

W. Rate Sheet Dated: 5/12/2021

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	102.045	102.045	101.639	2.750	99.997	99.997	99.590	2.250	98.266	98.266	97.966	3.125	96.202	96.202	95.902
2.875	102.251	102.251	101.845	2.875	100.167	100.167	99.761	2.500	98.596	98.596	98.296	3.250	97.780	97.780	97.480
3.000	102.451	102.451	102.045	3.000	100.308	100.308	99.902	2.625	98.760	98.760	98.460	3.375	97.858	97.858	97.558
3.125	102.639	102.639	102.233	3.125	100.463	100.463	100.057	2.750	100.398	100.398	100.098	3.500	97.936	97.936	97.636
3.250	102.987	102.987	102.687	3.250	100.883	100.883	100.583	2.875	100.557	100.557	100.257	3.625	97.702	97.702	97.402
3.375	103.084	103.084	102.784	3.375	101.028	101.028	100.728	3.000	100.685	100.685	100.385	Margin = 2.250		Index = 0.050	
3.500	103.272	103.272	102.972	3.500	101.101	101.101	100.801	3.125	100.827	100.827	100.527	30 Year OTC			
3.625	103.459	103.459	103.159	3.625	101.209	101.209	100.909	3.250	102.586	102.586	102.286	Rate	30 Day	45 Day	60 Day
3.750	103.391	103.391	103.054	3.750	102.747	102.747	102.409	3.375	102.721	102.721	102.421	4.000	101.432	101.432	100.932
3.875	103.470	103.470	103.132	3.875	102.866	102.866	102.529	3.500	102.790	102.790	102.490	4.125	101.591	101.591	101.091
4.000	103.607	103.607	103.269	4.000	102.965	102.965	102.628	3.625	102.889	102.889	102.589	4.375	102.494	102.494	101.994
4.125	103.766	103.766	103.428	4.125	103.073	103.073	102.736	3.750	103.723	103.723	103.423	4.500	102.641	102.641	102.141
4.250	103.944	103.944	103.744	4.250	103.330	103.330	103.130	3.875	103.834	103.834	103.534	4.625	102.772	102.772	102.272
4.375	103.969	103.969	103.769	4.375	103.449	103.449	103.249	4.000	103.924	103.924	103.624	4.875	103.761	103.761	103.261
4.500	104.116	104.116	103.916	4.500	103.548	103.548	103.348	4.125	104.024	104.024	103.724	5.000	103.909	103.909	103.409
4.625	104.247	104.247	104.047	4.625	103.656	103.656	103.456	4.250	104.144	104.144	103.844	5.125	104.039	104.039	103.539
4.750	104.511	104.511	104.311	4.750	103.897	103.897	103.697	4.375	104.255	104.255	103.955	5.500	105.332	105.332	104.832
4.875	104.536	104.536	104.336	4.875	104.017	104.017	103.817	4.500	104.345	104.345	104.045	5.625	105.463	105.463	104.963
6.250	106.000	106.000	105.800	6.250	105.574	105.574	105.374	4.625	104.444	104.444	104.144	6.250	105.313	105.313	104.813

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	102.245	102.145	102.145	101.739	2.750	101.677	101.577	101.577	101.170	2.250	100.396	100.296	100.296	99.996
2.875	102.451	102.351	102.351	101.945	2.875	101.847	101.747	101.747	101.341	2.375	100.560	100.460	100.460	100.160
3.000	102.651	102.551	102.551	102.145	3.000	101.988	101.888	101.888	101.482	2.500	100.726	100.626	100.626	100.326
3.125	102.839	102.739	102.739	102.333	3.125	102.143	102.043	102.043	101.637	2.625	100.890	100.790	100.790	100.490
3.250	103.087	102.987	102.987	102.687	3.250	102.563	102.463	102.463	102.163	2.750	101.428	101.328	101.328	101.028
3.375	103.284	103.184	103.184	102.884	3.375	102.708	102.608	102.608	102.308	2.875	101.587	101.487	101.487	101.187
3.500	103.472	103.372	103.372	103.072	3.500	102.781	102.681	102.681	102.381	3.000	101.715	101.615	101.615	101.315
3.625	103.659	103.559	103.559	103.259	3.625	102.889	102.789	102.789	102.489	3.125	101.857	101.757	101.757	101.457
3.750	103.591	103.491	103.491	103.154	3.750	103.377	103.277	103.277	102.939	3.250	104.216	104.116	104.116	103.816
3.875	103.770	103.670	103.670	103.332	3.875	103.496	103.396	103.396	103.059	3.375	104.351	104.251	104.251	103.951
4.000	103.907	103.807	103.807	103.469	4.000	103.595	103.495	103.495	103.158	3.500	104.420	104.320	104.320	104.020
4.125	104.066	103.966	103.966	103.628	4.125	103.703	103.603	103.603	103.266	3.625	104.519	104.419	104.419	104.119
4.250	104.844	104.744	104.744	104.544	4.250	104.660	104.560	104.560	104.360	3.750	105.853	105.753	105.753	105.453

