

W. Rate Sheet Dated: 5/17/2021

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	102.188	102.188	101.782	2.750	100.141	100.141	99.734	2.250	98.199	98.199	97.899	3.125	96.426	96.426	96.126
2.875	102.395	102.395	101.989	2.875	100.314	100.314	99.908	2.500	98.531	98.531	98.231	3.250	97.692	97.692	97.392
3.000	102.600	102.600	102.194	3.000	100.483	100.483	100.077	2.625	98.695	98.695	98.395	3.375	97.770	97.770	97.470
3.125	102.798	102.798	102.391	3.125	100.614	100.614	100.208	2.750	100.390	100.390	100.090	3.500	97.848	97.848	97.548
3.250	103.130	103.130	102.830	3.250	101.022	101.022	100.722	2.875	100.551	100.551	100.251	3.625	97.926	97.926	97.626
3.375	103.228	103.228	102.928	3.375	101.174	101.174	100.874	3.000	100.708	100.708	100.408	Margin = 2.250		Index = 0.050	
3.500	103.424	103.424	103.124	3.500	101.318	101.318	101.018	3.125	100.826	100.826	100.526	30 Year OTC			
3.625	103.608	103.608	103.308	3.625	101.357	101.357	101.057	3.250	102.547	102.547	102.247	Rate	30 Day	45 Day	60 Day
3.750	103.577	103.577	103.277	3.750	102.918	102.918	102.618	3.375	102.690	102.690	102.390	4.000	101.648	101.648	101.148
3.875	103.647	103.647	103.347	3.875	103.042	103.042	102.742	3.500	102.824	102.824	102.524	4.125	101.770	101.770	101.270
4.000	103.823	103.823	103.523	4.000	103.161	103.161	102.861	3.625	102.861	102.861	102.561	4.375	102.529	102.529	102.029
4.125	103.945	103.945	103.645	4.125	103.252	103.252	102.952	3.750	103.496	103.496	103.196	4.500	102.652	102.652	102.152
4.250	103.999	103.999	103.799	4.250	103.360	103.360	103.160	3.875	103.612	103.612	103.312	4.625	102.809	102.809	102.309
4.375	104.004	104.004	103.804	4.375	103.485	103.485	103.285	4.000	103.722	103.722	103.422	4.875	103.609	103.609	103.109
4.500	104.127	104.127	103.927	4.500	103.603	103.603	103.403	4.125	103.804	103.804	103.504	5.000	103.732	103.732	103.232
4.625	104.284	104.284	104.084	4.625	103.695	103.695	103.495	4.250	103.807	103.807	103.507	5.125	103.889	103.889	103.389
4.750	104.365	104.365	104.165	4.750	103.740	103.740	103.540	4.375	103.923	103.923	103.623	5.500	105.343	105.343	104.843
4.875	104.384	104.384	104.184	4.875	103.864	103.864	103.664	4.500	104.033	104.033	103.733	5.625	105.500	105.500	105.000
6.250	106.000	106.000	105.800	6.250	105.573	105.573	105.373	4.625	104.115	104.115	103.815	6.250	105.323	105.323	104.823

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	102.388	102.288	102.288	101.882	2.750	101.821	101.721	101.721	101.314	2.250	100.329	100.229	100.229	99.929
2.875	102.595	102.495	102.495	102.089	2.875	101.994	101.894	101.894	101.488	2.375	100.500	100.400	100.400	100.100
3.000	102.800	102.700	102.700	102.294	3.000	102.163	102.063	102.063	101.657	2.500	100.661	100.561	100.561	100.261
3.125	102.998	102.898	102.898	102.491	3.125	102.294	102.194	102.194	101.788	2.625	100.825	100.725	100.725	100.425
3.250	103.230	103.130	103.130	102.830	3.250	102.702	102.602	102.602	102.302	2.750	101.420	101.320	101.320	101.020
3.375	103.428	103.328	103.328	103.028	3.375	102.854	102.754	102.754	102.454	2.875	101.581	101.481	101.481	101.181
3.500	103.624	103.524	103.524	103.224	3.500	102.998	102.898	102.898	102.598	3.000	101.738	101.638	101.638	101.338
3.625	103.808	103.708	103.708	103.408	3.625	103.037	102.937	102.937	102.637	3.125	101.856	101.756	101.756	101.456
3.750	103.777	103.677	103.677	103.377	3.750	103.548	103.448	103.448	103.148	3.250	104.177	104.077	104.077	103.777
3.875	103.947	103.847	103.847	103.547	3.875	103.672	103.572	103.572	103.272	3.375	104.320	104.220	104.220	103.920
4.000	104.123	104.023	104.023	103.723	4.000	103.791	103.691	103.691	103.391	3.500	104.454	104.354	104.354	104.054
4.125	104.245	104.145	104.145	103.845	4.125	103.882	103.782	103.782	103.482	3.625	104.491	104.391	104.391	104.091
4.250	104.899	104.799	104.799	104.599	4.250	104.690	104.590	104.590	104.390	3.750	105.626	105.526	105.526	105.226

