



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.: 6/14/2021

45 Day Lock Exp.: 6/28/2021

60 Day Lock Exp.: 7/13/2021

W. Rate Sheet Dated: 5/14/2021

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	102.251	102.251	101.845	2.750	100.203	100.203	99.797	2.250	98.383	98.383	98.083	3.125	96.436	96.436	96.136
2.875	102.458	102.458	102.052	2.875	100.376	100.376	99.970	2.500	98.714	98.714	98.414	3.250	97.702	97.702	97.402
3.000	102.662	102.662	102.256	3.000	100.546	100.546	100.140	2.625	98.879	98.879	98.579	3.375	97.780	97.780	97.480
3.125	102.860	102.860	102.454	3.125	100.676	100.676	100.270	2.750	100.441	100.441	100.141	3.500	97.858	97.858	97.558
3.250	103.286	103.286	102.986	3.250	101.179	101.179	100.879	2.875	100.602	100.602	100.302	3.625	97.936	97.936	97.636
3.375	103.385	103.385	103.085	3.375	101.330	101.330	101.030	3.000	100.759	100.759	100.459	Margin = 2.250		Index = 0.050	
3.500	103.581	103.581	103.281	3.500	101.474	101.474	101.174	3.125	100.877	100.877	100.577	30 Year OTC			
3.625	103.765	103.765	103.465	3.625	101.513	101.513	101.213	3.250	102.567	102.567	102.267	Rate	30 Day	45 Day	60 Day
3.750	103.765	103.765	103.465	3.750	103.106	103.106	102.806	3.375	102.710	102.710	102.410	4.000	101.835	101.835	101.335
3.875	103.834	103.834	103.534	3.875	103.230	103.230	102.930	3.500	102.843	102.843	102.543	4.125	101.957	101.957	101.457
4.000	104.010	104.010	103.710	4.000	103.348	103.348	103.048	3.625	102.881	102.881	102.581	4.375	102.576	102.576	102.076
4.125	104.132	104.132	103.832	4.125	103.440	103.440	103.140	3.750	103.781	103.781	103.481	4.500	102.699	102.699	102.199
4.250	104.046	104.046	103.846	4.250	103.407	103.407	103.207	3.875	103.897	103.897	103.597	4.625	102.856	102.856	102.356
4.375	104.051	104.051	103.851	4.375	103.532	103.532	103.332	4.000	104.007	104.007	103.707	4.875	103.827	103.827	103.327
4.500	104.174	104.174	103.974	4.500	103.650	103.650	103.450	4.125	104.090	104.090	103.790	5.000	103.951	103.951	103.451
4.625	104.331	104.331	104.131	4.625	103.742	103.742	103.542	4.250	104.253	104.253	103.953	5.125	104.108	104.108	103.608
4.750	104.583	104.583	104.383	4.750	103.959	103.959	103.759	4.375	104.368	104.368	104.068	5.500	105.312	105.312	104.812
4.875	104.602	104.602	104.402	4.875	104.083	104.083	103.883	4.500	104.478	104.478	104.178	5.625	105.469	105.469	104.969
6.250	106.000	106.000	105.800	6.250	105.292	105.292	105.092	4.625	104.561	104.561	104.261	6.250	105.041	105.041	104.541