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.500	\$125,001 - \$175,000	0.000
FICO 620 - 639	-0.500	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.75-3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.25-3.625	1.375	1.125	0.875	0.750	0.625	0.625	0.625	0.500
3.75-4.125	1.625	1.375	1.125	1.000	0.875	0.625	0.500	0.500
4.25-4.625	1.875	1.625	1.375	1.250	1.000	0.875	0.875	0.625
4.75-5.125	0.750	0.625	0.500	0.500	0.375	0.250	0.250	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.682	98.682	98.182	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.841	98.841	98.341	4.750	101.000	101.000	100.500
3.875	99.411	99.411	98.911	6.250	103.750	103.750	103.500	4.375	99.744	99.744	99.244	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.274	99.274	98.774					4.500	99.891	99.891	99.391	Rate	30 Day	45 Day	60 Day
4.125	99.116	99.116	98.616					4.625	100.022	100.022	99.522	6.250	102.750	102.750	102.250
4.250	100.931	100.931	100.431					4.875	101.011	101.011	100.511	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.806	100.806	100.306					5.000	101.159	101.159	100.659				
4.500	100.659	100.659	100.159					5.125	101.289	101.289	100.789				
4.625	100.528	100.528	100.028					5.500	102.582	102.582	102.082				
4.750	102.226	102.226	101.726					5.625	102.713	102.713	102.213				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.563	102.563	102.063				

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/11/2021

45 Day Lock Exp.:

6/28/2021

60 Day Lock Exp.:

7/12/2021

W. Rate Sheet Dated: 5/12/2021

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	101.891	101.891	101.591	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	102.049	102.049	101.749	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	102.178	102.178	101.878	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.343	102.343	102.043	3.125	102.320	102.320	102.020	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.452	102.452	102.152	3.250	103.829	103.829	103.529	Rate	30 Day	45 Day	60 Day
3.750	102.891	102.891	102.554	3.750	102.677	102.677	102.339	3.375	103.963	103.963	103.663	3.250	98.475	98.475	97.975
3.875	102.970	102.970	102.632	3.875	102.796	102.796	102.459	3.500	104.032	104.032	103.732	3.375	98.672	98.672	98.172
4.000	103.107	103.107	102.769	4.000	102.895	102.895	102.558	3.625	104.132	104.132	103.832	3.500	98.860	98.860	98.360
4.125	103.266	103.266	102.928	4.125	103.003	103.003	102.666	3.750	103.653	103.653	103.353	3.625	99.046	99.046	98.546
4.250	103.381	103.381	103.181	4.250	103.197	103.197	102.997	3.875	N/A	N/A	N/A	3.750	98.966	98.966	98.466
4.375	103.406	103.406	103.206	4.375	103.317	103.317	103.117	4.000	N/A	N/A	N/A	3.875	99.145	99.145	98.645
4.500	103.554	103.554	103.354	4.500	103.415	103.415	103.215	4.125	N/A	N/A	N/A	4.000	99.282	99.282	98.782
4.625	103.684	103.684	103.484	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.441	99.441	98.941
4.750	103.324	103.324	103.124	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.156	100.156	99.656
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	101.900	101.800	101.800	101.500	3.250	101.375	101.275	101.275	100.975	2.750	98.647	98.547	98.547	98.247
3.375	102.097	101.997	101.997	101.697	3.375	101.521	101.421	101.421	101.121	2.875	98.806	98.706	98.706	98.406
3.500	102.285	102.185	102.185	101.885	3.500	101.593	101.493	101.493	101.193	3.000	98.934	98.834	98.834	98.534
3.625	102.471	102.371	102.371	102.071	3.625	101.702	101.602	101.602	101.302	3.125	99.076	98.976	98.976	98.676
3.750	101.091	100.991	100.991	100.654	3.750	100.877	100.777	100.777	100.439	3.250	101.091	100.991	100.991	100.691
3.875	101.270	101.170	101.170	100.832	3.875	100.996	100.896	100.896	100.559	3.375	101.226	101.126	101.126	100.826
4.000	101.407	101.307	101.307	100.969	4.000	101.095	100.995	100.995	100.658	3.500	101.295	101.195	101.195	100.895
4.125	101.566	101.466	101.466	101.128	4.125	101.203	101.103	101.103	100.766	3.625	101.394	101.294	101.294	100.994
4.250	102.281	102.181	102.181	101.981	4.250	102.097	101.997	101.997	101.797	3.750	102.728	102.628	102.628	102.328

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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								6.250	N/A	N/A	N/A				