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	98.898	98.898	98.398	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.020	99.020	98.520	4.750	101.000	101.000	100.500
3.875	99.578	99.578	99.078	6.250	103.750	103.750	103.500	4.375	99.779	99.779	99.279	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.402	99.402	98.902					4.500	99.902	99.902	99.402	Rate	30 Day	45 Day	60 Day
4.125	99.280	99.280	98.780					4.625	100.059	100.059	99.559	6.250	102.750	102.750	102.250
4.250	100.938	100.938	100.438					4.875	100.859	100.859	100.359	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.834	100.834	100.334					5.000	100.982	100.982	100.482				
4.500	100.710	100.710	100.210					5.125	101.139	101.139	100.639				
4.625	100.553	100.553	100.053					5.500	102.593	102.593	102.093				
4.750	102.060	102.060	101.560					5.625	102.750	102.750	102.250				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.573	102.573	102.073				

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/16/2021

45 Day Lock Exp.:

7/1/2021

60 Day Lock Exp.:

7/16/2021

W. Rate Sheet Dated: 5/17/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.176	96.176	95.876
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	97.442	97.442	97.142
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	97.520	97.520	97.220
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.758	101.758	101.458	3.500	97.598	97.598	97.298
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	101.918	101.918	101.618	3.625	97.676	97.676	97.376
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	102.075	102.075	101.775	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.685	102.685	102.385	3.125	102.193	102.193	101.893	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.725	102.725	102.425	3.250	103.915	103.915	103.615	Rate	30 Day	45 Day	60 Day
3.750	103.390	103.390	103.090	3.750	103.161	103.161	102.861	3.375	104.058	104.058	103.758	3.250	98.743	98.743	98.243
3.875	103.459	103.459	103.159	3.875	103.285	103.285	102.985	3.500	104.191	104.191	103.891	3.375	98.941	98.941	98.441
4.000	103.635	103.635	103.335	4.000	103.403	103.403	103.103	3.625	104.229	104.229	103.929	3.500	99.137	99.137	98.637
4.125	103.757	103.757	103.457	4.125	103.495	103.495	103.195	3.750	103.739	103.739	103.439	3.625	99.321	99.321	98.821
4.250	103.312	103.312	103.112	4.250	103.103	103.103	102.903	3.875	N/A	N/A	N/A	3.750	99.465	99.465	98.965
4.375	103.316	103.316	103.116	4.375	103.227	103.227	103.027	4.000	N/A	N/A	N/A	3.875	99.634	99.634	99.134
4.500	103.440	103.440	103.240	4.500	103.346	103.346	103.146	4.125	N/A	N/A	N/A	4.000	99.810	99.810	99.310
4.625	103.597	103.597	103.397	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.932	99.932	99.432
4.750	103.177	103.177	102.977	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.087	100.087	99.587
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	102.168	102.068	102.068	101.768	3.250	101.640	101.540	101.540	101.240	2.750	98.639	98.539	98.539	98.239
3.375	102.366	102.266	102.266	101.966	3.375	101.791	101.691	101.691	101.391	2.875	98.800	98.700	98.700	98.400
3.500	102.562	102.462	102.462	102.162	3.500	101.935	101.835	101.835	101.535	3.000	98.957	98.857	98.857	98.557
3.625	102.746	102.646	102.646	102.346	3.625	101.975	101.875	101.875	101.575	3.125	99.075	98.975	98.975	98.675
3.750	101.590	101.490	101.490	101.190	3.750	101.361	101.261	101.261	100.961	3.250	101.052	100.952	100.952	100.652
3.875	101.759	101.659	101.659	101.359	3.875	101.485	101.385	101.385	101.085	3.375	101.195	101.095	101.095	100.795
4.000	101.935	101.835	101.835	101.535	4.000	101.603	101.503	101.503	101.203	3.500	101.329	101.229	101.229	100.929
4.125	102.057	101.957	101.957	101.657	4.125	101.695	101.595	101.595	101.295	3.625	101.366	101.266	101.266	100.966
4.250	102.212	102.112	102.112	101.912	4.250	102.003	101.903	101.903	101.703	3.750	102.501	102.401	102.401	102.101

