



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.: 6/18/2021

45 Day Lock Exp.: 7/5/2021

60 Day Lock Exp.: 7/19/2021

W. Rate Sheet Dated: 5/19/2021

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	101.970	101.970	101.548	2.750	99.922	99.922	99.500	2.250	98.344	98.344	98.039	3.125	96.426	96.426	96.126
2.875	102.177	102.177	101.755	2.875	100.095	100.095	99.673	2.500	98.675	98.675	98.371	3.250	97.692	97.692	97.392
3.000	102.381	102.381	101.959	3.000	100.265	100.265	99.843	2.625	98.840	98.840	98.535	3.375	97.770	97.770	97.470
3.125	102.579	102.579	102.157	3.125	100.395	100.395	99.973	2.750	100.464	100.464	100.164	3.500	97.848	97.848	97.548
3.250	103.036	103.036	102.699	3.250	100.929	100.929	100.591	2.875	100.625	100.625	100.325	3.625	97.926	97.926	97.626
3.375	103.135	103.135	102.797	3.375	101.080	101.080	100.742	3.000	100.782	100.782	100.482	Margin = 2.250		Index = 0.050	
3.500	103.331	103.331	102.993	3.500	101.224	101.224	100.886	3.125	100.900	100.900	100.600	30 Year OTC			
3.625	103.515	103.515	103.177	3.625	101.263	101.263	100.926	3.250	102.430	102.430	102.130	Rate	30 Day	45 Day	60 Day
3.750	103.640	103.640	103.340	3.750	102.981	102.981	102.681	3.375	102.573	102.573	102.273	4.000	101.710	101.710	101.210
3.875	103.709	103.709	103.409	3.875	103.105	103.105	102.805	3.500	102.707	102.707	102.407	4.125	101.832	101.832	101.332
4.000	103.885	103.885	103.585	4.000	103.223	103.223	102.923	3.625	102.744	102.744	102.444	4.375	102.544	102.544	102.044
4.125	104.007	104.007	103.707	4.125	103.315	103.315	103.015	3.750	103.555	103.555	103.255	4.500	102.668	102.668	102.168
4.250	104.015	104.015	103.815	4.250	103.376	103.376	103.176	3.875	103.670	103.670	103.370	4.625	102.825	102.825	102.325
4.375	104.019	104.019	103.819	4.375	103.500	103.500	103.300	4.000	103.780	103.780	103.480	4.875	103.593	103.593	103.093
4.500	104.143	104.143	103.943	4.500	103.619	103.619	103.419	4.125	103.863	103.863	103.563	5.000	103.716	103.716	103.216
4.625	104.300	104.300	104.100	4.625	103.710	103.710	103.510	4.250	103.698	103.698	103.398	5.125	103.874	103.874	103.374
4.750	104.349	104.349	104.149	4.750	103.724	103.724	103.524	4.375	103.813	103.813	103.513	5.500	105.280	105.280	104.780
4.875	104.368	104.368	104.168	4.875	103.849	103.849	103.649	4.500	103.923	103.923	103.623	5.625	105.438	105.438	104.938
6.250	106.000	106.000	105.800	6.250	105.604	105.604	105.404	4.625	104.006	104.006	103.706	6.250	105.354	105.354	104.854

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	102.170	102.070	102.070	101.648	2.750	101.602	101.502	101.502	101.080	2.250	100.474	100.374	100.374	100.069	
2.875	102.377	102.277	102.277	101.855	2.875	101.775	101.675	101.675	101.253	2.375	100.645	100.545	100.545	100.240	
3.000	102.581	102.481	102.481	102.059	3.000	101.945	101.845	101.845	101.423	2.500	100.805	100.705	100.705	100.401	
3.125	102.779	102.679	102.679	102.257	3.125	102.075	101.975	101.975	101.553	2.625	100.970	100.870	100.870	100.565	
3.250	103.136	103.036	103.036	102.699	3.250	102.609	102.509	102.509	102.171	2.750	101.494	101.394	101.394	101.094	
3.375	103.335	103.235	103.235	102.897	3.375	102.760	102.660	102.660	102.322	2.875	101.655	101.555	101.555	101.255	
3.500	103.531	103.431	103.431	103.093	3.500	102.904	102.804	102.804	102.466	3.000	101.812	101.712	101.712	101.412	
3.625	103.715	103.615	103.615	103.277	3.625	102.943	102.843	102.843	102.506	3.125	101.930	101.830	101.830	101.530	
3.750	103.840	103.740	103.740	103.440	3.750	103.611	103.511	103.511	103.211	3.250	104.060	103.960	103.960	103.660	
3.875	104.009	103.909	103.909	103.609	3.875	103.735	103.635	103.635	103.335	3.375	104.203	104.103	104.103	103.803	
4.000	104.185	104.085	104.085	103.785	4.000	103.853	103.753	103.753	103.453	3.500	104.337	104.237	104.237	103.937	
4.125	104.307	104.207	104.207	103.907	4.125	103.945	103.845	103.845	103.545	3.625	104.374	104.274	104.274	103.974	
4.250	104.915	104.815	104.815	104.615	4.250	104.706	104.606	104.606	104.406	3.750	105.685	105.585	105.585	105.285	