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	102.451	102.351	102.351	101.945	2.750	101.883	101.783	101.783	101.377	2.250	100.513	100.413	100.413	100.113	
2.875	102.658	102.558	102.558	102.152	2.875	102.056	101.956	101.956	101.550	2.375	100.684	100.584	100.584	100.284	
3.000	102.862	102.762	102.762	102.356	3.000	102.226	102.126	102.126	101.720	2.500	100.844	100.744	100.744	100.444	
3.125	103.060	102.960	102.960	102.554	3.125	102.356	102.256	102.256	101.850	2.625	101.009	100.909	100.909	100.609	
3.250	103.386	103.286	103.286	102.986	3.250	102.859	102.759	102.759	102.459	2.750	101.471	101.371	101.371	101.071	
3.375	103.585	103.485	103.485	103.185	3.375	103.010	102.910	102.910	102.610	2.875	101.632	101.532	101.532	101.232	
3.500	103.781	103.681	103.681	103.381	3.500	103.154	103.054	103.054	102.754	3.000	101.789	101.689	101.689	101.389	
3.625	103.965	103.865	103.865	103.565	3.625	103.193	103.093	103.093	102.793	3.125	101.907	101.807	101.807	101.507	
3.750	103.965	103.865	103.865	103.565	3.750	103.736	103.636	103.636	103.336	3.250	104.197	104.097	104.097	103.797	
3.875	104.134	104.034	104.034	103.734	3.875	103.860	103.760	103.760	103.460	3.375	104.340	104.240	104.240	103.940	
4.000	104.310	104.210	104.210	103.910	4.000	103.978	103.878	103.878	103.578	3.500	104.473	104.373	104.373	104.073	
4.125	104.432	104.332	104.332	104.032	4.125	104.070	103.970	103.970	103.670	3.625	104.511	104.411	104.411	104.111	
4.250	104.946	104.846	104.846	104.646	4.250	104.637	104.637	104.637	104.437	3.750	105.911	105.811	105.811	105.511	

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 >90.00%		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"			
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	4.000	99.085	99.085	98.585	4.250	100.000	100.000	99.500
3.875	99.766	99.766	99.266	6.250	103.750	103.750	103.500	4.125	99.207	99.207	98.707	4.750	101.000	101.000	100.500
4.000	99.590	99.590	99.090					4.375	99.826	99.826	99.326	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	99.468	99.468	98.968					4.500	99.949	99.949	99.449	Rate	30 Day	45 Day	60 Day
4.250	100.985	100.985	100.485					4.625	100.106	100.106	99.606	6.250	102.750	102.750	102.250
4.375	100.881	100.881	100.381					4.875	101.077	101.077	100.577	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.757	100.757	100.257					5.000	101.201	101.201	100.701				
4.625	100.600	100.600	100.100					5.125	101.358	101.358	100.858				
4.750	102.279	102.279	101.779					5.500	102.562	102.562	102.062				
								5.625	102.719	102.719	102.219				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.291	102.291	101.791				

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)	



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45 Day Lock Exp.:

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60 Day Lock Exp.:

7/13/2021

W. Rate Sheet Dated: 5/14/2021

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.186	96.186	95.886
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.452	97.452	97.152
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.530	97.530	97.230
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.934	101.934	101.634	3.500	97.608	97.608	97.308
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.094	102.094	101.794	3.625	97.686	97.686	97.386
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	102.251	102.251	101.951	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.716	102.716	102.416	3.125	102.369	102.369	102.069	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.756	102.756	102.456	3.250	103.809	103.809	103.509	Rate	30 Day	45 Day	60 Day
3.750	103.265	103.265	102.965	3.750	103.036	103.036	102.736	3.375	103.953	103.953	103.653	3.250	98.774	98.774	98.274
3.875	103.334	103.334	103.034	3.875	103.160	103.160	102.860	3.500	104.086	104.086	103.786	3.375	98.972	98.972	98.472
4.000	103.510	103.510	103.210	4.000	103.278	103.278	102.978	3.625	104.123	104.123	103.823	3.500	99.168	99.168	98.668
4.125	103.632	103.632	103.332	4.125	103.370	103.370	103.070	3.750	103.711	103.711	103.411	3.625	99.352	99.352	98.852
4.250	103.484	103.484	103.284	4.250	103.275	103.275	103.075	3.875	N/A	N/A	N/A	3.750	99.340	99.340	98.840
4.375	103.488	103.488	103.288	4.375	103.399	103.399	103.199	4.000	N/A	N/A	N/A	3.875	99.509	99.509	99.009
4.500	103.611	103.611	103.411	4.500	103.518	103.518	103.318	4.125	N/A	N/A	N/A	4.000	99.685	99.685	99.185
4.625	103.769	103.769	103.569	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.807	99.807	99.307
4.750	103.396	103.396	103.196	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.259	100.259	99.759
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	102.199	102.099	102.099	101.799	3.250	101.671	101.571	101.571	101.271	2.750	98.690	98.590	98.590	98.290
3.375	102.397	102.297	102.297	101.997	3.375	101.822	101.722	101.722	101.422	2.875	98.850	98.750	98.750	98.450
3.500	102.593	102.493	102.493	102.193	3.500	101.966	101.866	101.866	101.566	3.000	99.007	98.907	98.907	98.607
3.625	102.777	102.677	102.677	102.377	3.625	102.006	101.906	101.906	101.606	3.125	99.125	99.025	99.025	98.725
3.750	101.465	101.365	101.365	101.065	3.750	101.236	101.136	101.136	100.836	3.250	101.072	100.972	100.972	100.672
3.875	101.634	101.534	101.534	101.234	3.875	101.360	101.260	101.260	100.960	3.375	101.215	101.115	101.115	100.815
4.000	101.810	101.710	101.710	101.410	4.000	101.478	101.378	101.378	101.078	3.500	101.348	101.248	101.248	100.948
4.125	101.932	101.832	101.832	101.532	4.125	101.570	101.470	101.470	101.170	3.625	101.386	101.286	101.286	100.986
4.250	102.384	102.284	102.284	102.084	4.250	102.175	102.075	102.075	101.875	3.750	102.786	102.686	102.686	102.386

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-0.500
FICO 680 - 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.500		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000			Max Note Rate = 4.750
			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only											