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

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

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

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/16/2021

45 Day Lock Exp.:

7/1/2021

60 Day Lock Exp.:

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W. Rate Sheet Dated: 5/17/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.348	97.348	97.148	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.016	98.016	97.816	2.000	N/A	N/A	N/A	2.500	97.646	97.495	97.391
2.625	98.275	98.275	98.075	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.824	98.824	98.624	2.125	N/A	N/A	N/A	2.625	98.260	98.108	98.005
2.750	99.209	99.209	99.009	2.250	93.958	93.958	93.758	2.250	93.958	93.958	93.758	2.750	99.576	99.576	99.376	2.250	94.034	94.034	93.834	2.750	99.094	98.942	98.839
2.875	99.895	99.895	99.695	2.375	95.031	95.031	94.831	2.375	94.809	94.809	94.609	2.875	100.201	100.201	100.001	2.375	95.151	95.151	94.951	2.875	99.781	99.629	99.526
2.990	100.421	100.421	100.221	2.500	96.205	96.205	96.005	2.500	96.043	96.043	95.843	2.990	100.566	100.566	100.366	2.500	96.673	96.673	96.473	2.990	100.256	100.104	100.001
3.000	100.521	100.521	100.321	2.625	97.347	97.347	97.147	2.625	97.246	97.246	97.046	3.000	100.666	100.666	100.466	2.625	97.696	97.696	97.496	3.000	100.356	100.204	100.101
3.125	100.883	100.883	100.683	2.750	98.363	98.363	98.163	2.750	98.300	98.300	98.100	3.125	101.264	101.264	101.064	2.750	98.530	98.530	98.330	3.125	101.004	100.837	100.719
3.250	101.716	101.716	101.516	2.875	99.118	99.118	98.918	2.875	99.056	99.056	98.856	3.250	101.979	101.979	101.779	2.875	99.224	99.224	99.024	3.250	101.787	101.620	101.502
3.375	102.202	102.202	102.002	2.990	99.756	99.756	99.556	2.990	99.650	99.650	99.450	3.375	102.524	102.524	102.324	2.990	99.701	99.701	99.501	3.375	102.373	102.206	102.088
3.500	102.550	102.550	102.350	3.000	99.856	99.856	99.656	3.000	99.750	99.750	99.550	3.500	102.922	102.922	102.722	3.000	99.801	99.801	99.601	3.500	102.871	102.704	102.586
3.625	102.950	102.950	102.750	3.125	101.107	101.107	100.907	3.125	101.070	101.070	100.870	3.625	103.140	103.140	102.940	3.125	101.064	101.064	100.864	3.625	103.271	103.104	102.986
3.750	102.908	102.908	102.708	3.250	102.066	102.066	101.866	3.250	102.066	102.066	101.866	3.750	102.174	102.174	101.974	3.250	101.779	101.779	101.579	3.750	102.856	102.751	102.656
3.875	103.421	103.421	103.221	3.375	102.711	102.711	102.511	3.375	102.711	102.711	102.511	3.875	102.650	102.650	102.450	3.375	102.324	102.324	102.124	3.875	103.369	103.264	103.169
3.990	103.770	103.770	103.570	3.500	103.256	103.256	103.056	3.500	103.256	103.256	103.056	3.990	102.899	102.899	102.699	3.500	102.722	102.722	102.522	3.990	103.668	103.563	103.468
4.000	103.870	103.870	103.670	3.625	103.700	103.700	103.500	3.625	103.700	103.700	103.500	4.000	102.999	102.999	102.799	3.625	102.940	102.940	102.740	4.000	103.768	103.663	103.568
4.125	104.000	104.000	103.800	3.750	104.473	104.473	104.273	3.750	104.473	104.473	104.273	4.125	103.198	103.198	102.998	3.750	101.974	101.974	101.774	4.125	104.099	103.994	103.899
4.250	104.073	104.073	103.873	3.875	105.036	105.036	104.836	3.875	105.036	105.036	104.836	4.250	101.892	101.892	101.692	3.875	102.450	102.450	102.250	4.250	103.811	103.711	103.611
4.375	104.467	104.467	104.267	3.990	105.377	105.377	105.177	3.990	105.377	105.377	105.177	4.375	102.314	102.314	102.114	3.990	102.699	102.699	102.499	4.375	104.205	104.105	104.005
4.500	104.831	104.831	104.631	4.000	105.477	105.477	105.277	4.000	105.477	105.477	105.277	4.500	102.629	102.629	102.429	4.000	102.799	102.799	102.599	4.500	104.569	104.469	104.369
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
