979	2.375	100.992	100.992	100.792	2.375	100.855	100.855	100.655
2.990	100.918	100.918	100.718	2.990	100.896	100.896	100.696	3.250	102.739	102.739	102.539	2.500	101.450	101.450	101.250	2.500	101.405	101.405	101.205
3.000	101.018	101.018	100.818	3.000	100.996	100.996	100.796	3.375	103.316	103.316	103.116	2.625	102.003	102.003	101.803	2.625	101.844	101.844	101.644
3.125	101.392	101.392	101.192	3.125	101.668	101.668	101.468	3.500	103.774	103.774	103.574	2.750	102.542	102.542	102.342	2.750	102.222	102.222	102.022
3.250	102.221	102.221	102.021	3.250	102.380	102.380	102.180	3.625	104.171	104.171	103.971	2.875	102.966	102.966	102.766	2.875	102.518	102.518	102.318
3.375	102.704	102.704	102.504	3.375	102.920	102.920	102.720	3.750	103.693	103.693	103.493	2.990	103.336	103.336	103.136	2.990	102.748	102.748	102.548
3.500	103.045	103.045	102.845	3.500	103.315	103.315	103.115	3.875	104.195	104.195	103.995	3.000	103.436	103.436	103.236	3.000	102.848	102.848	102.648
3.625	103.445	103.445	103.245	3.625	103.531	103.531	103.331	3.990	104.459	104.459	104.259	3.125	103.860	103.860	103.660	3.125	103.146	103.146	102.946
3.750	103.366	103.366	103.166	3.750	102.464	102.464	102.264	4.000	104.559	104.559	104.359	3.250	103.920	103.920	103.720	3.250	102.795	102.795	102.595
3.875	103.874	103.874	103.674	3.875	102.936	102.936	102.736	4.125	104.886	104.886	104.686	3.375	104.335	104.335	104.135	3.375	103.085	103.085	102.885
3.990	104.218	104.218	104.018	3.990	103.180	103.180	102.980	4.250	104.717	104.717	104.517	3.500	104.687	104.687	104.487	3.500	103.331	103.331	103.131
4.000	104.318	104.318	104.118	4.000	103.280	103.280	103.080	4.375	105.103	105.103	104.903	3.625	105.113	105.113	104.913	3.625	103.630	103.630	103.430
4.125	104.449	104.449	104.249	4.125	103.480	103.480	103.280	4.500	105.445	105.445	105.245	3.750	104.715	104.715	104.515	3.750	102.410	102.410	102.210
4.250	104.561	104.561	104.361	4.250	103.318	103.318	103.118	4.625	105.689	105.689	105.489	3.875	105.168	105.168	104.968	3.875	102.728	102.728	102.528
4.375	104.953	104.953	104.753	4.375	102.738	102.738	102.538	4.750	105.538	105.538	105.338	3.990	105.508	105.508	105.308	3.990	102.935	102.935	102.735
4.500	105.315	105.315	105.115	4.500	103.050	103.050	102.850	4.875	105.896	105.896	105.696	4.000	105.608	105.608	105.408	4.000	103.035	103.035	102.835

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.:

6/9/2021

45 Day Lock Exp.:

6/24/2021

60 Day Lock Exp.:

7/9/2021

W. Rate Sheet Dated: 5/10/2021

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						
2.750	99.728	99.728	99.528	2.750	99.728	99.728	99.528	2.750	99.728	99.728	99.528	2.750	98.734	98.734	98.534	2.750	98.734	98.734	98.534	2.750	98.734	98.734	98.534						
2.875	100.564	100.564	100.364	2.875	100.564	100.564	100.364	2.875	100.564	100.564	100.364	2.875	99.570	99.570	99.370	2.875	99.570	99.570	99.370	2.875	99.570	99.570	99.370						
2.990	100.986	100.986	100.786	2.990	100.986	100.986	100.786	2.990	100.986	100.986	100.786	2.990	99.992	99.992	99.792	2.990	99.992	99.992	99.792	2.990	99.992	99.992	99.792						
3.000	101.086	101.086	100.886	3.000	101.086	101.086	100.886	3.000	101.086	101.086	100.886	3.000	100.092	100.092	99.892	3.000	100.092	100.092	99.892	3.000	100.092	100.092	99.892						
3.125	101.653	101.653	101.404	3.125	101.653	101.653	101.404	3.125	101.653	101.653	101.404	3.125	100.405	100.405	100.156	3.125	100.405	100.405	100.156	3.125	100.405	100.405	100.156						
3.250	102.469	102.469	102.229	3.250	102.469	102.469	102.229	3.250	102.469	102.469	102.229	3.250	101.221	101.221	100.981	3.250	101.221	101.221	100.981	3.250	101.221	101.221	100.981						
3.375	102.959	102.959	102.726	3.375	102.959	102.959	102.726	3.375	102.959	102.959	102.726	3.375	101.711	101.711	101.478	3.375	101.711	101.711	101.478	3.375	101.711	101.711	101.478						
3.500	103.321	103.321	103.094	3.500	103.321	103.321	103.094	3.500	103.321	103.321	103.094	3.500	102.073	102.073	101.846	3.500	102.073	102.073	101.846	3.500	102.073	102.073	101.846						
3.625	103.677	103.677	103.453	3.625	103.677	103.677	103.453	3.625	103.677	103.677	103.453	3.625	102.429	102.429	102.205	3.625	102.429	102.429	102.205	3.625	102.429	102.429	102.205						
3.750	103.119	103.119	102.919	3.750	102.994	102.994	102.794	3.750	102.994	102.994	102.794	3.750	100.061	100.061	99.861	3.750	99.436	99.436	99.236	3.750	99.436	99.436	99.236						
3.875	103.595	103.595	103.395	3.875	102.970	102.970	102.770	3.875	102.970	102.970	102.770	3.875	100.537	100.537	100.337	3.875	99.912	99.912	99.712	3.875	99.912	99.912	99.712						
3.990	103.915	103.915	103.715	3.990	103.290	103.290	103.090	3.990	103.290	103.290	103.090	3.990	100.857	100.857	100.657	3.990	100.232	100.232	100.032	3.990	100.232	100.232	100.032						
4.000	104.015	104.015	103.815	4.000	103.390	103.390	103.190	4.000	103.390	103.390	103.190	4.000	100.957	100.957	100.757	4.000	100.332	100.332	100.132	4.000	100.332	100.332	100.132						
4.125	103.575	103.575	103.375	4.125	102.950	102.950	102.750	4.125	102.950	102.950	102.750	4.125	98.461	98.461	98.261	4.125	97.836	97.836	97.636	4.125	97.836	97.836	97.636						
4.250	104.160	104.160	103.960	4.250	103.785	103.785	103.585	4.250	103.785	103.785	103.585	4.250	99.046	99.046	98.846	4.250	98.671	98.671	98.471	4.250	98.671	98.671	98.471						
4.375	104.540	104.540	104.340	4.375	104.165	104.165	103.965	4.375	104.165	104.165	103.965	4.375	99.426	99.426	99.226	4.375	99.051	99.051	98.851	4.375	99.051	99.051	98.851						
4.500	104.841	104.841	104.641	4.500	104.466	104.466	104.266	4.500	104.466	104.466	104.266	4.500	99.727	99.727	99.527	4.500	99.352	99.352	99.152	4.500	99.352	99.352	99.152						
4.625	104.895	104.895	104.695	4.625	104.520	104.520	104.320	4.625	104.520	104.520	104.320	4.625	99.531	99.531	99.331	4.625	99.156	99.156	98.956	4.625	99.156	99.156	98.956						
4.750	105.301	105.301	105.101	4.750	105.301	105.301	105.101	4.750	105.301	105.301	105.101	4.750	99.937	99.937	99.737	4.750	99.937	99.937	99.737	4.750	99.937	99.937	99.737						
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						
2.750	98.734	98.734	98.534	2.500	98.643	98.643	98.443	2.500	98.643	98.643	98.443	2.500	98.643	98.643	98.443	2.000	98.643	98.643	98.443	2.000	98.643	98.643	98.443						
2.875	99.570	99.570	99.370	2.625	99.429	99.429	99.229	2.625	99.429	99.429	99.229	2.625	99.429	99.429	99.229	2.125	99.429	99.429	99.229	2.125	99.429	99.429	99.229						