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/11/2021

45 Day Lock Exp.:

6/28/2021

60 Day Lock Exp.:

7/12/2021

W. Rate Sheet Dated: 5/12/2021

Release Time: 10:00 am ET

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Conforming FNMA															
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.152	97.152	96.952	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.857	97.857	97.657
2.625	98.276	98.276	98.076	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.669	98.669	98.469
2.750	99.214	99.214	99.014	2.250	93.861	93.861	93.661	2.250	93.755	93.755	93.555	2.750	99.425	99.425	99.225
2.875	99.904	99.904	99.704	2.375	95.022	95.022	94.822	2.375	94.794	94.794	94.594	2.875	100.052	100.052	99.852
2.990	100.430	100.430	100.230	2.500	96.201	96.201	96.001	2.500	96.036	96.036	95.836	2.990	100.419	100.419	100.219
3.000	100.530	100.530	100.330	2.625	97.347	97.347	97.147	2.625	97.246	97.246	97.046	3.000	100.519	100.519	100.319
3.125	100.889	100.889	100.689	2.750	98.367	98.367	98.167	2.750	98.305	98.305	98.105	3.125	101.177	101.177	100.977
3.250	101.725	101.725	101.525	2.875	99.127	99.127	98.927	2.875	99.065	99.065	98.865	3.250	101.895	101.895	101.695
3.375	102.213	102.213	102.013	2.990	99.759	99.759	99.559	2.990	99.653	99.653	99.453	3.375	102.441	102.441	102.241
3.500	102.562	102.562	102.362	3.000	99.859	99.859	99.659	3.000	99.753	99.753	99.553	3.500	102.840	102.840	102.640
3.625	102.962	102.962	102.762	3.125	101.114	101.114	100.914	3.125	101.076	101.076	100.876	3.625	103.058	103.058	102.858
3.750	102.985	102.985	102.785	3.250	102.075	102.075	101.875	3.250	102.075	102.075	101.875	3.750	102.157	102.157	101.957
3.875	103.498	103.498	103.298	3.375	102.722	102.722	102.522	3.375	102.722	102.722	102.522	3.875	102.635	102.635	102.435
3.990	103.847	103.847	103.647	3.500	103.270	103.270	103.070	3.500	103.270	103.270	103.070	3.990	102.882	102.882	102.682
4.000	103.947	103.947	103.747	3.625	103.713	103.713	103.513	3.625	103.713	103.713	103.513	4.000	102.982	102.982	102.782
4.125	104.081	104.081	103.881	3.750	104.457	104.457	104.257	3.750	104.457	104.457	104.257	4.125	103.182	103.182	102.982
4.250	104.070	104.070	103.870	3.875	105.021	105.021	104.821	3.875	105.021	105.021	104.821	4.250	101.889	101.889	101.689
4.375	104.465	104.465	104.265	3.990	105.360	105.360	105.160	3.990	105.360	105.360	105.160	4.375	102.312	102.312	102.112
4.500	104.831	104.831	104.631	4.000	105.460	105.460	105.260	4.000	105.460	105.460	105.260	4.500	102.628	102.628	102.428
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.316	98.316	98.116	2.875	100.704	100.704	100.504	2.875	100.185	100.185	99.985	2.875	100.185	100.185	99.985
2.875	99.013	99.013	98.813	2.990	101.140	101.140	100.940	2.990	100.676	100.676	100.476	2.990	100.676	100.676	100.476
2.990	99.442	99.442	99.242	3.000	101.240	101.240	101.040	3.000	100.776	100.776	100.576	3.000	100.776	100.776	100.576
3.000	99.542	99.542	99.342	3.125	101.702	101.702	101.502	3.125	101.449	101.449	101.249	3.125	101.426	101.426	101.226
3.125	100.977	100.977	100.777	3.250	102.252	102.252	102.052	3.250	102.298	102.298	102.098	3.250	102.298	102.298	102.098
3.250	101.695	101.695	101.495	3.375	102.834	102.834	102.634	3.375	102.939	102.939	102.739	3.375	102.939	102.939	102.739
3.375	102.241	102.241	102.041	3.500	103.300	103.300	103.100	3.500	103.450	103.450	103.250	3.500	103.450	103.450	103.250
3.500	102.640	102.640	102.440	3.625	103.697	103.697	103.497	3.625	103.890	103.890	103.690	3.625	103.890	103.890	103.690
3.625	102.858	102.858	102.658	3.750	103.999	103.999	103.799	3.750	103.659	103.659	103.459	3.750	103.846	103.846	103.646
3.750	101.957	101.957	101.757	3.875	103.906	103.906	103.706	3.875	104.217	104.217	104.017	3.875	104.405	104.405	104.205
3.875	102.435	102.435	102.235	3.990	104.175	104.175	103.975	3.990	104.522	104.522	104.322	3.990	104.710	104.710	104.510
3.990	102.682	102.682	102.482	4.000	104.275	104.275	104.075	4.000	104.622	104.622	104.422	4.000	104.810	104.810	104.610
4.000	102.782	102.782	102.582	4.125	104.606	104.606	104.406	4.125	104.984	104.984	104.784	4.125	105.172	105.172	104.972
4.125	102.982	102.982	102.782	4.250	104.300	104.300	104.100	4.250	104.583	104.583	104.383	4.250	104.771	104.771	104.571
4.250	95.831	95.831	95.631	4.375	104.690	104.690	104.490	4.375	105.012	105.012	104.812	4.375	105.199	105.199	104.999
4.375	N/A	N/A	N/A	4.500	105.036	105.036	104.836	4.500	105.393	105.393	105.193	4.500	105.580	105.580	105.380
4.500	N/A	N/A	N/A	4.625	105.282	105.282	105.082	4.625	105.663	105.663	105.463	4.625	105.850	105.850	105.650
4.625	N/A	N/A	N/A	4.750	105.308	105.308	105.108	4.750	105.651	105.651	105.451	4.750	105.838	105.838	105.638
4.750	N/A	N/A	N/A	4.875	105.668	105.668	105.468	4.875	106.046	106.046	105.846	4.875	98.208	98.208	98.008
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	97.209	97.209	N/A	2.000	96.951	96.951	96.751	2.000	99.219	99.219	99.019	2.000	97.254	97.254	97.054
2.125	97.924	97.924	N/A	2.125	97.674	97.674	97.474	2.125	99.685	99.685	99.485	2.125	97.822	97.822	97.622
2.250	98.519	98.519	98.319	2.250	98.448	98.448	98.248	2.250	100.063	100.063	99.863	2.250	98.255	98.255	98.055
2.375	99.368	99.368	99.168	2.375	99.339	99.339	99.139	2.375	100.460	100.460	100.260	2.375	99.012	99.012	98.812
2.500	100.262	100.262	100.062	2.500	100.254	100.254	100.054	2.500	101.013	101.013	100.813	2.500	99.986	99.986	99.786
2.625	100.952	100.952	100.752	2.625	100.952	100.952	100.752	2.625	101.456	101.456	101.256	2.625	100.528	100.528	100.328
2.750	101.553	101.553	101.353	2.750	101.553	101.553	101.353	2.750	101.838	101.838	101.638	2.750	100.967	100.967	100.767
2.875	102.020	102.020	101.820	2.875	102.020	102.020	101.820	2.875	102.137	102.137	101.937	2.875	101.304	101.304	101.104
2.990	102.449	102.449	102.249	2.990	102.449	102.449	102.249	2.990	102.371	102.371	102.171	2.990	101.592	101.592	101.392
3.000	102.549	102.549	102.349	3.000	102.549	102.549	102.349	3.000	102.471	102.471	102.271	3.000	101.692	101.692	101.492
3.125	103.014	103.014	102.814	3.125	103.014	103.014	102.814	3.125	102.767	102.767	102.567	3.125	102.024	102.024	101.824
3.250	103.439	103.439	103.239	3.250	103.439	103.439	103.239	3.250	102.584	102.584	102.384	3.250	102.109	102.109	101.909
3.375	103.897	103.897	103.697	3.375	103.897	103.897	103.697	3.375	102.877	102.877	102.677	3.375	102.441	102.441	102.241
3.500	104.291	104.291	104.091	3.500	104.291	104.291	104.091	3.500	103.127	103.127	102.927	3.500	102.728	102.728	102.528
3.625	104.762	104.762	104.562	3.625	104.762	104.762	104.562	3.625	103.429	103.429	103.229	3.625	103.071	103.071	102.871
3.750	104.383	104.383	104.183	3.750	104.383	104.383	104.183	3.750	103.314	103.314	103.114	3.750	101.876	101.876	101.676
3.875	104.886	104.886	104.686	3.875	104.886	104.886	104.686	3.875	102.635	102.635	102.435	3.875	102.243	102.243	102.043
3.990	105.272	105.272	105.072	3.990	105.272	105.272	105.072	3.990	102.843	102.843	102.643	3.990	102.494	102.494	102.294
4.000	105.372	105.372	105.172	4.000	105.372	105.372	105.172	4.000	102.943	102.943	102.743	4.000	102.594	102.594	102.394