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	98.467	98.467	98.267	2.875	100.694	100.694	100.494	2.875	100.175	100.175	99.975	2.875	100.175	100.175	99.975	2.000	98.924	98.924	98.724	2.000	98.870	98.748	98.670
2.875	99.162	99.162	98.962	2.990	101.130	101.130	100.930	2.990	100.665	100.665	100.465	2.990	100.665	100.665	100.465	2.125	99.535	99.535	99.335	2.125	99.480	99.358	99.280
2.990	99.595	99.595	99.395	3.000	101.230	101.230	101.030	3.000	100.765	100.765	100.565	3.000	100.765	100.765	100.565	2.250	100.072	100.072	99.872	2.250	100.018	99.896	99.818
3.000	99.695	99.695	99.495	3.125	101.690	101.690	101.490	3.125	101.441	101.441	101.241	3.125	101.419	101.419	101.219	2.375	100.558	100.558	100.358	2.375	100.504	100.382	100.304
3.125	101.064	101.064	100.864	3.250	102.243	102.243	102.043	3.250	102.288	102.288	102.088	3.250	102.288	102.288	102.088	2.500	101.043	101.043	100.843	2.500	100.980	100.858	100.780
3.250	101.779	101.779	101.579	3.375	102.823	102.823	102.623	3.375	102.928	102.928	102.728	3.375	102.928	102.928	102.728	2.625	101.631	101.631	101.431	2.625	101.569	101.447	101.369
3.375	102.324	102.324	102.124	3.500	103.288	103.288	103.088	3.500	103.435	103.435	103.235	3.500	103.435	103.435	103.235	2.750	102.175	102.175	101.975	2.750	102.113	101.991	101.913
3.500	102.722	102.722	102.522	3.625	103.685	103.685	103.485	3.625	103.877	103.877	103.677	3.625	103.877	103.877	103.677	2.875	102.599	102.599	102.399	2.875	102.536	102.414	102.336
3.625	102.940	102.940	102.740	3.750	104.315	104.315	104.115	3.750	104.374	104.374	104.174	3.750	103.862	103.862	103.662	2.990	102.976	102.976	102.776	2.990	102.914	102.792	102.714
3.750	101.974	101.974	101.774	3.875	105.323	105.323	105.123	3.875	104.232	104.232	104.032	3.875	104.419	104.419	104.219	3.000	103.076	103.076	102.876	3.000	103.014	102.892	102.814
3.875	102.450	102.450	102.250	3.990	104.191	104.191	103.991	3.990	104.539	104.539	104.339	3.990	104.726	104.726	104.526	3.125	103.504	103.504	103.304	3.125	103.441	103.319	103.241
3.990	102.699	102.699	102.499	4.000	104.291	104.291	104.091	4.000	104.639	104.639	104.439	4.000	104.826	104.826	104.626	3.250	103.653	103.653	103.453	3.250	103.294	103.194	103.094
4.000	102.799	102.799	102.599	4.125	104.618	104.618	104.418	4.125	104.997	104.997	104.797	4.125	105.184	105.184	104.984	3.375	104.072	104.072	103.872	3.375	103.712	103.612	103.512
4.125	102.998	102.998	102.798	4.250	104.303	104.303	104.103	4.250	104.587	104.587	104.387	4.250	104.774	104.774	104.574	3.500	104.427	104.427	104.227	3.500	104.068	103.968	103.868
4.250	95.831	95.831	95.631	4.375	104.692	104.692	104.492	4.375	105.013	105.013	104.813	4.375	105.201	105.201	105.001	3.625	104.856	104.856	104.656	3.625	104.497	104.397	104.297
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	3.750	104.667	104.667	104.467	3.750	104.198	104.098	103.998
4.500	N/A	N/A	N/A	4.625	105.282	105.282	105.082	4.625	105.662	105.662	105.462	4.625	105.850	105.850	105.650	3.875	105.124	105.124	104.924	3.875	104.655	104.555	104.455
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	3.990	105.463	105.463	105.263	3.990	104.994	104.894	104.794
4.750	N/A	N/A	N/A	4.875	105.667	105.667	105.467	4.875	106.047	106.047	105.847	4.875	98.208	98.208	98.008	4.000	105.563	105.563	105.363	4.000	105.094	104.994	104.894
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	97.168	97.168	#N/A	2.000	96.910	96.910	96.710	2.000	99.078	99.078	98.878	2.000	97.122	97.122	96.922	2.000	96.864	96.864	96.664	2.000	99.762	99.762	99.562
2.125	97.881	97.881	#N/A	2.125	97.631	97.631	97.431	2.125	99.543	99.543	99.343	2.125	97.689	97.689	97.489	2.125	97.439	97.439	97.239	2.125	100.372	100.372	100.172
2.250	98.475	98.475	98.275	2.250	98.419	98.419	98.219	2.250	99.9														