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
Specialty Adjustment			N/A
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	98.960	98.960	98.460	4.250	100.000	100.000	99.500
3.875	99.641	99.641	99.141	6.250	103.750	103.750	103.500	4.125	99.082	99.082	98.582	4.750	101.000	101.000	100.500
4.000	99.465	99.465	98.965					4.375	99.794	99.794	99.294	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	99.343	99.343	98.843					4.500	99.918	99.918	99.418	Rate	30 Day	45 Day	60 Day
4.250	100.954	100.954	100.454					4.625	100.075	100.075	99.575	6.250	102.750	102.750	102.250
4.375	100.849	100.849	100.349					4.875	100.843	100.843	100.343	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.726	100.726	100.226					5.000	100.966	100.966	100.466				
4.625	100.569	100.569	100.069					5.125	101.124	101.124	100.624				
4.750	102.045	102.045	101.545					5.500	102.530	102.530	102.030				
								5.625	102.688	102.688	102.188				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.604	102.604	102.104				

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.:

60 Day Lock Exp.:

6/18/2021

7/5/2021

7/19/2021

W. Rate Sheet Dated: 5/19/2021

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	101.832	101.832	101.532	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	101.993	101.993	101.693	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	102.150	102.150	101.850	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.591	102.591	102.254	3.125	102.268	102.268	101.968	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.631	102.631	102.293	3.250	103.797	103.797	103.497	Rate	30 Day	45 Day	60 Day
3.750	103.452	103.452	103.152	3.750	103.223	103.223	102.923	3.375	103.941	103.941	103.641	3.250	98.649	98.649	98.149
3.875	103.522	103.522	103.222	3.875	103.347	103.347	103.047	3.500	104.074	104.074	103.774	3.375	98.847	98.847	98.347
4.000	103.698	103.698	103.398	4.000	103.466	103.466	103.166	3.625	104.112	104.112	103.812	3.500	99.043	99.043	98.543
4.125	103.820	103.820	103.520	4.125	103.557	103.557	103.257	3.750	103.797	103.797	103.497	3.625	99.227	99.227	98.727
4.250	103.327	103.327	103.127	4.250	103.118	103.118	102.918	3.875	N/A	N/A	N/A	3.750	99.527	99.527	99.027
4.375	103.332	103.332	103.132	4.375	103.243	103.243	103.043	4.000	N/A	N/A	N/A	3.875	99.697	99.697	99.197
4.500	103.455	103.455	103.255	4.500	103.361	103.361	103.161	4.125	N/A	N/A	N/A	4.000	99.873	99.873	99.373
4.625	103.613	103.613	103.413	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.995	99.995	99.495
4.750	103.162	103.162	102.962	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.102	100.102	99.602
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	102.074	101.974	101.974	101.636	3.250	101.546	101.446	101.446	101.109	2.750	98.713	98.613	98.613	98.313
3.375	102.272	102.172	102.172	101.835	3.375	101.697	101.597	101.597	101.260	2.875	98.874	98.774	98.774	98.474
3.500	102.468	102.368	102.368	102.031	3.500	101.841	101.741	101.741	101.404	3.000	99.031	98.931	98.931	98.631
3.625	102.652	102.552	102.552	102.215	3.625	101.881	101.781	101.781	101.443	3.125	99.149	99.049	99.049	98.749
3.750	101.652	101.552	101.552	101.252	3.750	101.423	101.323	101.323	101.023	3.250	100.935	100.835	100.835	100.535
3.875	101.822	101.722	101.722	101.422	3.875	101.547	101.447	101.447	101.147	3.375	101.078	100.978	100.978	100.678
4.000	101.998	101.898	101.898	101.598	4.000	101.666	101.566	101.566	101.266	3.500	101.212	101.112	101.112	100.812
4.125	102.120	102.020	102.020	101.720	4.125	101.757	101.657	101.657	101.357	3.625	101.249	101.149	101.149	100.849
4.250	102.227	102.127	102.127	101.927	4.250	102.018	101.918	101.918	101.718	3.750	102.560	102.460	102.460	102.160

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

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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30 Day Lock Exp.: 6/18/2021
45 Day Lock Exp.: 7/5/2021
60 Day Lock Exp.: 7/19/2021