2.990	99.992	99.992	99.792	2.750	100.517	100.517	100.286	2.750	100.517	100.517	100.286	2.750	100.517	100.517	100.286	2.250	100.517	100.517	100.286	2.250	100.517	100.517	100.286						
3.000	100.092	100.092	99.892	2.875	101.213	101.213	100.984	2.875	101.213	101.213	100.984	2.875	101.213	101.213	100.984	2.375	101.213	101.213	100.984	2.375	101.213	101.213	100.984						
3.125	100.405	100.405	100.156	2.990	101.663	101.663	101.435	2.990	101.663	101.663	101.435	2.990	101.663	101.663	101.435	2.500	101.663	101.663	101.435	2.500	101.663	101.663	101.435						
3.250	101.221	101.221	100.981	3.000	101.763	101.763	101.535	3.000	101.763	101.763	101.535	3.000	101.763	101.763	101.535	2.625	102.042	102.042	101.842	2.625	102.042	102.042	101.842						
3.375	101.711	101.711	101.478	3.125	101.996	101.996	101.720	3.125	101.996	101.996	101.720	3.125	101.996	101.996	101.720	2.750	102.559	102.559	102.359	2.750	102.559	102.559	102.359						
3.500	102.073	102.073	101.846	3.250	102.883	102.883	102.612	3.250	102.883	102.883	102.612	3.250	102.883	102.883	102.612	2.875	102.944	102.944	102.744	2.875	102.944	102.944	102.744						
3.625	102.429	102.429	102.205	3.375	103.458	103.458	103.194	3.375	103.458	103.458	103.194	3.375	103.458	103.458	103.194	2.990	103.258	103.258	103.058	2.990	103.258	103.258	103.058						
3.750	99.436	99.436	99.236	3.500	103.967	103.967	103.710	3.500	103.967	103.967	103.710	3.500	103.967	103.967	103.710	3.000	103.558	103.558	103.358	3.000	103.558	103.558	103.358						
3.875	99.912	99.912	99.712	3.625	104.260	104.260	104.006	3.625	104.260	104.260	104.006	3.625	104.260	104.260	104.006	3.125	103.127	103.127	102.927	3.125	103.127	103.127	102.927						
3.990	100.232	100.232	100.032	3.750	103.533	103.533	103.333	3.750	103.533	103.533	103.333	3.750	103.533	103.533	103.333	3.250	103.584	103.584	103.384	3.250	103.584	103.584	103.384						
4.000	100.332	100.332	100.132	3.875	103.869	103.869	103.669	3.875	103.869	103.869	103.669	3.875	103.869	103.869	103.669	3.375	103.899	103.899	103.699	3.375	103.899	103.899	103.699						
4.125	97.836	97.836	97.636	3.990	104.174	104.174	103.974	3.990	104.174	104.174	103.974	3.990	104.174	104.174	103.974	3.500	104.127	104.127	103.927	3.500	104.127	104.127	103.927						
4.250	98.671	98.671	98.471	4.000	104.274	104.274	104.074	4.000	104.274	104.274	104.074	4.000	104.274	104.274	104.074	3.625	103.957	103.957	103.757	3.625	103.957	103.957	103.757						
4.375	99.051	99.051	98.851	4.125	104.006	104.006	103.806	4.125	104.006	104.006	103.806	4.125	104.006	104.006	103.806	3.750	104.321	104.321	104.121	3.750	104.321	104.321	104.121						
4.500	99.352	99.352	99.152	4.250	104.400	104.400	104.200	4.250	104.400	104.400	104.200	4.250	104.400	104.400	104.200	3.875	104.486	104.486	104.286	3.875	104.486	104.486	104.286						
4.625	99.156	99.156	98.956	4.375	104.654	104.654	104.454	4.375	104.654	104.654	104.454	4.375	104.654	104.654	104.454	3.990	104.745	104.745	104.545	3.990	104.745	104.745	104.545						
4.750	99.937	99.937	99.737	4.500	104.994	104.994	104.794	4.500	104.994	104.994	104.794	4.500	104.994	104.994	104.794	4.000	104.845	104.845	104.645	4.000	104.845	104.845	104.645						
15 Year 105-125						15 Year >125						15 Year SC						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	Rate	30 Day	45 Day	60 Day						
2.000	99.351	99.351	99.151	2.000	99.351	99.351	99.151	2.000	98.626	98.626	98.426	2.000	98.751	98.751	98.551	2.000	98.751	98.751	98.551	2.000	98.751	98.751	98.551						
2.125	99.988	99.988	99.788	2.125	99.988	99.988	99.788	2.125	99.263	99.263	99.063	2.125	99.388	99.388	99.188	2.125	99.388	99.388	99.188	2.125	99.388	99.388	99.188						
2.250	100.687	100.687	100.487	2.250	100.687	100.687	100.487	2.250	99.962	99.962	99.762	2.250	100.087	100.087	99.887	2.250	100.087	100.087	99.887	2.250	100.087	100.087	99.887						
2.375	101.213	101.213	101.013	2.375	101.213	101.213	101.013	2.375																					