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.:

6/16/2021

45 Day Lock Exp.:

7/1/2021

60 Day Lock Exp.:

7/16/2021

W. Rate Sheet Dated: 5/17/2021

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	97.348	97.348	97.148	2.500	98.016	98.016	97.816	2.875	100.694	100.694	100.494	2.000	98.924	98.924	98.724	2.000	99.078	99.078	98.878
2.625	98.275	98.275	98.075	2.625	98.824	98.824	98.624	2.990	101.130	101.130	100.930	2.125	99.535	99.535	99.335	2.125	99.543	99.543	99.343
2.750	99.209	99.209	99.009	2.750	99.576	99.576	99.376	3.000	101.230	101.230	101.030	2.250	100.072	100.072	99.872	2.250	99.920	99.920	99.720
2.875	99.895	99.895	99.695	2.875	100.201	100.201	100.001	3.125	101.690	101.690	101.490	2.375	100.558	100.558	100.358	2.375	100.325	100.325	100.125
2.990	100.421	100.421	100.221	2.990	100.566	100.566	100.366	3.250	102.243	102.243	102.043	2.500	101.043	101.043	100.843	2.500	100.876	100.876	100.676
3.000	100.521	100.521	100.321	3.000	100.666	100.666	100.466	3.375	102.823	102.823	102.623	2.625	101.631	101.631	101.431	2.625	101.317	101.317	101.117
3.125	100.883	100.883	100.683	3.125	101.264	101.264	101.064	3.500	103.288	103.288	103.088	2.750	102.175	102.175	101.975	2.750	101.698	101.698	101.498
3.250	101.716	101.716	101.516	3.250	101.979	101.979	101.779	3.625	103.685	103.685	103.485	2.875	102.599	102.599	102.399	2.875	101.996	101.996	101.796
3.375	102.202	102.202	102.002	3.375	102.524	102.524	102.324	3.750	103.415	103.415	103.215	2.990	102.976	102.976	102.776	2.990	102.228	102.228	102.028
3.500	102.550	102.550	102.350	3.500	102.922	102.922	102.722	3.875	103.923	103.923	103.723	3.000	103.076	103.076	102.876	3.000	102.328	102.328	102.128
3.625	102.950	102.950	102.750	3.625	103.140	103.140	102.940	3.990	104.191	104.191	103.991	3.125	103.504	103.504	103.304	3.125	102.629	102.629	102.429
3.750	102.908	102.908	102.708	3.750	102.174	102.174	101.974	4.000	104.291	104.291	104.091	3.250	103.653	103.653	103.453	3.250	102.535	102.535	102.335
3.875	103.421	103.421	103.221	3.875	102.650	102.650	102.450	4.125	104.618	104.618	104.418	3.375	104.072	104.072	103.872	3.375	102.828	102.828	102.628
3.990	103.770	103.770	103.570	3.990	102.899	102.899	102.699	4.250	104.303	104.303	104.103	3.500	104.427	104.427	104.227	3.500	103.074	103.074	102.874
4.000	103.870	103.870	103.670	4.000	102.999	102.999	102.799	4.375	104.692	104.692	104.492	3.625	104.856	104.856	104.656	3.625	103.375	103.375	103.175
4.125	104.000	104.000	103.800	4.125	103.198	103.198	102.998	4.500	105.036	105.036	104.836	3.750	104.667	104.667	104.467	3.750	102.360	102.360	102.160
4.250	104.073	104.073	103.873	4.250	101.892	101.892	101.692	4.625	105.282	105.282	105.082	3.875	105.124	105.124	104.924	3.875	102.677	102.677	102.477
4.375	104.467	104.467	104.267	4.375	102.314	102.314	102.114	4.750	105.308	105.308	105.108	3.990	105.463	105.463	105.263	3.990	102.885	102.885	102.685
4.500	104.831	104.831	104.631	4.500	102.629	102.629	102.429	4.875	105.667	105.667	105.467	4.000	105.563	105.563	105.363	4.000	102.985	102.985	102.785

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

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

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

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

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
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.: 6/16/2021
45 Day Lock Exp.: 7/1/2021
60 Day Lock Exp.: 7/16/2021

W. Rate Sheet Dated: 5/17/2021

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				30/25/20 Year Investment			
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	99.197	99.197	98.989	2.750	99.197	99.197	98.989	2.750	99.197	99.197	98.989	2.750	98.571	98.571	98.363	2.750	98.571	98.571	98.363	2.750	98.947	98.847	98.739
2.875	100.083	100.083	99.880	2.875	100.083	100.083	99.880	2.875	100.083	100.083	99.880	2.875	99.457	99.457	99.254	2.875	99.457	99.457	99.254	2.875	99.833	99.733	99.630
2.990	100.486	100.486	100.286	2.990	100.486	100.486	100.286	2.990	100.486	100.486	100.286	2.990	99.860	99.860	99.660	2.990	99.860	99.860	99.660	2.990	100.236	100.136	100.036
3.000	100.586	100.586	100.386	3.000	100.586	100.586	100.386	3.000	100.586	100.586	100.386	3.000	99.960	99.960	99.760	3.000	99.960	99.960	99.760	3.000	100.336	100.236	100.136
3.125	101.125	101.125	100.888	3.125	101.125	101.125	100.888	3.125	101.125	101.125	100.888	3.125	100.055	100.055	99.818	3.125	100.055	100.055	99.818	3.125	100.875	100.742	100.638
3.250	101.944	101.944	101.717	3.250	101.944	101.944	101.717	3.250	101.944	101.944	101.717	3.250	100.874	100.874	100.647	3.250	100.874	100.874	100.647	3.250	101.694	101.565	101.467
3.375	102.422	102.422	102.200	3.375	102.422	102.422	102.200	3.375	102.422	102.422	102.200	3.375	101.352	101.352	101.130	3.375	101.352	101.352	101.130	3.375	102.227	102.100	101.950
3.500	102.798	102.798	102.580	3.500	102.798	102.798	102.580	3.500	102.798	102.798	102.580	3.500	101.728	101.728	101.510	3.500	101.728	101.728	101.510	3.500	102.603	102.476	102.330
3.625	103.192	103.192	102.976	3.625	103.192	103.192	102.976	3.625	103.192	103.192	102.976	3.625	102.122	102.122	101.906	3.625	102.122	102.122	101.906	3.625	102.987	102.860	102.726
3.750	102.914	102.914	102.714	3.750	102.914	102.914	102.714	3.750	102.914	102.914	102.714	3.750	101.700	101.700	101.484	3.750	101.700	101.700	101.484	3.750	102.664	102.537	102.464
3.875	103.414	103.414	103.214	3.875	103.414	103.414	103.214	3.875	103.414	103.414	103.214	3.875	102.289	102.289	102.073	3.875	102.289	102.289	102.073	3.875	103.164	103.037	102.964
3.990	103.760	103.760	103.560	3.990	103.760	103.760	103.560	3.990	103.760	103.760	103.560	3.990	102.673	102.673	102.457	3.990	102.673	102.673	102.457	3.990	103.540	103.413	103.310
4.000	103.860	103.860	103.660	4.000	103.860	103.860	103.660	4.000	103.860	103.860	103.660	4.000	102.789	102.789	102.573	4.000	102.789	102.789	102.573	4.000	103.640	103.513	103.410
4.125	104.375	104.375	104.175	4.125	104.375	104.375	104.175	4.125	104.375	104.375	104.175	4.125	103.305	103.305	103.089	4.125	103.305	103.305	103.089	4.125	104.120	103.993	103.890
4.250	104.087	104.087	103.887	4.250	104.087	104.087	103.887	4.250	104.087	104.087	103.887	4.250	103.821	103.821	103.605	4.250	103.821	103.821	103.605	4.250	104.636	104.509	104.403
4.375	104.491	104.491	104.291	4.375	104.491	104.491	104.291	4.375	104.491	104.491	104.291	4.375	104.341	104.341	104.125	4.375	104.341	104.341	104.125	4.375	105.152	105.025	104.919
4.500	104.812	104.812	104.612	4.500	104.812	104.812	104.612	4.500	104.812	104.812	104.612	4.500	104.760	104.760	104.544	4.500	104.760	104.760	104.544	4.500	105.568	105.441	105.332
4.625	104.827	104.827	104.627	4.625	104.827	104.827	104.627	4.625	104.827	104.827	104.627	4.625	104.874	104.874	104.658	4.625	104.874	104.874	104.658	4.625	105.577	105.450	105.342
4.750	105.254	105.254	105.054	4.750	105.254	105.254	105.054	4.750	105.254	105.254	105.054	4.750	105.078	105.078	104.862	4.750	105.078	105.078	104.862	4.750	105.994	105.867	105.750