W. Rate Sheet Dated: 5/19/2021

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	Rate	30 Day	45 Day	60 Day								
2.500	97.488	97.488	97.288	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.004	98.004	97.804	2.000	N/A	N/A	N/A	2.500	97.781	97.637	97.541												
2.625	98.390	98.390	98.190	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.815	98.815	98.615	2.125	N/A	N/A	N/A	2.625	98.367	98.208	98.097												
2.750	99.327	99.327	99.127	2.250	94.093	94.093	93.893	2.250	94.093	94.093	93.893	2.750	99.570	99.570	99.370	2.250	94.022	94.022	93.822	2.750	99.205	99.046	98.935												
2.875	100.018	100.018	99.818	2.375	95.142	95.142	94.942	2.375	94.937	94.937	94.737	2.875	100.197	100.197	99.997	2.375	95.114	95.114	94.914	2.875	99.895	99.736	99.625												
2.990	100.497	100.497	100.297	2.500	96.136	96.136	95.936	2.500	96.154	96.154	95.954	2.990	100.564	100.564	100.364	2.500	96.632	96.632	96.432	2.990	100.374	100.215	100.104												
3.000	100.597	100.597	100.397	2.625	97.461	97.461	97.261	2.625	97.360	97.360	97.160	3.000	100.664	100.664	100.464	2.625	97.686	97.686	97.486	3.000	100.474	100.315	100.204												
3.125	100.983	100.983	100.783	2.750	98.481	98.481	98.281	2.750	98.418	98.418	98.218	3.125	101.283	101.283	101.083	2.750	98.524	98.524	98.324	3.125	101.048	100.881	100.763												
3.250	101.770	101.770	101.570	2.875	99.241	99.241	99.041	2.875	99.178	99.178	98.978	3.250	102.002	102.002	101.802	2.875	99.220	99.220	99.020	3.250	101.835	101.668	101.550												
3.375	102.260	102.260	102.060	2.990	99.801	99.801	99.601	2.990	99.716	99.716	99.516	3.375	102.551	102.551	102.351	2.990	99.668	99.668	99.468	3.375	102.425	102.258	102.140												
3.500	102.609	102.609	102.409	3.000	99.901	99.901	99.701	3.000	99.816	99.816	99.616	3.500	102.949	102.949	102.749	3.000	99.768	99.768	99.568	3.500	102.924	102.757	102.639												
3.625	103.014	103.014	102.814	3.125	101.156	101.156	100.956	3.125	101.119	101.119	100.919	3.625	103.172	103.172	102.972	3.125	101.083	101.083	100.883	3.625	103.329	103.162	103.044												
3.750	102.825	102.825	102.625	3.250	102.120	102.120	101.920	3.250	102.120	102.120	101.920	3.750	102.091	102.091	101.891	3.250	101.802	101.802	101.602	3.750	102.776	102.676	102.576												
3.875	103.340	103.340	103.140	3.375	102.769	102.769	102.569	3.375	102.769	102.769	102.569	3.875	102.569	102.569	102.369	3.375	102.351	102.351	102.151	3.875	103.291	103.191	103.091												
3.990	103.692	103.692	103.492	3.500	103.320	103.320	103.120	3.500	103.320	103.320	103.120	3.990	102.820	102.820	102.620	3.500	102.749	102.749	102.549	3.990	103.593	103.493	103.393												
4.000	103.792	103.792	103.592	3.625	103.765	103.765	103.565	3.625	103.765	103.765	103.565	4.000	102.920	102.920	102.720	3.625	102.972	102.972	102.772	4.000	103.693	103.593	103.493												
4.125	103.924	103.924	103.724	3.750	104.391	104.391	104.191	3.750	104.391	104.391	104.191	4.125	103.118	103.118	102.918	3.750	101.891	101.891	101.691	4.125	104.025	103.925	103.825												
4.250	104.038	104.038	103.838	3.875	104.958	104.958	104.758	3.875	104.958	104.958	104.758	4.250	101.857	101.857	101.657	3.875	102.369	102.369	102.169	4.250	103.777	103.677	103.577												
4.375	104.434	104.434	104.234	3.990	105.299	105.299	105.099	3.990	105.299	105.299	105.099	4.375	102.282	102.282	102.082	3.990	102.620	102.620	102.420	4.375	104.174	104.074	103.974												
4.500	104.801	104.801	104.601	4.000	105.399	105.399	105.199	4.000	105.399	105.399	105.199	4.500	102.598	102.598	102.398	4.000	102.720	102.720	102.520	4.500	104.541	104.441	104.341												
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	Rate	30 Day	45 Day	60 Day								
2.750	98.461	98.461	98.261	2.875	100.818	100.818	100.618	2.875	100.298	100.298	100.098	2.750	100.298	100.298	100.098	2.000	98.918	98.918	98.718	2.000	98.970	98.870	98.770												
2.875	99.157	99.157	98.957	2.990	101.257	101.257	101.057	2.990	100.792	100.792	100.592	2.990	100.792	100.792	100.592	2.125	99.530	99.530	99.330	2.125	99.582	99.482	99.382												
2.990	99.583	99.583	99.383	3.000	101.357	101.357	101.157	3.000	100.892	100.892	100.692	3.000	100.892	100.892	100.692	2.250	100.071	100.071	99.871	2.250	100.123	100.000	99.923												
3.000	99.683	99.683	99.483	3.125	101.819	101.819	101.619	3.125	101.492	101.492	101.292	3.125	101.469	101.469	101.269	2.375	100.560	100.560	100.360	2.375	100.611	100.488	100.411												
3.125	101.083	101.083	100.883	3.250	102.297	102.297	102.097	3.250	102.343	102.343	102.143	3.250	102.343	102.343	102.143	2.500	101.058	101.058	100.858	2.500	101.095	100.972	100.895												
3.250	101.802	101.802	101.602	3.375	102.882	102.882	102.682	3.375	102.987	102.987	102.787	3.375	102.987	102.987	102.787	2.625	101.650	101.650	101.450	2.625	101.687	101.564	101.487												
3.375	102.351	102.351	102.151	3.500	103.347	103.347	103.147	3.500	103.501	103.501	103.301	3.500	103.501	103.501	103.301	2.750	102.196	102.196	101.996	2.750	102.233	102.110	102.033												
3.500	102.749	102.749	102.549	3.625	103.750	103.750	103.550	3.625	103.942	103.942	103.742	3.625	103.942	103.942	103.742	2.875	102.625	102.625	102.425	2.875	102.662	102.539	102.462												
3.625	102.972	102.972	102.772	3.750	103.333	103.333	103.133	3.750	103.593	103.593	103.393	3.750	103.780	103.780	103.580	2.990	103.006	103.006	102.806	2.990	103.042	102.919	102.842												
3.750	101.891	101.891	101.691	3.875	103.843	103.843	103.643	3.875	104.154	104.154	103.954	3.875	104.342	104.342	104.142	3.000	103.106	103.106	102.906	3.000	103.142	103.019	102.942												
3.875	102.369	102.369	102.169	3.990	104.114	104.114	103.914	3.990	104.464	104.464	104.264	3.990	104.649	104.649	104.449	3.125	103.531	103.531	103.331	3.125	103.568	103.445	103.368												
3.990	102.620	102.620	102.420	4.000	104.214	104.214	104.014	4.000	104.561	104.561	104.361	4.000	104.749	104.749	104.549	3.250	103.670	103.670	103.470	3.250	103.707	103.584	103.507												
4.000	102.720	102.720	102.520	4.125	104.543	104.543	104.343	4.125	104.925	104.925	104.725	4.125	105.112	105.112	104.912	3.375	104.090	104.090	103.890	3.375	104.127	104.004	103.927												
4.125	102.918	102.918	102.718	4.250	104.268	104.268	104.068	4.250	104.552	104.552	104.352	4.250	104.739	104.739	104.539	3.500	104.448	104.448	104.248	3.500	104.485	104.362	104.285												
4.250	95.831	95.831	95.631	4.375	104.659	104.659	104.459	4.375	104.981	104.981	104.781	4.375	105.169	105.169	104.969	3.625	104.879	104.879	104.679	3.625	104.916	104.793	104.716												
4.375	N/A	N/A	N/A	4.500	105.006	105.006	104.806	4.500	105.363	105.363	105.163	4.500	105.551	105.551	105.351	3.750	104.667	104.667	104.467	3.750	104.704	104.581	104.504												
4.500	N/A	N/A	N/A	4.625	105.250	105.250	105.050	4.625	105.634	105.634	105.434	4.625	105.822	105.822	105.622	3.875	105.123	105.123	104.923	3.875	105.160	105.037	104.960												
4.625	N/A	N/A	N/A	4.750	105.381	105.381	105.181	4.750	105.724	105.724	105.524	4.750	105.912	105.912	105.712	3.990	105.467	105.467	105.267	3.990	105.504	105.381	105.304												
4.750	N/A	N/A	N/A	4.875	105.741	105.741	105.541	4.875	106.121	106.121	105.921	4.875	106.309	106.309	106.109	4.000	105.567	105.567	105.367	4.000	105.604	105.481	105.404												
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	Rate	30 Day	45 Day	60 Day								
2.000	97.262	97.262	#N/A	2.000	97.004	97.004	96.804	2.000	99.172	99.172	98.972	2.000	97.316	97.316	97.116	2.000	97.058	97.058	96.858	2.000	99.793	99.793	99.593												
2.125	97.977	97.977	#N/A	2.125	97.727	97.727	97.527	2.125	99.638	99.638	99.438.																								