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.:

6/9/2021

45 Day Lock Exp.:

6/24/2021

60 Day Lock Exp.:

7/9/2021

W. Rate Sheet Dated: 5/10/2021

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	99.728	99.728	99.528	2.750	98.734	98.734	98.534	2.500	98.643	98.643	98.413	2.000	99.226	99.226	99.026	2.000	98.626	98.626	98.426
2.875	100.564	100.564	100.364	2.875	99.570	99.570	99.370	2.625	99.429	99.429	99.199	2.125	99.863	99.863	99.663	2.125	99.263	99.263	99.063
2.990	100.986	100.986	100.786	2.990	99.992	99.992	99.792	2.750	100.517	100.517	100.286	2.250	100.562	100.562	100.362	2.250	99.962	99.962	99.762
3.000	101.086	101.086	100.886	3.000	100.092	100.092	99.892	2.875	101.213	101.213	100.984	2.375	101.088	101.088	100.888	2.375	100.488	100.488	100.288
3.125	101.653	101.653	101.404	3.125	100.405	100.405	100.156	2.990	101.663	101.663	101.435	2.500	101.281	101.281	101.081	2.500	100.681	100.681	100.481
3.250	102.469	102.469	102.229	3.250	101.221	101.221	100.981	3.000	101.763	101.763	101.535	2.625	102.042	102.042	101.842	2.625	100.316	100.316	100.116
3.375	102.959	102.959	102.726	3.375	101.711	101.711	101.478	3.125	101.996	101.996	101.720	2.750	102.559	102.559	102.359	2.750	100.833	100.833	100.633
3.500	103.321	103.321	103.094	3.500	102.073	102.073	101.846	3.250	102.883	102.883	102.612	2.875	102.944	102.944	102.744	2.875	101.218	101.218	101.018
3.625	103.677	103.677	103.453	3.625	102.429	102.429	102.205	3.375	103.458	103.458	103.194	2.990	103.258	103.258	103.058	2.990	101.532	101.532	101.332
3.750	103.119	103.119	102.919	3.750	100.061	100.061	99.861	3.500	103.967	103.967	103.710	3.000	103.358	103.358	103.158	3.000	101.632	101.632	101.432
3.875	103.595	103.595	103.395	3.875	100.537	100.537	100.337	3.625	104.260	104.260	104.006	3.125	103.127	103.127	102.927	3.125	100.901	100.901	100.701
3.990	103.915	103.915	103.715	3.990	100.857	100.857	100.657	3.750	103.533	103.533	103.333	3.250	103.584	103.584	103.384	3.250	101.358	101.358	101.158
4.000	104.015	104.015	103.815	4.000	100.957	100.957	100.757	3.875	103.869	103.869	103.669	3.375	103.899	103.899	103.699	3.375	101.673	101.673	101.473
4.125	103.575	103.575	103.375	4.125	98.461	98.461	98.261	3.990	104.174	104.174	103.974	3.500	104.127	104.127	103.927	3.500	101.901	101.901	101.701
4.250	104.160	104.160	103.960	4.250	99.046	99.046	98.846	4.000	104.274	104.274	104.074	3.625	103.957	103.957	103.757	3.625	100.731	100.731	100.531
4.375	104.540	104.540	104.340	4.375	99.426	99.426	99.226	4.125	104.006	104.006	103.806	3.750	104.321	104.321	104.121	3.750	101.095	101.095	100.895
4.500	104.841	104.841	104.641	4.500	99.727	99.727	99.527	4.250	104.400	104.400	104.200	3.875	104.486	104.486	104.286	3.875	101.260	101.260	101.060
4.625	104.895	104.895	104.695	4.625	99.531	99.531	99.331	4.375	104.654	104.654	104.454	3.990	104.745	104.745	104.545	3.990	101.519	101.519	101.319
4.750	105.301	105.301	105.101	4.750	99.937	99.937	99.737	4.500	104.994	104.994	104.794	4.000	104.845	104.845	104.645	4.000	101.619	101.619	101.419