Lock Desk Policy	
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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)	



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W. Rate Sheet Dated: 5/14/2021

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	97.341	97.341	97.141	2.500	97.996	97.996	97.796	2.875	100.771	100.771	100.571	2.000	98.929	98.929	98.729	2.000	99.183	99.183	98.983
2.625	98.349	98.349	98.149	2.625	98.804	98.804	98.604	2.990	101.204	101.204	101.004	2.125	99.540	99.540	99.340	2.125	99.648	99.648	99.448
2.750	99.283	99.283	99.083	2.750	99.557	99.557	99.357	3.000	101.304	101.304	101.104	2.250	100.078	100.078	99.878	2.250	100.025	100.025	99.825
2.875	99.971	99.971	99.771	2.875	100.182	100.182	99.982	3.125	101.768	101.768	101.568	2.375	100.564	100.564	100.364	2.375	100.438	100.438	100.238
2.990	100.495	100.495	100.295	2.990	100.547	100.547	100.347	3.250	102.288	102.288	102.088	2.500	101.055	101.055	100.855	2.500	100.988	100.988	100.788
3.000	100.595	100.595	100.395	3.000	100.647	100.647	100.447	3.375	102.869	102.869	102.669	2.625	101.644	101.644	101.444	2.625	101.430	101.430	101.230
3.125	100.928	100.928	100.728	3.125	101.247	101.247	101.047	3.500	103.334	103.334	103.134	2.750	102.188	102.188	101.988	2.750	101.811	101.811	101.611
3.250	101.762	101.762	101.562	3.250	101.963	101.963	101.763	3.625	103.730	103.730	103.530	2.875	102.615	102.615	102.415	2.875	102.109	102.109	101.909
3.375	102.248	102.248	102.048	3.375	102.507	102.507	102.307	3.750	103.486	103.486	103.286	2.990	102.993	102.993	102.793	2.990	102.341	102.341	102.141
3.500	102.596	102.596	102.396	3.500	102.905	102.905	102.705	3.875	103.994	103.994	103.794	3.000	103.093	103.093	102.893	3.000	102.441	102.441	102.241
3.625	102.996	102.996	102.796	3.625	103.127	103.127	102.927	3.990	104.263	104.263	104.063	3.125	103.516	103.516	103.316	3.125	102.741	102.741	102.541
3.750	103.073	103.073	102.873	3.750	102.245	102.245	102.045	4.000	104.363	104.363	104.163	3.250	103.641	103.641	103.441	3.250	102.523	102.523	102.323
3.875	103.586	103.586	103.386	3.875	102.721	102.721	102.521	4.125	104.690	104.690	104.490	3.375	104.059	104.059	103.859	3.375	102.816	102.816	102.616
3.990	103.935	103.935	103.735	3.990	102.970	102.970	102.770	4.250	104.373	104.373	104.173	3.500	104.415	104.415	104.215	3.500	103.061	103.061	102.861
4.000	104.035	104.035	103.835	4.000	103.070	103.070	102.870	4.375	104.761	104.761	104.561	3.625	104.844	104.844	104.644	3.625	103.362	103.362	103.162
4.125	104.165	104.165	103.965	4.125	103.269	103.269	103.069	4.500	105.106	105.106	104.906	3.750	104.642	104.642	104.442	3.750	102.335	102.335	102.135
4.250	104.143	104.143	103.943	4.250	101.962	101.962	101.762	4.625	105.356	105.356	105.156	3.875	105.099	105.099	104.899	3.875	102.656	102.656	102.456
4.375	104.536	104.536	104.336	4.375	102.386	102.386	102.186	4.750	105.379	105.379	105.179	3.990	105.438	105.438	105.238	3.990	102.864	102.864	102.664
4.500	104.901	104.901	104.701	4.500	102.701	102.701	102.501	4.875	105.740	105.740	105.540	4.000	105.538	105.538	105.338	4.000	102.964	102.964	102.764