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.:

6/18/2021

45 Day Lock Exp.:

7/5/2021

60 Day Lock Exp.:

7/19/2021

W. Rate Sheet Dated: 5/19/2021

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	97.488	97.488	97.288	2.500	98.004	98.004	97.804	2.875	100.818	100.818	100.618	2.000	98.918	98.918	98.718	2.000	99.172	99.172	98.972
2.625	98.390	98.390	98.190	2.625	98.815	98.815	98.615	2.990	101.257	101.257	101.057	2.125	99.530	99.530	99.330	2.125	99.638	99.638	99.438
2.750	99.327	99.327	99.127	2.750	99.570	99.570	99.370	3.000	101.357	101.357	101.157	2.250	100.071	100.071	99.871	2.250	100.017	100.017	99.817
2.875	100.018	100.018	99.818	2.875	100.197	100.197	99.997	3.125	101.819	101.819	101.619	2.375	100.560	100.560	100.360	2.375	100.439	100.439	100.239
2.990	100.497	100.497	100.297	2.990	100.564	100.564	100.364	3.250	102.297	102.297	102.097	2.500	101.058	101.058	100.858	2.500	100.992	100.992	100.792
3.000	100.597	100.597	100.397	3.000	100.664	100.664	100.464	3.375	102.882	102.882	102.682	2.625	101.650	101.650	101.450	2.625	101.435	101.435	101.235
3.125	100.983	100.983	100.783	3.125	101.283	101.283	101.083	3.500	103.347	103.347	103.147	2.750	102.196	102.196	101.996	2.750	101.817	101.817	101.617
3.250	101.770	101.770	101.570	3.250	102.002	102.002	101.802	3.625	103.750	103.750	103.550	2.875	102.625	102.625	102.425	2.875	102.119	102.119	101.919
3.375	102.260	102.260	102.060	3.375	102.551	102.551	102.351	3.750	103.333	103.333	103.133	2.990	103.006	103.006	102.806	2.990	102.354	102.354	102.154
3.500	102.609	102.609	102.409	3.500	102.949	102.949	102.749	3.875	103.843	103.843	103.643	3.000	103.106	103.106	102.906	3.000	102.454	102.454	102.254
3.625	103.014	103.014	102.814	3.625	103.172	103.172	102.972	3.990	104.114	104.114	103.914	3.125	103.531	103.531	103.331	3.125	102.751	102.751	102.551
3.750	102.825	102.825	102.625	3.750	102.091	102.091	101.891	4.000	104.214	104.214	104.014	3.250	103.670	103.670	103.470	3.250	102.596	102.596	102.396
3.875	103.340	103.340	103.140	3.875	102.569	102.569	102.369	4.125	104.543	104.543	104.343	3.375	104.090	104.090	103.890	3.375	102.891	102.891	102.691
3.990	103.692	103.692	103.492	3.990	102.820	102.820	102.620	4.250	104.268	104.268	104.068	3.500	104.448	104.448	104.248	3.500	103.142	103.142	102.942
4.000	103.792	103.792	103.592	4.000	102.920	102.920	102.720	4.375	104.659	104.659	104.459	3.625	104.879	104.879	104.679	3.625	103.445	103.445	103.245
4.125	103.924	103.924	103.724	4.125	103.118	103.118	102.918	4.500	105.006	105.006	104.806	3.750	104.667	104.667	104.467	3.750	102.357	102.357	102.157
4.250	104.038	104.038	103.838	4.250	101.857	101.857	101.657	4.625	105.250	105.250	105.050	3.875	105.123	105.123	104.923	3.875	102.680	102.680	102.480
4.375	104.434	104.434	104.234	4.375	102.282	102.282	102.082	4.750	105.381	105.381	105.181	3.990	105.467	105.467	105.267	3.990	102.885	102.885	102.685
4.500	104.801	104.801	104.601	4.500	102.598	102.598	102.398	4.875	105.741	105.741	105.541	4.000	105.567	105.567	105.367	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.			
FHA ID# - 1358600006			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrownhouse.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/18/2021