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 – 679	-0.25%	-1.25%	-2.50%	-3.00%	-3.00%	-2.50%	-2.50%	-2.50%	-2.50%
640 – 659	-0.75%	-1.50%	-3.00%	-3.25%	-3.50%	-3.00%	-3.00%	-3.00%	-3.00%
620 – 639	-0.75%	-1.75%	-3.25%	-3.25%	-3.50%	-3.50%	-3.50%	-3.75%	-3.75%



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/11/2021

45 Day Lock Exp.:

6/28/2021

60 Day Lock Exp.:

7/12/2021

W. Rate Sheet Dated: 5/12/2021

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	97.152	97.152	96.952	2.500	97.857	97.857	97.657	2.875	100.704	100.704	100.504	2.000	98.974	98.974	98.774	2.000	99.219	99.219	99.019
2.625	98.276	98.276	98.076	2.625	98.669	98.669	98.469	2.990	101.140	101.140	100.940	2.125	99.587	99.587	99.387	2.125	99.685	99.685	99.485
2.750	99.214	99.214	99.014	2.750	99.425	99.425	99.225	3.000	101.240	101.240	101.040	2.250	100.127	100.127	99.927	2.250	100.063	100.063	99.863
2.875	99.904	99.904	99.704	2.875	100.052	100.052	99.852	3.125	101.702	101.702	101.502	2.375	100.616	100.616	100.416	2.375	100.460	100.460	100.260
2.990	100.430	100.430	100.230	2.990	100.419	100.419	100.219	3.250	102.252	102.252	102.052	2.500	101.089	101.089	100.889	2.500	101.013	101.013	100.813
3.000	100.530	100.530	100.330	3.000	100.519	100.519	100.319	3.375	102.834	102.834	102.634	2.625	101.680	101.680	101.480	2.625	101.456	101.456	101.256
3.125	100.889	100.889	100.689	3.125	101.177	101.177	100.977	3.500	103.300	103.300	103.100	2.750	102.224	102.224	102.024	2.750	101.838	101.838	101.638
3.250	101.725	101.725	101.525	3.250	101.895	101.895	101.695	3.625	103.697	103.697	103.497	2.875	102.653	102.653	102.453	2.875	102.137	102.137	101.937
3.375	102.213	102.213	102.013	3.375	102.441	102.441	102.241	3.750	103.399	103.399	103.199	2.990	103.028	103.028	102.828	2.990	102.371	102.371	102.171
3.500	102.562	102.562	102.362	3.500	102.840	102.840	102.640	3.875	103.906	103.906	103.706	3.000	103.128	103.128	102.928	3.000	102.471	102.471	102.271
3.625	102.962	102.962	102.762	3.625	103.058	103.058	102.858	3.990	104.175	104.175	103.975	3.125	103.557	103.557	103.357	3.125	102.767	102.767	102.567
3.750	102.985	102.985	102.785	3.750	102.157	102.157	101.957	4.000	104.275	104.275	104.075	3.250	103.714	103.714	103.514	3.250	102.584	102.584	102.384
3.875	103.498	103.498	103.298	3.875	102.635	102.635	102.435	4.125	104.606	104.606	104.406	3.375	104.133	104.133	103.933	3.375	102.877	102.877	102.677
3.990	103.847	103.847	103.647	3.990	102.882	102.882	102.682	4.250	104.300	104.300	104.100	3.500	104.490	104.490	104.290	3.500	103.127	103.127	102.927
4.000	103.947	103.947	103.747	4.000	102.982	102.982	102.782	4.375	104.690	104.690	104.490	3.625	104.920	104.920	104.720	3.625	103.429	103.429	103.229
4.125	104.081	104.081	103.881	4.125	103.182	103.182	102.982	4.500	105.036	105.036	104.836	3.750	104.621	104.621	104.421	3.750	102.314	102.314	102.114
4.250	104.070	104.070	103.870	4.250	101.889	101.889	101.689	4.625	105.282	105.282	105.082	3.875	105.078	105.078	104.878	3.875	102.635	102.635	102.435
4.375	104.465	104.465	104.265	4.375	102.312	102.312	102.112	4.750	105.308	105.308	105.108	3.990	105.421	105.421	105.221	3.990	102.843	102.843	102.643
4.500	104.831	104.831	104.631	4.500	102.628	102.628	102.428	4.875	105.668	105.668	105.468	4.000	105.521	105.521	105.321	4.000	102.943	102.943	102.743

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

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

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

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

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/11/2021
45 Day Lock Exp.: 6/28/2021
60 Day Lock Exp.: 7/12/2021