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

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

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

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

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



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

30 Day Lock Exp.: 6/14/2021
45 Day Lock Exp.: 6/28/2021
60 Day Lock Exp.: 7/13/2021

W. Rate Sheet Dated: 5/14/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.302	99.302	99.098	2.750	99.302	99.302	99.098	2.750	99.302	99.302	99.098	2.750	98.470	98.470	98.266	2.750	98.470	98.470	98.266
2.875	100.178	100.178	99.978	2.875	100.178	100.178	99.978	2.875	100.178	100.178	99.978	2.875	99.346	99.346	99.146	2.875	99.346	99.346	99.146
2.990	100.568	100.568	100.368	2.990	100.568	100.568	100.368	2.990	100.568	100.568	100.368	2.990	99.736	99.736	99.536	2.990	99.736	99.736	99.536
3.000	100.668	100.668	100.468	3.000	100.668	100.668	100.468	3.000	100.668	100.668	100.468	3.000	99.836	99.836	99.636	3.000	99.836	99.836	99.636
3.125	101.192	101.192	100.932	3.125	101.192	101.192	100.932	3.125	101.192	101.192	100.932	3.125	99.794	99.794	99.534	3.125	99.794	99.794	99.534
3.250	101.993	101.993	101.745	3.250	101.868	101.868	101.620	3.250	101.993	101.993	101.745	3.250	100.595	100.595	100.347	3.250	100.470	100.470	100.222
3.375	102.459	102.459	102.221	3.375	102.334	102.334	102.096	3.375	102.459	102.459	102.221	3.375	101.061	101.061	100.823	3.375	100.936	100.936	100.698
3.500	102.828	102.828	102.594	3.500	102.703	102.703	102.469	3.500	102.828	102.828	102.594	3.500	101.430	101.430	101.196	3.500	101.305	101.305	101.071
3.625	103.220	103.220	102.986	3.625	103.095	103.095	102.861	3.625	103.220	103.220	102.986	3.625	101.822	101.822	101.588	3.625	101.697	101.697	101.463
3.750	102.964	102.964	102.764	3.750	102.339	102.339	102.139	3.750	102.339	102.339	102.139	3.750	99.984	99.984	99.784	3.750	99.359	99.359	99.159
3.875	103.456	103.456	103.256	3.875	102.831	102.831	102.631	3.875	102.831	102.831	102.631	3.875	100.476	100.476	100.276	3.875	99.851	99.851	99.651
3.990	103.791	103.791	103.591	3.990	103.166	103.166	102.966	3.990	103.166	103.166	102.966	3.990	100.811	100.811	100.611	3.990	100.186	100.186	99.986
4.000	103.891	103.891	103.691	4.000	103.266	103.266	103.066	4.000	103.266	103.266	103.066	4.000	100.911	100.911	100.711	4.000	100.286	100.286	100.086
4.125	103.541	103.541	103.341	4.125	102.916	102.916	102.716	4.125	102.916	102.916	102.716	4.125	98.491	98.491	98.291	4.125	97.866	97.866	97.666
4.250	104.140	104.140	103.940	4.250	103.765	103.765	103.565	4.250	103.765	103.765	103.565	4.250	99.090	99.090	98.890	4.250	98.715	98.715	98.515
4.375	104.534	104.534	104.334	4.375	104.159	104.159	103.959	4.375	104.159	104.159	103.959	4.375	99.484	99.484	99.284	4.375	99.109	99.109	98.909
4.500	104.847	104.847	104.647	4.500	104.472	104.472	104.272	4.500	104.472	104.472	104.272	4.500	99.797	99.797	99.597	4.500	99.422	99.422	99.222
4.625	104.963	104.963	104.763	4.625	104.588	104.588	104.388	4.625	104.588	104.588	104.388	4.625	99.663	99.663	99.463	4.625	99.288	99.288	99.088
4.750	105.382	105.382	105.182	4.750	105.382	105.382	105.182	4.750	105.382	105.382	105.182	4.750	100.082	100.082	99.882	4.750	100.082	100.082	99.882
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.470	98.470	98.266	2.500	98.230	98.230	98.002	2.500	98.230	98.230	98.002	2.500	98.230	98.230	98.002	2.000	98.867	98.867	98.667
2.875	99.346	99.346	99.146	2.625	99.009	99.009	98.780	2.625	99.009	99.009	98.780	2.625	99.009	99.009	98.780	2.125	99.499	99.499	99.299
2.990	99.736	99.736	99.536	2.750	100.087	100.087	99.857	2.750	100.087	100.087	99.857	2.750	100.087	100.087	99.857	2.250	100.192	100.192	99.992
3.000	99.836	99.836	99.636	2.875	100.777	100.777	100.550	2.875	100.777	100.777	100.550	2.875	100.777	100.777	100.550	2.375	100.713	100.713	100.513