45 Day Lock Exp.:

7/5/2021

60 Day Lock Exp.:

7/19/2021

W. Rate Sheet Dated: 5/19/2021

Release Time: 10:00 am ET

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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	99.291	99.291	99.091	2.750	99.291	99.291	99.091	2.750	99.291	99.291	99.091	2.750	98.665	98.665	98.465	2.750	98.665	98.665	98.465	2.750	99.041	98.941	98.841
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	99.552	99.552	99.352	2.875	99.552	99.552	99.352	2.875	99.928	99.828	99.728
2.990	100.581	100.581	100.381	2.990	100.581	100.581	100.381	2.990	100.581	100.581	100.381	2.990	99.955	99.955	99.755	2.990	99.955	99.955	99.755	2.990	100.331	100.231	100.131
3.000	100.681	100.681	100.481	3.000	100.681	100.681	100.481	3.000	100.681	100.681	100.481	3.000	100.055	100.055	99.855	3.000	100.055	100.055	99.855	3.000	100.431	100.331	100.231
3.125	101.184	101.184	100.902	3.125	101.184	101.184	100.902	3.125	101.184	101.184	100.902	3.125	100.114	100.114	99.914	3.125	100.114	100.114	99.914	3.125	100.934	100.799	100.652
3.250	101.972	101.972	101.702	3.250	101.972	101.972	101.702	3.250	101.972	101.972	101.702	3.250	100.902	100.902	100.632	3.250	100.777	100.777	100.507	3.250	101.722	101.590	101.452
3.375	102.450	102.450	102.186	3.375	102.450	102.450	102.186	3.375	102.450	102.450	102.186	3.375	101.380	101.380	101.116	3.375	101.255	101.255	100.991	3.375	102.200	102.071	101.936
3.500	102.821	102.821	102.562	3.500	102.821	102.821	102.562	3.500	102.821	102.821	102.562	3.500	101.751	101.751	101.492	3.500	101.626	101.626	101.367	3.500	102.571	102.442	102.312
3.625	103.215	103.215	102.958	3.625	103.215	103.215	102.958	3.625	103.215	103.215	102.958	3.625	102.145	102.145	101.888	3.625	102.020	102.020	101.763	3.625	102.965	102.836	102.708
3.750	103.732	103.732	103.532	3.750	103.732	103.732	103.532	3.750	103.732	103.732	103.532	3.750	99.988	99.988	99.788	3.750	99.988	99.988	99.788	3.750	103.482	103.353	103.224
3.875	104.375	104.375	104.175	3.875	104.375	104.375	104.175	3.875	104.375	104.375	104.175	3.875	100.488	100.488	100.288	3.875	99.988	99.988	99.788	3.875	104.082	103.953	103.824
3.990	105.178	105.178	104.978	3.990	105.178	105.178	104.978	3.990	105.178	105.178	104.978	3.990	100.934	100.934	100.734	3.990	100.934	100.934	100.734	3.990	104.682	104.553	104.424
4.000	105.292	105.292	105.092	4.000	105.292	105.292	105.092	4.000	105.292	105.292	105.092	4.000	101.116	101.116	100.916	4.000	101.116	101.116	100.916	4.000	105.042	104.913	104.784
4.125	105.821	105.821	105.621	4.125	105.821	105.821	105.621	4.125	105.821	105.821	105.621	4.125	98.972	98.972	98.772	4.125	98.972	98.972	98.772	4.125	105.642	105.513	105.384
4.250	106.472	106.472	106.272	4.250	106.472	106.472	106.272	4.250	106.472	106.472	106.272	4.250	99.584	99.584	99.384	4.250	99.584	99.584	99.384	4.250	106.242	106.113	105.984
4.375	107.247	107.247	107.047	4.375	107.247	107.247	107.047	4.375	107.247	107.247	107.047	4.375	99.988	99.988	99.788	4.375	99.988	99.988	99.788	4.375	106.842	106.713	106.584
4.500	108.147	108.147	107.947	4.500	108.147	108.147	107.947	4.500	108.147	108.147	107.947	4.500	100.488	100.488	100.288	4.500	100.488	100.488	100.288	4.500	107.442	107.313	107.184
4.625	109.178	109.178	108.978	4.625	109.178	109.178	108.978	4.625	109.178	109.178	108.978	4.625	100.934	100.934	100.734	4.625	100.934	100.934	100.734	4.625	108.042	107.913	107.784
4.750	110.347	110.347	110.147	4.750	110.347	110.347	110.147	4.750	110.347	110.347	110.147	4.750	101.488	101.488	101.288	4.750	101.488	101.488	101.288	4.750	108.642	108.513	108.384
4.875	111.647	111.647	111.447	4.875	111.647	111.647	111.447	4.875	111.647	111.647	111.447	4.875	102.088	102.088	101.888	4.875	102.088	102.088	101.888	4.875	109.242	109.113	108.984
5.000	113.072	113.072	112.872	5.000	113.072	113.072	112.872	5.000	113.072	113.072	112.872	5.000	102.688	102.688	102.488	5.000	102.688	102.688	102.488	5.000	110.842	110.713	110.584