W. Rate Sheet Dated: 5/12/2021

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	Rate	30 Day	45 Day	60 Day
2.750	99.193	99.193	98.993	2.750	99.193	99.193	98.993	2.750	99.193	99.193	98.993	2.750	98.273	98.273	98.073	2.750	98.273	98.273	98.073	2.750	98.273	98.273	98.073	2.750	98.273	98.273	98.073	2.750	98.273	98.273	98.073
2.875	100.047	100.047	99.847	2.875	100.047	100.047	99.847	2.875	100.047	100.047	99.847	2.875	99.127	99.127	98.927	2.875	99.127	99.127	98.927	2.875	99.127	99.127	98.927	2.875	99.127	99.127	98.927	2.875	99.127	99.127	98.927
2.990	100.484	100.484	100.284	2.990	100.484	100.484	100.284	2.990	100.484	100.484	100.284	2.990	99.564	99.564	99.364	2.990	99.564	99.564	99.364	2.990	99.564	99.564	99.364	2.990	99.564	99.564	99.364	2.990	99.564	99.564	99.364
3.000	100.584	100.584	100.384	3.000	100.584	100.584	100.384	3.000	100.584	100.584	100.384	3.000	99.664	99.664	99.464	3.000	99.664	99.664	99.464	3.000	99.664	99.664	99.464	3.000	99.664	99.664	99.464	3.000	99.664	99.664	99.464
3.125	101.129	101.129	100.874	3.125	101.129	101.129	100.874	3.125	101.129	101.129	100.874	3.125	99.649	99.649	99.394	3.125	99.649	99.649	99.394	3.125	99.649	99.649	99.394	3.125	99.649	99.649	99.394	3.125	99.649	99.649	99.394
3.250	101.963	101.963	101.718	3.250	101.963	101.963	101.718	3.250	101.963	101.963	101.718	3.250	100.483	100.483	100.238	3.250	100.483	100.483	100.238	3.250	100.483	100.483	100.238	3.250	100.483	100.483	100.238	3.250	100.483	100.483	100.238
3.375	102.461	102.461	102.225	3.375	102.461	102.461	102.225	3.375	102.461	102.461	102.225	3.375	100.981	100.981	100.745	3.375	100.981	100.981	100.745	3.375	100.981	100.981	100.745	3.375	100.981	100.981	100.745	3.375	100.981	100.981	100.745
3.500	102.841	102.841	102.610	3.500	102.841	102.841	102.610	3.500	102.841	102.841	102.610	3.500	101.361	101.361	101.130	3.500	101.361	101.361	101.130	3.500	101.361	101.361	101.130	3.500	101.361	101.361	101.130	3.500	101.361	101.361	101.130
3.625	103.223	103.223	102.994	3.625	103.223	103.223	102.994	3.625	103.223	103.223	102.994	3.625	101.743	101.743	101.514	3.625	101.743	101.743	101.514	3.625	101.743	101.743	101.514	3.625	101.743	101.743	101.514	3.625	101.743	101.743	101.514
3.750	102.953	102.953	102.753	3.750	102.953	102.953	102.753	3.750	102.953	102.953	102.753	3.750	99.893	99.893	99.693	3.750	99.893	99.893	99.693	3.750	99.893	99.893	99.693	3.750	99.893	99.893	99.693	3.750	99.893	99.893	99.693
3.875	103.465	103.465	103.265	3.875	103.465	103.465	103.265	3.875	103.465	103.465	103.265	3.875	100.405	100.405	100.205	3.875	100.405	100.405	100.205	3.875	100.405	100.405	100.205	3.875	100.405	100.405	100.205	3.875	100.405	100.405	100.205
3.990	103.821	103.821	103.621	3.990	103.821	103.821	103.621	3.990	103.821	103.821	103.621	3.990	100.761	100.761	100.561	3.990	100.761	100.761	100.561	3.990	100.761	100.761	100.561	3.990	100.761	100.761	100.561	3.990	100.761	100.761	100.561
4.000	103.921	103.921	103.721	4.000	103.921	103.921	103.721	4.000	103.921	103.921	103.721	4.000	100.861	100.861	100.661	4.000	100.861	100.861	100.661	4.000	100.861	100.861	100.661	4.000	100.861	100.861	100.661	4.000	100.861	100.861	100.661
4.125	103.533	103.533	103.333	4.125	103.533	103.533	103.333	4.125	103.533	103.533	103.333	4.125	98.419	98.419	98.219	4.125	98.419	98.419	98.219	4.125	98.419	98.419	98.219	4.125	98.419	98.419	98.219	4.125	98.419	98.419	98.219
4.250	104.154	104.154	103.954	4.250	104.154	104.154	103.954	4.250	104.154	104.154	103.954	4.250	99.040	99.040	98.840	4.250	99.040	99.040	98.840	4.250	99.040	99.040	98.840	4.250	99.040	99.040	98.840	4.250	99.040	99.040	98.840
4.375	104.563	104.563	104.363	4.375	104.563	104.563	104.363	4.375	104.563	104.563	104.363	4.375	99.449	99.449	99.249	4.375	99.449	99.449	99.249	4.375	99.449	99.449	99.249	4.375	99.449	99.449	99.249	4.375	99.449	99.449	99.249