3.125	99.794	99.794	99.534	2.990	101.219	101.219	100.996	2.990	101.219	101.219	100.996	2.990	101.219	101.219	100.996	2.500	100.962	100.962	100.762
3.250	100.595	100.595	100.347	3.000	101.319	101.319	101.096	3.000	101.319	101.319	101.096	3.000	101.319	101.319	101.096	2.625	101.716	101.716	101.516
3.375	101.061	101.061	100.823	3.125	101.466	101.466	101.203	3.125	101.466	101.466	101.203	3.125	101.466	101.466	101.203	2.750	102.228	102.228	102.028
3.500	101.430	101.430	101.196	3.250	102.345	102.345	102.088	3.250	102.345	102.345	102.088	3.250	102.345	102.345	102.088	2.875	102.612	102.612	102.412
3.625	101.822	101.822	101.588	3.375	102.917	102.917	102.666	3.375	102.917	102.917	102.666	3.375	102.917	102.917	102.666	2.990	102.922	102.922	102.722
3.750	99.359	99.359	99.159	3.500	103.425	103.425	103.180	3.500	103.425	103.425	103.180	3.500	103.425	103.425	103.180	3.000	103.022	103.022	102.822
3.875	99.851	99.851	99.651	3.625	103.715	103.715	103.474	3.625	103.715	103.715	103.474	3.625	103.715	103.715	103.474	3.125	102.859	102.859	102.659
3.990	100.186	100.186	99.986	3.750	103.253	103.253	103.053	3.750	103.253	103.253	103.053	3.750	103.253	103.253	103.053	3.250	103.323	103.323	103.123
4.000	100.286	100.286	100.086	3.875	103.589	103.589	103.389	3.875	103.589	103.589	103.389	3.875	103.589	103.589	103.389	3.375	103.651	103.651	103.451
4.125	97.866	97.866	97.666	3.990	103.893	103.893	103.693	3.990	103.893	103.893	103.693	3.990	103.893	103.893	103.693	3.500	103.891	103.891	103.691
4.250	98.715	98.715	98.515	4.000	103.993	103.993	103.793	4.000	103.993	103.993	103.793	4.000	103.993	103.993	103.793	3.625	103.880	103.880	103.680
4.375	99.109	99.109	98.909	4.125	104.080	104.080	103.872	4.125	103.330	103.330	103.120	4.125	103.330	103.330	103.120	3.750	104.254	104.254	104.054
4.500	99.422	99.422	99.222	4.250	104.473	104.473	104.226	4.250	105.723	105.723	105.476	4.250	105.723	105.723	105.476	3.875	104.425	104.425	104.225
4.625	99.288	99.288	99.088	4.375	104.772	104.772	104.545	4.375	106.022	106.022	105.795	4.375	106.022	106.022	105.795	3.990	104.695	104.695	104.495
4.750	100.082	100.082	99.882	4.500	105.112	105.112	104.890	4.500	106.362	106.362	106.140	4.500	106.362	106.362	106.140	4.000	104.795	104.795	104.595
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	98.992	98.992	98.792	2.000	98.992	98.992	98.792	2.000	98.267	98.267	98.067	2.000	98.392	98.392	98.192	2.000	98.392	98.392	98.192
2.125	99.624	99.624	99.424	2.125	99.624	99.624	99.424	2.125	98.899	98.899	98.699	2.125	99.024	99.024	98.824	2.125	99.024	99.024	98.824
2.250	100.317	100.317	100.117	2.250	100.317	100.317	100.117	2.250	99.592	99.592	99.392	2.250	99.717	99.717	99.517	2.250	99.717	99.717	99.517
2.375	100.838	100.838	100.638	2.375	100.838	100.838	100.638	2.375	100.113	100.113	99.913	2.375	100.238	100.238	100.038	2.375	100.238	100.238	100.038
2.500	101.087	101.087	100.887	2.500	101.087	101.087	100.887	2.500	100.362	100.362	100.162	2.500	100.487	100.487	100.287	2.500	100.487	100.487	100.287
2.625	101.841	101.841	101.641	2.625	101.841	101.841	101.641	2.625	99.990	99.990	99.790	2.625	100.115	100.115	99.915	2.625	100.115	100.115	99.915
2.750	102.353	102.353	102.153	2.750	102.353	102.353	102.153	2.750	100.502	100.502	100.302	2.750	100.627	100.627	100.427	2.750	100.627	100.627	100.427
2.875	102.737	102.737	102.537	2.875	102.737	102.737	102.537	2.875	100.886	100.886	100.686	2.875	101.011	101.011	100.811	2.875	101.011	101.011	100.811
2.990	103.047	103.047	102.847	2.990	103.047	103.047	102.847	2.990	101.196	101.196	100.996	2.990	101.321	101.321	101.121	2.990	101.321	101.321	101.121
3.000	103.147	103.147	102.947	3.000	103.147	103.147	102.947	3.000	101.296	101.296	101.096	3.000	101.421	101.421	101.221	3.000	101.421	101.421	101.221
3.125	102																		