5.125	114.647	114.647	114.447	5.125	114.647	114.647	114.447	5.125	114.647	114.647	114.447	5.125	103.288	103.288	103.088	5.125	103.288	103.288	103.088	5.125	111.442	111.313	111.184
5.250	116.347	116.347	116.147	5.250	116.347	116.347	116.147	5.250	116.347	116.347	116.147	5.250	103.888	103.888	103.688	5.250	103.888	103.888	103.688	5.250	112.042	111.913	111.784
5.375	118.178	118.178	117.978	5.375	118.178	118.178	117.978	5.375	118.178	118.178	117.978	5.375	104.488	104.488	104.288	5.375	104.488	104.488	104.288	5.375	112.642	112.513	112.384
5.500	120.147	120.147	119.947	5.500	120.147	120.147	119.947	5.500	120.147	120.147	119.947	5.500	105.088	105.088	104.888	5.500	105.088	105.088	104.888	5.500	113.242	113.113	112.984
5.625	122.247	122.247	122.047	5.625	122.247	122.247	122.047	5.625	122.247	122.247	122.047	5.625	105.688	105.688	105.488	5.625	105.688	105.688	105.488	5.625	113.842	113.713	113.584
5.750	124.472	124.472	124.272	5.750	124.472	124.472	124.272	5.750	124.472	124.472	124.272	5.750	106.288	106.288	106.088	5.750	106.288	106.288	106.088	5.750	114.442	114.313	114.184
5.875	126.847	126.847	126.647	5.875	126.847	126.847	126.647	5.875	126.847	126.847	126.647	5.875	106.888	106.888	106.688	5.875	106.888	106.888	106.688	5.875	115.042	114.913	114.784
6.000	129.347	129.347	129.147	6.000	129.347	129.347	129.147	6.000	129.347	129.347	129.147	6.000	107.488	107.488	107.288	6.000	107.488	107.488	107.288	6.000	115.642	115.513	115.384
6.125	131.972	131.972	131.772	6.125	131.972	131.972	131.772	6.125	131.972	131.972	131.772	6.125	108.088	108.088	107.888	6.125	108.088	108.088	107.888	6.125	116.242	116.113	115.984
6.250	134.747	134.747	134.547	6.250	134.747	134.747	134.547	6.250	134.747	134.747	134.547	6.250	108.688	108.688	108.488	6.250	108.688	108.688	108.488	6.250	116.842	116.713	116.584
6.375	137.647	137.647	137.447	6.375	137.647	137.647	137.447	6.375	137.647	137.647	137.447	6.375	109.288	109.288	109.088	6.375	109.288	109.288	109.088	6.375	117.442	117.313	117.184
6.500	140.672	140.672	140.472	6.500	140.672	140.672	140.472	6.500	140.672	140.672	140.472	6.500	109.888	109.888	109.688	6.500	109.888	109.888	109.688	6.500	118.042	117.913	117.784
6.625	143.847	143.847	143.647	6.625	143.847	143.847	143.647	6.625	143.847	143.847	143.647	6.625	110.488	110.488	110.288	6.625	110.488	110.488	110.288	6.625	118.642	118.513	118.384
6.750	147.147	147.147	146.947	6.750	147.147	147.147	146.947	6.750	147.147	147.147	146.947	6.750	111.088	111.088	110.888	6.750	111.088	111.088	110.888	6.750	119.242	119.113	118.984
6.875	150.572	150.572	150.372	6.875	150.572	150.572	150.372	6.875	150.572	150.572	150.372	6.875	111.688	111.688	111.488	6.875	111.688	111.688	111.488	6.875	119.842	119.713	119.584
7.000	154.147	154.147	153.947	7.000	154.147	154.147	153.947	7.000	154.147	154.147	153.947	7.000	112.288	112.288	112.088	7.000	112.288	112.288	112.088	7.000	120.442	120.313	120.184
7.125	157.847	157.847	157.647	7.125	157.847	157.847	157.647	7.125	157.847	157.847	157.647	7.125	112.888	112.888	112.688	7.125	112.888	112.888	112.688	7.125	121.042	120.913	120.784
7.250	161.672	161.672	161.472	7.250	161.672	161.672	161.472	7.250	161.672	161.672	161.472	7.250	113.488	113.488	113.288	7.250	113.488	113.488	113.288	7.250	121.642	121.513	121.384
7.375	165.647	165.647	165.447	7.375	165.647	165.647	165.447	7.375	165.647	165.647	165.447	7.375	114.088	114.088	113.888	7.375	114.088	114.088	113.888	7.375	122.242	122.113	121.984
7.500	169.747	169.747	169.547	7.500	169.747	169.747	169.547	7.500	169.747	169.747	169.547	7.500	114.688	114.688	114.488	7.500	114.688	114.688	114.488	7.500	122.842	122.713	122.584
7.625	173.947	173.947	173.747	7.625	173.947	173.947	173.747	7.625	173.947	173.947	173.747	7.625	115.288	115.288	115.088	7.625	115.288	115.288	115.088	7.625	123.442	123.313	123.184
7.750	178.247	178.247	178																				