4.500	104.887	104.887	104.687	4.500	104.887	104.887	104.687	4.500	104.887	104.887	104.687	4.500	99.773	99.773	99.573	4.500	99.773	99.773	99.573	4.500	99.773	99.773	99.573	4.500	99.773	99.773	99.573	4.500	99.773	99.773	99.573
4.625	104.951	104.951	104.717	4.625	104.951	104.951	104.717	4.625	104.951	104.951	104.717	4.625	99.587	99.587	99.387	4.625	99.587	99.587	99.387	4.625	99.587	99.587	99.387	4.625	99.587	99.587	99.387	4.625	99.587	99.587	99.387
4.750	105.382	105.382	105.154	4.750	105.382	105.382	105.154	4.750	105.382	105.382	105.154	4.750	100.018	100.018	99.790	4.750	100.018	100.018	99.790	4.750	100.018	100.018	99.790	4.750	100.018	100.018	99.790	4.750	100.018	100.018	99.790
30/25 Year SC >125						20 Year						20 Year 105-125						20 Year >125						15 Year							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.273	98.273	98.073	2.500	98.060	98.060	97.840	2.500	98.060	98.060	97.840	2.500	98.060	98.060	97.840	2.500	98.060	98.060	97.840	2.000	98.813	98.813	98.613	2.000	98.813	98.813	98.613	2.000	98.813	98.813	98.613
2.875	99.127	99.127	98.927	2.625	98.849	98.849	98.627	2.625	98.849	98.849	98.627	2.625	98.849	98.849	98.627	2.625	98.849	98.849	98.627	2.125	99.454	99.454	99.254	2.125	99.454	99.454	99.254	2.125	99.454	99.454	99.254
2.990	99.564	99.564	99.364	2.750	99.944	99.944	99.723	2.750	99.944	99.944	99.723	2.750	99.944	99.944	99.723	2.750	99.944	99.944	99.723	2.250	100.157	100.157	99.957	2.250	100.157	100.157	99.957	2.250	100.157	100.157	99.957
3.000	99.664	99.664	99.464	2.875	100.650	100.650	100.431	2.875	100.650	100.650	100.431	2.875	100.650	100.650	100.431	2.875	100.650	100.650	100.431	2.375	100.689	100.689	100.489	2.375	100.689	100.689	100.489	2.375	100.689	100.689	100.489
3.125	99.649	99.649	99.394	2.990	101.111	101.111	100.893	2.990	101.111	101.111	100.893	2.990	101.111	101.111	100.893	2.990	101.111	101.111	100.893	2.500	100.926	100.926	100.726	2.500	100.926	100.926	100.726	2.500	100.926	100.926	100.726
3.250	100.483	100.483	100.238	3.000	101.211	101.211	100.993	3.000	101.211	101.211	100.993	3.000	101.211	101.211	100.993	3.000	101.211	101.211	100.993	2.625	101.695	101.695	101.495	2.625	101.695	101.695	101.495	2.625	101.695	101.695	101.495
3.375	100.981	100.981	100.745	3.125	101.429	101.429	101.172	3.125	101.429	101.429	101.172	3.125	101.429	101.429	101.172	3.125	101.429	101.429	101.172	2.750	102.218	102.218	102.018	2.750	102.218	102.218	102.018	2.750	102.218	102.218	102.018
3.500	101.361	101.361	101.130	3.250	102.333	102.333	102.080	3.250	102.333	102.333	102.080	3.250	102.333	102.333	102.080	3.250	102.333	102.333	102.080	2.875	102.607	102.607	102.407	2.875	102.607	102.607	102.407	2.875	102.607	102.607	102.407
3.625	101.743	101.743	101.514	3.375	102.924	102.924	102.676	3.375	102.924	102.924	102.676	3.375	102.924	102.924	102.676	3.375	102.924	102.924	102.676	2.990	102.922	102.922	102.722	2.990	102.922	102.922	102.722	2.990	102.922	102.922	102.722
3.750	99.268	99.268	99.068	3.500	103.447	103.447	103.205	3.500	103.447	103.447	103.205	3.500	103.447	103.447	103.205	3.500	103.447	103.447	103.205	3.000	103.022	103.022	102.822	3.000	103.022	103.022	102.822	3.000	103.022	103.022	102.822
3.875	99.780	99.780	99.580	3.625	103.746	103.746	103.510	3.625	103.746	103.746	103.510	3.625	103.746	103.746	103.510	3.625	103.746	103.746	103.510	3.125	102.887	102.887	102.687	3.125	102.887	102.887	102.687	3.125	102.887	102.887	102.687
3.990	100.136	100.136	99.936	3.750	104.008	104.008	103.768	3.750	104.008	104.008	103.768	3.750	104.008	104.008	103.768	3.750	104.008	104.008	103.768	3.250	103.362	103.362	103.162	3.250	103.362	103.362	103.				