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/9/2021

45 Day Lock Exp.:

6/24/2021

60 Day Lock Exp.:

7/9/2021

W. Rate Sheet Dated: 5/10/2021

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	99.728	99.728	99.528	2.500	98.643	98.643	98.413	2.000	99.226	99.226	99.026	2.750	98.556	98.556	98.356	2.000	98.276	98.276	98.076
2.875	100.564	100.564	100.364	2.625	99.429	99.429	99.199	2.125	99.863	99.863	99.663	2.875	99.392	99.392	99.192	2.125	98.913	98.913	98.713
2.990	100.986	100.986	100.786	2.750	100.517	100.517	100.286	2.250	100.562	100.562	100.362	2.990	99.814	99.814	99.614	2.250	99.612	99.612	99.412
3.000	101.086	101.086	100.886	2.875	101.213	101.213	100.984	2.375	101.088	101.088	100.888	3.000	99.914	99.914	99.714	2.375	100.138	100.138	99.938
3.125	101.653	101.653	101.404	2.990	101.663	101.663	101.435	2.500	101.281	101.281	101.081	3.125	100.354	100.354	100.105	2.500	100.331	100.331	100.131
3.250	102.469	102.469	102.229	3.000	101.763	101.763	101.535	2.625	102.042	102.042	101.842	3.250	101.170	101.170	100.930	2.625	100.529	100.529	100.329
3.375	102.959	102.959	102.726	3.125	101.996	101.996	101.720	2.750	102.559	102.559	102.359	3.375	101.660	101.660	101.427	2.750	101.046	101.046	100.846
3.500	103.321	103.321	103.094	3.250	102.883	102.883	102.612	2.875	102.944	102.944	102.744	3.500	102.022	102.022	101.795	2.875	101.431	101.431	101.231
3.625	103.677	103.677	103.453	3.375	103.458	103.458	103.194	2.990	103.258	103.258	103.058	3.625	102.378	102.378	102.154	2.990	101.745	101.745	101.545
3.750	103.119	103.119	102.919	3.500	103.967	103.967	103.710	3.000	103.358	103.358	103.158	3.750	100.915	100.915	100.715	3.000	101.845	101.845	101.645
3.875	103.595	103.595	103.395	3.625	104.260	104.260	104.006	3.125	103.127	103.127	102.927	3.875	101.391	101.391	101.191	3.125	101.364	101.364	101.164
3.990	103.915	103.915	103.715	3.750	103.533	103.533	103.333	3.250	103.584	103.584	103.384	3.990	101.711	101.711	101.511	3.250	101.821	101.821	101.621
4.000	104.015	104.015	103.815	3.875	103.869	103.869	103.669	3.375	103.899	103.899	103.699	4.000	101.811	101.811	101.611	3.375	102.136	102.136	101.936
4.125	103.575	103.575	103.375	3.990	104.174	104.174	103.974	3.500	104.127	104.127	103.927	4.125	100.343	100.343	100.143	3.500	102.364	102.364	102.164
4.250	104.160	104.160	103.960	4.000	104.274	104.274	104.074	3.625	103.957	103.957	103.757	4.250	100.928	100.928	100.728	3.625	101.694	101.694	101.494
4.375	104.540	104.540	104.340	4.125	104.006	104.006	103.806	3.750	104.321	104.321	104.121	4.375	101.308	101.308	101.108	3.750	102.058	102.058	101.858
4.500	104.841	104.841	104.641	4.250	104.400	104.400	104.200	3.875	104.486	104.486	104.286	4.500	101.609	101.609	101.409	3.875	102.223	102.223	102.023
4.625	104.895	104.895	104.695	4.375	104.654	104.654	104.454	3.990	104.745	104.745	104.545	4.625	101.538	101.538	101.338	3.990	102.482	102.482	102.282
4.750	105.301	105.301	105.101	4.500	104.994	104.994	104.794	4.000	104.845	104.845	104.645	4.750	101.944	101.944	101.744	4.000	102.582	102.582	102.382

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.:

6/9/2021

45 Day Lock Exp.:

6/24/2021

60 Day Lock Exp.:

7/9/2021

W. Rate Sheet Dated: 5/10/2021

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)