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.:

6/18/2021

45 Day Lock Exp.:

7/5/2021

60 Day Lock Exp.:

7/19/2021

W. Rate Sheet Dated: 5/19/2021

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	99.291	99.291	99.091	2.750	98.665	98.665	98.465	2.500	98.249	98.249	98.025	2.000	98.830	98.830	98.630	2.000	98.230	98.230	98.030
2.875	100.178	100.178	99.978	2.875	99.552	99.552	99.352	2.625	99.136	99.136	98.912	2.125	99.464	99.464	99.264	2.125	98.864	98.864	98.664
2.990	100.581	100.581	100.381	2.990	99.955	99.955	99.755	2.750	100.084	100.084	99.860	2.250	100.160	100.160	99.960	2.250	99.560	99.560	99.360
3.000	100.681	100.681	100.481	3.000	100.055	100.055	99.855	2.875	100.779	100.779	100.557	2.375	100.686	100.686	100.486	2.375	100.086	100.086	99.886
3.125	101.184	101.184	100.902	3.125	100.114	100.114	99.832	2.990	101.231	101.231	101.010	2.500	100.976	100.976	100.776	2.500	100.376	100.376	100.176
3.250	101.972	101.972	101.702	3.250	100.902	100.902	100.632	3.000	101.331	101.331	101.110	2.625	101.737	101.737	101.537	2.625	99.823	99.823	99.623
3.375	102.450	102.450	102.186	3.375	101.380	101.380	101.116	3.125	101.581	101.581	101.310	2.750	102.255	102.255	102.055	2.750	100.341	100.341	100.141
3.500	102.821	102.821	102.562	3.500	101.751	101.751	101.492	3.250	102.325	102.325	102.058	2.875	102.644	102.644	102.444	2.875	100.730	100.730	100.530
3.625	103.215	103.215	102.958	3.625	102.145	102.145	101.888	3.375	102.909	102.909	102.648	2.990	102.956	102.956	102.756	2.990	101.042	101.042	100.842
3.750	102.732	102.732	102.532	3.750	99.988	99.988	99.788	3.500	103.407	103.407	103.156	3.000	103.056	103.056	102.856	3.000	101.142	101.142	100.942
3.875	103.232	103.232	103.032	3.875	100.488	100.488	100.288	3.625	103.705	103.705	103.455	3.125	102.989	102.989	102.789	3.125	100.639	100.639	100.439
3.990	103.578	103.578	103.378	3.990	100.834	100.834	100.634	3.750	103.065	103.065	102.865	3.250	103.460	103.460	103.260	3.250	101.110	101.110	100.910
4.000	103.678	103.678	103.478	4.000	100.934	100.934	100.734	3.875	103.408	103.408	103.208	3.375	103.795	103.795	103.595	3.375	101.445	101.445	101.245
4.125	103.460	103.460	103.260	4.125	98.972	98.972	98.772	3.990	103.724	103.724	103.524	3.500	104.038	104.038	103.838	3.500	101.688	101.688	101.488
4.250	104.072	104.072	103.872	4.250	99.584	99.584	99.384	4.000	103.824	103.824	103.624	3.625	103.990	103.990	103.790	3.625	100.652	100.652	100.452
4.375	104.476	104.476	104.276	4.375	99.988	99.988	99.788	4.125	103.571	103.571	103.354	3.750	104.371	104.371	104.171	3.750	101.033	101.033	100.833
4.500	104.795	104.795	104.595	4.500	100.307	100.307	100.107	4.250	104.252	104.252	104.052	3.875	104.544	104.544	104.344	3.875	101.206	101.206	101.006
4.625	104.865	104.865	104.665	4.625	99.689	99.689	99.489	4.375	104.631	104.631	104.431	3.990	104.822	104.822	104.622	3.990	101.484	101.484	101.284
4.750	105.292	105.292	105.092	4.750	100.116	100.116	99.916	4.500	104.973	104.973	104.773	4.000	104.922	104.922	104.722	4.000	101.584	101.584	101.384