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.:

6/11/2021

45 Day Lock Exp.:

6/28/2021

60 Day Lock Exp.:

7/12/2021

W. Rate Sheet Dated: 5/12/2021

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	99.193	99.193	98.993	2.750	98.273	98.273	98.073	2.500	98.060	98.060	97.840	2.000	98.813	98.813	98.613	2.000	98.213	98.213	98.013
2.875	100.047	100.047	99.847	2.875	99.127	99.127	98.927	2.625	98.849	98.849	98.627	2.125	99.454	99.454	99.254	2.125	98.854	98.854	98.654
2.990	100.484	100.484	100.284	2.990	99.564	99.564	99.364	2.750	99.944	99.944	99.723	2.250	100.157	100.157	99.957	2.250	99.557	99.557	99.357
3.000	100.584	100.584	100.384	3.000	99.664	99.664	99.464	2.875	100.650	100.650	100.431	2.375	100.689	100.689	100.489	2.375	100.089	100.089	99.889
3.125	101.129	101.129	100.874	3.125	99.649	99.649	99.394	2.990	101.111	101.111	100.893	2.500	100.926	100.926	100.726	2.500	100.326	100.326	100.126
3.250	101.963	101.963	101.718	3.250	100.483	100.483	100.238	3.000	101.211	101.211	100.993	2.625	101.695	101.695	101.495	2.625	99.969	99.969	99.769
3.375	102.461	102.461	102.225	3.375	100.981	100.981	100.745	3.125	101.429	101.429	101.172	2.750	102.218	102.218	102.018	2.750	100.492	100.492	100.292
3.500	102.841	102.841	102.610	3.500	101.361	101.361	101.130	3.250	102.333	102.333	102.080	2.875	102.607	102.607	102.407	2.875	100.881	100.881	100.681
3.625	103.223	103.223	102.994	3.625	101.743	101.743	101.514	3.375	102.924	102.924	102.676	2.990	102.922	102.922	102.722	2.990	101.196	101.196	100.996
3.750	102.953	102.953	102.753	3.750	99.893	99.893	99.693	3.500	103.447	103.447	103.205	3.000	103.022	103.022	102.822	3.000	101.296	101.296	101.096
3.875	103.465	103.465	103.265	3.875	100.405	100.405	100.205	3.625	103.746	103.746	103.510	3.125	102.887	102.887	102.687	3.125	100.661	100.661	100.461
3.990	103.821	103.821	103.621	3.990	100.761	100.761	100.561	3.750	103.408	103.408	103.208	3.250	103.362	103.362	103.162	3.250	101.136	101.136	100.936
4.000	103.921	103.921	103.721	4.000	100.861	100.861	100.661	3.875	103.756	103.756	103.556	3.375	103.698	103.698	103.498	3.375	101.472	101.472	101.272
4.125	103.533	103.533	103.333	4.125	98.419	98.419	98.219	3.990	104.074	104.074	103.874	3.500	103.943	103.943	103.743	3.500	101.717	101.717	101.517
4.250	104.154	104.154	103.954	4.250	99.040	99.040	98.840	4.000	104.174	104.174	103.974	3.625	103.903	103.903	103.703	3.625	100.715	100.715	100.515
4.375	104.563	104.563	104.363	4.375	99.449	99.449	99.249	4.125	104.115	104.115	103.863	3.750	104.287	104.287	104.087	3.750	101.099	101.099	100.899
4.500	104.887	104.887	104.687	4.500	99.773	99.773	99.573	4.250	104.520	104.520	104.272	3.875	104.462	104.462	104.262	3.875	101.274	101.274	101.074
4.625	104.951	104.951	104.717	4.625	99.587	99.587	99.353	4.375	104.756	104.756	104.512	3.990	104.744	104.744	104.544	3.990	101.556	101.556	101.356
4.750	105.382	105.382	105.154	4.750	100.018	100.018	99.790	4.500	105.063	105.063	104.769	4.000	104.844	104.844	104.644	4.000	101.656	101.656	101.456