30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
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	98.571	98.571	98.363	2.500	98.148	98.148	97.915	2.500	98.148	98.148	97.915	2.500	98.148	98.148	97.915	2.000	98.730	98.730	98.530	2.000	98.480	98.380	98.280
2.875	99.457	99.457	99.254	2.625	98.926	98.926	98.694	2.625	98.926	98.926	98.694	2.625	98.926	98.926	98.694	2.125	99.364	99.364	99.164	2.125	99.114	99.014	98.914
2.990	99.860	99.860	99.660	2.750	100.006	100.006	99.774	2.750	100.006	100.006	99.774	2.750	100.006	100.006	99.774	2.250	100.058	100.058	99.858	2.250	99.808	99.708	99.608
3.000	99.960	99.960	99.760	2.875	100.701	100.701	100.471	2.875	100.701	100.701	100.471	2.875	100.701	100.701	100.471	2.375	100.583	100.583	100.383	2.375	100.333	100.233	100.133
3.125	100.055	100.055	99.818	2.990	101.153	101.153	100.927	2.990	101.153	101.153	100.927	2.990	101.153	101.153	100.927	2.500	100.864	100.864	100.664	2.500	100.614	100.514	100.414
3.250	100.874	100.874	100.647	3.000	101.253	101.253	101.027	3.000	101.253	101.253	101.027	3.000	101.253	101.253	101.027	2.625	101.623	101.623	101.423	2.625	101.373	101.273	101.173
3.375	101.352	101.352	101.130	3.125	101.432	101.432	101.206	3.125	101.432	101.432	101.206	3.125	101.432	101.432	101.206	2.750	102.138	102.138	101.938	2.750	101.888	101.788	101.688
3.500	101.728	101.728	101.510	3.250	102.323	102.323	102.097	3.250	102.323	102.323	102.097	3.250	102.323	102.323	102.097	2.875	102.522	102.522	102.322	2.875	102.272	102.172	102.072
3.625	102.122	102.122	101.906	3.375	102.906	102.906	102.680	3.375	102.906	102.906	102.680	3.375	102.906	102.906	102.680	2.990	102.835	102.835	102.635	2.990	102.585	102.485	102.385
3.750	99.545	99.545	99.345	3.500	103.425	103.425	103.199	3.500	103.425	103.425	103.199	3.500	103.425	103.425	103.199	3.000	102.935	102.935	102.735	3.000	102.685	102.585	102.485
3.875	100.045	100.045	99.845	3.625	103.722	103.722	103.496	3.625	103.722	103.722	103.496	3.625	103.722	103.722	103.496	3.125	102.946	102.946	102.746	3.125	102.696	102.596	102.496
3.990	100.391	100.391	100.191	3.750	103.204	103.204	103.003	3.750	103.204	103.204	103.003	3.750	103.204	103.204	103.003	3.250	103.414	103.414	103.214	3.250	103.164	103.064	102.964
4.000	100.491	100.491	100.291	3.875	103.546	103.546	103.346	3.875	103.546	103.546	103.346	3.875	103.546	103.546	103.346	3.375	103.744	103.744	103.544	3.375	103.494	103.394	103.294
4.125	98.362	98.362	98.162	3.990	103.862	103.862	103.662	3.990	103.862	103.862	103.662	3.990	103.862	103.862	103.662	3.500	103.983	103.983	103.783	3.500	103.733	103.633	103.533
4.250	99.224	99.224	99.024	4.000	103.962	103.962	103.762	4.000	103.962	103.962	103.762	4.000	103.962	103.962	103.762	3.625	103.997	103.997	103.797	3.625	103.747	103.647	103.547
4.375	99.628	99.628	99.428	4.125	104.028	104.028	103.828	4.125	104.028	104.028	103.828	4.125	104.028	104.028	103.828	3.750	104.374	104.374	104.174	3.750	104.124	104.024	103.924
4.500	99.949	99.949	99.749	4.250	104.429	104.429	104.229	4.250	104.429	104.429	104.229	4.250	104.429	104.429	104.229	3.875	104.546	104.546	104.346	3.875	104.296	104.196	104.096
4.625	99.276	99.276	99.076	4.375	104.664	104.664	104.464	4.375	104.664	104.664	104.464	4.375	104.664	104.664	104.464	3.990	104.820	104.820	104.620	3.990	104.570	104.470	104.370
4.750	100.078	100.078	99.878	4.500	104.948	104.948	104.748	4.500	104.948	104.948	104.748	4.500	104.948	104.948	104.748	4.000	104.920	104.920	104.720	4.000	104.670	104.570	104.470