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.:

6/14/2021

45 Day Lock Exp.:

6/28/2021

60 Day Lock Exp.:

7/13/2021

W. Rate Sheet Dated: 5/14/2021

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	99.302	99.302	99.098	2.750	98.470	98.470	98.266	2.500	98.230	98.230	98.002	2.000	98.867	98.867	98.667	2.000	98.267	98.267	98.067
2.875	100.178	100.178	99.978	2.875	99.346	99.346	99.146	2.625	99.009	99.009	98.780	2.125	99.499	99.499	99.299	2.125	98.899	98.899	98.699
2.990	100.568	100.568	100.368	2.990	99.736	99.736	99.536	2.750	100.087	100.087	99.857	2.250	100.192	100.192	99.992	2.250	99.592	99.592	99.392
3.000	100.668	100.668	100.468	3.000	99.836	99.836	99.636	2.875	100.777	100.777	100.550	2.375	100.713	100.713	100.513	2.375	100.113	100.113	99.913
3.125	101.192	101.192	100.932	3.125	99.794	99.794	99.534	2.990	101.219	101.219	100.996	2.500	100.962	100.962	100.762	2.500	100.362	100.362	100.162
3.250	101.993	101.993	101.745	3.250	100.595	100.595	100.347	3.000	101.319	101.319	101.096	2.625	101.716	101.716	101.516	2.625	99.990	99.990	99.790
3.375	102.459	102.459	102.221	3.375	101.061	101.061	100.823	3.125	101.466	101.466	101.203	2.750	102.228	102.228	102.028	2.750	100.502	100.502	100.302
3.500	102.828	102.828	102.594	3.500	101.430	101.430	101.196	3.250	102.345	102.345	102.088	2.875	102.612	102.612	102.412	2.875	100.886	100.886	100.686
3.625	103.220	103.220	102.986	3.625	101.822	101.822	101.588	3.375	102.917	102.917	102.666	2.990	102.922	102.922	102.722	2.990	101.196	101.196	100.996
3.750	102.964	102.964	102.764	3.750	99.984	99.984	99.784	3.500	103.425	103.425	103.180	3.000	103.022	103.022	102.822	3.000	101.296	101.296	101.096
3.875	103.456	103.456	103.256	3.875	100.476	100.476	100.276	3.625	103.715	103.715	103.474	3.125	102.859	102.859	102.659	3.125	100.633	100.633	100.433
3.990	103.791	103.791	103.591	3.990	100.811	100.811	100.611	3.750	103.253	103.253	103.053	3.250	103.323	103.323	103.123	3.250	101.097	101.097	100.897
4.000	103.891	103.891	103.691	4.000	100.911	100.911	100.711	3.875	103.589	103.589	103.389	3.375	103.651	103.651	103.451	3.375	101.425	101.425	101.225
4.125	103.541	103.541	103.341	4.125	98.491	98.491	98.291	3.990	103.893	103.893	103.693	3.500	103.891	103.891	103.691	3.500	101.665	101.665	101.465
4.250	104.140	104.140	103.940	4.250	99.090	99.090	98.890	4.000	103.993	103.993	103.793	3.625	103.880	103.880	103.680	3.625	100.654	100.654	100.454
4.375	104.534	104.534	104.334	4.375	99.484	99.484	99.284	4.125	104.080	104.080	103.827	3.750	104.254	104.254	104.054	3.750	101.028	101.028	100.828
4.500	104.847	104.847	104.647	4.500	99.797	99.797	99.597	4.250	104.473	104.473	104.226	3.875	104.425	104.425	104.225	3.875	101.199	101.199	100.999
4.625	104.963	104.963	104.763	4.625	99.663	99.663	99.463	4.375	104.772	104.772	104.545	3.990	104.695	104.695	104.495	3.990	101.469	101.469	101.269
4.750	105.382	105.382	105.182	4.750	100.082	100.082	99.882	4.500	105.112	105.112	104.890	4.000	104.795	104.795	104.595	4.000	101.569	101.569	101.369

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

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.:

6/14/2021

45 Day Lock Exp.:

6/28/2021

60 Day Lock Exp.:

7/13/2021

W. Rate Sheet Dated: 5/14/2021

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	99.302	99.302	99.098	2.500	98.230	98.230	98.002	2.000	98.867	98.867	98.667	2.750	98.211	98.211	98.007	2.000	97.917	97.917	97.717
2.875	100.178	100.178	99.978	2.625	99.009	99.009	98.780	2.125	99.499	99.499	99.299	2.875	99.087	99.087	98.887	2.125	98.549	98.549	98.349
2.990	100.568	100.568	100.368	2.750	100.087	100.087	99.857	2.250	100.192	100.192	99.992	2.990	99.477	99.477	99.277	2.250	99.242	99.242	99.042
3.000	100.668	100.668	100.468	2.875	100.777	100.777	100.550	2.375	100.713	100.713	100.513	3.000	99.577	99.577	99.377	2.375	99.763	99.763	99.563
3.125	101.192	101.192	100.932	2.990	101.219	101.219	100.996	2.500	100.962	100.962	100.762	3.125	99.818	99.818	99.558	2.500	100.012	100.012	99.812
3.250	101.993	101.993	101.745	3.000	101.319	101.319	101.096	2.625	101.716	101.716	101.516	3.250	100.619	100.619	100.371	2.625	100.203	100.203	100.003
3.375	102.459	102.459	102.221	3.125	101.466	101.466	101.203	2.750	102.228	102.228	102.028	3.375	101.085	101.085	100.847	2.750	100.715	100.715	100.515
3.500	102.828	102.828	102.594	3.250	102.345	102.345	102.088	2.875	102.612	102.612	102.412	3.500	101.454	101.454	101.220	2.875	101.099	101.099	100.899
3.625	103.220	103.220	102.986	3.375	102.917	102.917	102.666	2.990	102.922	102.922	102.722	3.625	101.846	101.846	101.612	2.990	101.409	101.409	101.209
3.750	102.964	102.964	102.764	3.500	103.425	103.425	103.180	3.000	103.022	103.022	102.822	3.750	100.799	100.799	100.599	3.000	101.509	101.509	101.309
3.875	103.456	103.456	103.256	3.625	103.715	103.715	103.474	3.125	102.859	102.859	102.659	3.875	101.291	101.291	101.091	3.125	101.096	101.096	100.896
3.990	103.791	103.791	103.591	3.750	103.253	103.253	103.053	3.250	103.323	103.323	103.123	3.990	101.626	101.626	101.426	3.250	101.560	101.560	101.360
4.000	103.891	103.891	103.691	3.875	103.589	103.589	103.389	3.375	103.651	103.651	103.451	4.000	101.726	101.726	101.526	3.375	101.888	101.888	101.688
4.125	103.541	103.541	103.341	3.990	103.893	103.893	103.693	3.500	103.891	103.891	103.691	4.125	100.341	100.341	100.141	3.500	102.128	102.128	101.928
4.250	104.140	104.140	103.940	4.000	103.993	103.993	103.793	3.625	103.880	103.880	103.680	4.250	100.940	100.940	100.740	3.625	101.617	101.617	101.417
4.375	104.534	104.534	104.334	4.125	104.080	104.080	103.827	3.750	104.254	104.254	104.054	4.375	101.334	101.334	101.134	3.750	101.991	101.991	101.791
4.500	104.847	104.847	104.647	4.250	104.473	104.473	104.226	3.875	104.425	104.425	104.225	4.500	101.647	101.647	101.447	3.875	102.162	102.162	101.962
4.625	104.963	104.963	104.763	4.375	104.772	104.772	104.545	3.990	104.695	104.695	104.495	4.625	101.638	101.638	101.438	3.990	102.432	102.432	102.232
4.750	105.382	105.382	105.182	4.500	105.112	105.112	104.890	4.000	104.795	104.795	104.595	4.750	102.057	102.057	101.857	4.000	102.532	102.532	102.332

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			
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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.:

6/14/2021

45 Day Lock Exp.:

6/28/2021

60 Day Lock Exp.:

7/13/2021

W. Rate Sheet Dated: 5/14/2021

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)