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	N/A	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

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7/12/2021

W. Rate Sheet Dated: 5/12/2021

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Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.193	99.193	98.993	2.500	98.060	98.060	97.840	2.000	98.813	98.813	98.613	2.750	98.058	98.058	97.858	2.000	97.863	97.863	97.663
2.875	100.047	100.047	99.847	2.625	98.849	98.849	98.627	2.125	99.454	99.454	99.254	2.875	98.912	98.912	98.712	2.125	98.504	98.504	98.304
2.990	100.484	100.484	100.284	2.750	99.944	99.944	99.723	2.250	100.157	100.157	99.957	2.990	99.349	99.349	99.149	2.250	99.207	99.207	99.007
3.000	100.584	100.584	100.384	2.875	100.650	100.650	100.431	2.375	100.689	100.689	100.489	3.000	99.449	99.449	99.249	2.375	99.739	99.739	99.539
3.125	101.129	101.129	100.874	2.990	101.111	101.111	100.893	2.500	100.926	100.926	100.726	3.125	99.714	99.714	99.459	2.500	99.976	99.976	99.776
3.250	101.963	101.963	101.718	3.000	101.211	101.211	100.993	2.625	101.695	101.695	101.495	3.250	100.548	100.548	100.303	2.625	100.182	100.182	99.982
3.375	102.461	102.461	102.225	3.125	101.429	101.429	101.172	2.750	102.218	102.218	102.018	3.375	101.046	101.046	100.810	2.750	100.705	100.705	100.505
3.500	102.841	102.841	102.610	3.250	102.333	102.333	102.080	2.875	102.607	102.607	102.407	3.500	101.426	101.426	101.195	2.875	101.094	101.094	100.894
3.625	103.223	103.223	102.994	3.375	102.924	102.924	102.676	2.990	102.922	102.922	102.722	3.625	101.808	101.808	101.579	2.990	101.409	101.409	101.209
3.750	102.953	102.953	102.753	3.500	103.447	103.447	103.205	3.000	103.022	103.022	102.822	3.750	100.748	100.748	100.548	3.000	101.509	101.509	101.309
3.875	103.465	103.465	103.265	3.625	103.746	103.746	103.510	3.125	102.887	102.887	102.687	3.875	101.260	101.260	101.060	3.125	101.124	101.124	100.924
3.990	103.821	103.821	103.621	3.750	103.408	103.408	103.208	3.250	103.362	103.362	103.162	3.990	101.616	101.616	101.416	3.250	101.599	101.599	101.399
4.000	103.921	103.921	103.721	3.875	103.756	103.756	103.556	3.375	103.698	103.698	103.498	4.000	101.716	101.716	101.516	3.375	101.935	101.935	101.735
4.125	103.533	103.533	103.333	3.990	104.074	104.074	103.874	3.500	103.943	103.943	103.743	4.125	100.301	100.301	100.101	3.500	102.180	102.180	101.980
4.250	104.154	104.154	103.954	4.000	104.174	104.174	103.974	3.625	103.903	103.903	103.703	4.250	100.922	100.922	100.722	3.625	101.659	101.659	101.459
4.375	104.563	104.563	104.363	4.125	104.115	104.115	103.863	3.750	104.287	104.287	104.087	4.375	101.331	101.331	101.131	3.750	102.043	102.043	101.843
4.500	104.887	104.887	104.687	4.250	104.520	104.520	104.272	3.875	104.462	104.462	104.262	4.500	101.655	101.655	101.455	3.875	102.218	102.218	102.018
4.625	104.951	104.951	104.717	4.375	104.756	104.756	104.512	3.990	104.744	104.744	104.544	4.625	101.594	101.594	101.360	3.990	102.500	102.500	102.300
4.750	105.382	105.382	105.154	4.500	105.063	105.063	104.769	4.000	104.844	104.844	104.644	4.750	102.025	102.025	101.797	4.000	102.600	102.600	102.400

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/11/2021

45 Day Lock Exp.:

6/28/2021

60 Day Lock Exp.:

7/12/2021

W. Rate Sheet Dated: 5/12/2021

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)