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	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500	-1.500
660 – 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	-2.500	-2.500
640 – 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	-3.000	-3.000
620 – 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	-3.750	-3.750



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.:

6/16/2021

45 Day Lock Exp.:

7/1/2021

60 Day Lock Exp.:

7/16/2021

W. Rate Sheet Dated: 5/17/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
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	99.197	99.197	98.989	2.750	98.571	98.571	98.363	2.500	98.148	98.148	97.915	2.000	98.730	98.730	98.530	2.000	98.130	98.130	97.930
2.875	100.083	100.083	99.880	2.875	99.457	99.457	99.254	2.625	98.926	98.926	98.694	2.125	99.364	99.364	99.164	2.125	98.764	98.764	98.564
2.990	100.486	100.486	100.286	2.990	99.860	99.860	99.660	2.750	100.006	100.006	99.774	2.250	100.058	100.058	99.858	2.250	99.458	99.458	99.258
3.000	100.586	100.586	100.386	3.000	99.960	99.960	99.760	2.875	100.701	100.701	100.471	2.375	100.583	100.583	100.383	2.375	99.983	99.983	99.783
3.125	101.125	101.125	100.888	3.125	100.055	100.055	99.818	2.990	101.153	101.153	100.927	2.500	100.864	100.864	100.664	2.500	100.264	100.264	100.064
3.250	101.944	101.944	101.717	3.250	100.874	100.874	100.647	3.000	101.253	101.253	101.027	2.625	101.623	101.623	101.423	2.625	99.709	99.709	99.509
3.375	102.422	102.422	102.200	3.375	101.352	101.352	101.130	3.125	101.432	101.432	101.181	2.750	102.138	102.138	101.938	2.750	100.224	100.224	100.024
3.500	102.798	102.798	102.580	3.500	101.728	101.728	101.510	3.250	102.323	102.323	102.076	2.875	102.522	102.522	102.322	2.875	100.608	100.608	100.408
3.625	103.192	103.192	102.976	3.625	102.122	102.122	101.906	3.375	102.906	102.906	102.665	2.990	102.835	102.835	102.635	2.990	100.921	100.921	100.721
3.750	102.914	102.914	102.714	3.750	100.170	100.170	99.970	3.500	103.425	103.425	103.191	3.000	102.935	102.935	102.735	3.000	101.021	101.021	100.821
3.875	103.414	103.414	103.214	3.875	100.670	100.670	100.470	3.625	103.722	103.722	103.493	3.125	102.946	102.946	102.746	3.125	100.596	100.596	100.396
3.990	103.760	103.760	103.560	3.990	101.016	101.016	100.816	3.750	103.204	103.204	103.003	3.250	103.414	103.414	103.214	3.250	101.064	101.064	100.864
4.000	103.860	103.860	103.660	4.000	101.116	101.116	100.916	3.875	103.546	103.546	103.346	3.375	103.744	103.744	103.544	3.375	101.394	101.394	101.194
4.125	103.475	103.475	103.275	4.125	98.987	98.987	98.787	3.990	103.862	103.862	103.662	3.500	103.983	103.983	103.783	3.500	101.633	101.633	101.433
4.250	104.087	104.087	103.887	4.250	99.599	99.599	99.399	4.000	103.962	103.962	103.762	3.625	103.997	103.997	103.797	3.625	100.659	100.659	100.459
4.375	104.491	104.491	104.291	4.375	100.003	100.003	99.803	4.125	104.028	104.028	103.802	3.750	104.374	104.374	104.174	3.750	101.036	101.036	100.836
4.500	104.812	104.812	104.612	4.500	100.324	100.324	100.124	4.250	104.429	104.429	104.208	3.875	104.546	104.546	104.346	3.875	101.208	101.208	101.008
4.625	104.827	104.827	104.627	4.625	99.651	99.651	99.451	4.375	104.664	104.664	104.464	3.990	104.820	104.820	104.620	3.990	101.482	101.482	101.282
4.750	105.254	105.254	105.054	4.750	100.078	100.078	99.878	4.500	104.948	104.948	104.748	4.000	104.920	104.920	104.720	4.000	101.582	101.582	101.382