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

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

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



AFR Loan Center

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W. Rate Sheet Dated: 5/19/2021

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Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.291	99.291	99.091	2.500	98.249	98.249	98.025	2.000	98.830	98.830	98.630	2.750	98.303	98.303	98.103	2.000	97.880	97.880	97.680
2.875	100.178	100.178	99.978	2.625	99.136	99.136	98.912	2.125	99.464	99.464	99.264	2.875	99.190	99.190	98.990	2.125	98.514	98.514	98.314
2.990	100.581	100.581	100.381	2.750	100.084	100.084	99.860	2.250	100.160	100.160	99.960	2.990	99.593	99.593	99.393	2.250	99.210	99.210	99.010
3.000	100.681	100.681	100.481	2.875	100.779	100.779	100.557	2.375	100.686	100.686	100.486	3.000	99.693	99.693	99.493	2.375	99.736	99.736	99.536
3.125	101.184	101.184	100.902	2.990	101.231	101.231	101.010	2.500	100.976	100.976	100.776	3.125	99.974	99.974	99.692	2.500	100.026	100.026	99.826
3.250	101.972	101.972	101.702	3.000	101.331	101.331	101.110	2.625	101.737	101.737	101.537	3.250	100.762	100.762	100.492	2.625	100.130	100.130	99.930
3.375	102.450	102.450	102.186	3.125	101.581	101.581	101.310	2.750	102.255	102.255	102.055	3.375	101.240	101.240	100.976	2.750	100.648	100.648	100.448
3.500	102.821	102.821	102.562	3.250	102.325	102.325	102.058	2.875	102.644	102.644	102.444	3.500	101.611	101.611	101.352	2.875	101.037	101.037	100.837
3.625	103.215	103.215	102.958	3.375	102.909	102.909	102.648	2.990	102.956	102.956	102.756	3.625	102.005	102.005	101.748	2.990	101.349	101.349	101.149
3.750	102.732	102.732	102.532	3.500	103.407	103.407	103.156	3.000	103.056	103.056	102.856	3.750	100.685	100.685	100.485	3.000	101.449	101.449	101.249
3.875	103.232	103.232	103.032	3.625	103.705	103.705	103.455	3.125	102.989	102.989	102.789	3.875	101.185	101.185	100.985	3.125	101.164	101.164	100.964
3.990	103.578	103.578	103.378	3.750	103.065	103.065	102.865	3.250	103.460	103.460	103.260	3.990	101.531	101.531	101.331	3.250	101.635	101.635	101.435
4.000	103.678	103.678	103.478	3.875	103.408	103.408	103.208	3.375	103.795	103.795	103.595	4.000	101.631	101.631	101.431	3.375	101.970	101.970	101.770
4.125	103.460	103.460	103.260	3.990	103.724	103.724	103.524	3.500	104.038	104.038	103.838	4.125	100.541	100.541	100.341	3.500	102.213	102.213	102.013
4.250	104.072	104.072	103.872	4.000	103.824	103.824	103.624	3.625	103.990	103.990	103.790	4.250	101.153	101.153	100.953	3.625	101.671	101.671	101.471
4.375	104.476	104.476	104.276	4.125	103.571	103.571	103.354	3.750	104.371	104.371	104.171	4.375	101.557	101.557	101.357	3.750	102.052	102.052	101.852
4.500	104.795	104.795	104.595	4.250	104.252	104.252	104.052	3.875	104.544	104.544	104.344	4.500	101.876	101.876	101.676	3.875	102.225	102.225	102.025
4.625	104.865	104.865	104.665	4.375	104.631	104.631	104.431	3.990	104.822	104.822	104.622	4.625	101.602	101.602	101.402	3.990	102.503	102.503	102.303
4.750	105.292	105.292	105.092	4.500	104.973	104.973	104.773	4.000	104.922	104.922	104.722	4.750	102.029	102.029	101.829	4.000	102.603	102.603	102.403

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/18/2021

45 Day Lock Exp.:

7/5/2021

60 Day Lock Exp.:

7/19/2021

W. Rate Sheet Dated: 5/19/2021

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 *1A, 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)