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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7/1/2021

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7/16/2021

W. Rate Sheet Dated: 5/17/2021

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	99.197	99.197	98.989	2.500	98.148	98.148	97.915	2.000	98.730	98.730	98.530	2.750	98.209	98.209	98.001	2.000	97.780	97.780	97.580
2.875	100.083	100.083	99.880	2.625	98.926	98.926	98.694	2.125	99.364	99.364	99.164	2.875	99.095	99.095	98.892	2.125	98.414	98.414	98.214
2.990	100.486	100.486	100.286	2.750	100.006	100.006	99.774	2.250	100.058	100.058	99.858	2.990	99.498	99.498	99.298	2.250	99.108	99.108	98.908
3.000	100.586	100.586	100.386	2.875	100.701	100.701	100.471	2.375	100.583	100.583	100.383	3.000	99.598	99.598	99.398	2.375	99.633	99.633	99.433
3.125	101.125	101.125	100.888	2.990	101.153	101.153	100.927	2.500	100.864	100.864	100.664	3.125	99.915	99.915	99.678	2.500	99.914	99.914	99.714
3.250	101.944	101.944	101.717	3.000	101.253	101.253	101.027	2.625	101.623	101.623	101.423	3.250	100.734	100.734	100.507	2.625	100.016	100.016	99.816
3.375	102.422	102.422	102.200	3.125	101.432	101.432	101.181	2.750	102.138	102.138	101.938	3.375	101.212	101.212	100.990	2.750	100.531	100.531	100.331
3.500	102.798	102.798	102.580	3.250	102.323	102.323	102.076	2.875	102.522	102.522	102.322	3.500	101.588	101.588	101.370	2.875	100.915	100.915	100.715
3.625	103.192	103.192	102.976	3.375	102.906	102.906	102.665	2.990	102.835	102.835	102.635	3.625	101.982	101.982	101.766	2.990	101.228	101.228	101.028
3.750	102.914	102.914	102.714	3.500	103.425	103.425	103.191	3.000	102.935	102.935	102.735	3.750	100.867	100.867	100.667	3.000	101.328	101.328	101.128
3.875	103.414	103.414	103.214	3.625	103.722	103.722	103.493	3.125	102.946	102.946	102.746	3.875	101.367	101.367	101.167	3.125	101.121	101.121	100.921
3.990	103.760	103.760	103.560	3.750	103.204	103.204	103.003	3.250	103.414	103.414	103.214	3.990	101.713	101.713	101.513	3.250	101.589	101.589	101.389
4.000	103.860	103.860	103.660	3.875	103.546	103.546	103.346	3.375	103.744	103.744	103.544	4.000	101.813	101.813	101.613	3.375	101.919	101.919	101.719
4.125	103.475	103.475	103.275	3.990	103.862	103.862	103.662	3.500	103.983	103.983	103.783	4.125	100.556	100.556	100.356	3.500	102.158	102.158	101.958
4.250	104.087	104.087	103.887	4.000	103.962	103.962	103.762	3.625	103.997	103.997	103.797	4.250	101.168	101.168	100.968	3.625	101.678	101.678	101.478
4.375	104.491	104.491	104.291	4.125	104.028	104.028	103.802	3.750	104.374	104.374	104.174	4.375	101.572	101.572	101.372	3.750	102.055	102.055	101.855
4.500	104.812	104.812	104.612	4.250	104.429	104.429	104.208	3.875	104.546	104.546	104.346	4.500	101.893	101.893	101.693	3.875	102.227	102.227	102.027
4.625	104.827	104.827	104.627	4.375	104.664	104.664	104.464	3.990	104.820	104.820	104.620	4.625	101.564	101.564	101.364	3.990	102.501	102.501	102.301
4.750	105.254	105.254	105.054	4.500	104.948	104.948	104.748	4.000	104.920	104.920	104.720	4.750	101.991	101.991	101.791	4.000	102.601	102.601	102.401

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.:

6/16/2021

45 Day Lock Exp.:

7/1/2021

60 Day Lock Exp.:

7/16/2021

W. Rate Sheet Dated: 5/17/2021

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)