

W. Rate Sheet Dated: 5/20/2021

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	101.923	101.923	101.517	2.750	99.875	99.875	99.469	2.250	98.305	98.305	98.000	3.125	96.426	96.426	96.126
2.875	102.130	102.130	101.724	2.875	100.048	100.048	99.642	2.500	98.636	98.636	98.332	3.250	97.692	97.692	97.392
3.000	102.334	102.334	101.928	3.000	100.218	100.218	99.811	2.625	98.801	98.801	98.496	3.375	97.770	97.770	97.470
3.125	102.532	102.532	102.126	3.125	100.348	100.348	99.942	2.750	100.418	100.418	100.118	3.500	97.848	97.848	97.548
3.250	103.161	103.161	102.861	3.250	101.054	101.054	100.754	2.875	100.578	100.578	100.278	3.625	97.926	97.926	97.626
3.375	103.260	103.260	102.960	3.375	101.205	101.205	100.905	3.000	100.735	100.735	100.435	Margin = 2.250		Index = 0.050	
3.500	103.456	103.456	103.156	3.500	101.349	101.349	101.049	3.125	100.853	100.853	100.553	30 Year OTC			
3.625	103.640	103.640	103.340	3.625	101.388	101.388	101.088	3.250	102.422	102.422	102.122	Rate	30 Day	45 Day	60 Day
3.750	103.608	103.608	103.308	3.750	102.949	102.949	102.649	3.375	102.565	102.565	102.265	4.000	101.679	101.679	101.179
3.875	103.678	103.678	103.378	3.875	103.074	103.074	102.774	3.500	102.699	102.699	102.399	4.125	101.801	101.801	101.301
4.000	103.854	103.854	103.554	4.000	103.192	103.192	102.892	3.625	102.736	102.736	102.436	4.375	102.451	102.451	101.951
4.125	103.976	103.976	103.676	4.125	103.284	103.284	102.984	3.750	103.445	103.445	103.145	4.500	102.574	102.574	102.074
4.250	103.921	103.921	103.721	4.250	103.282	103.282	103.082	3.875	103.561	103.561	103.261	4.625	102.731	102.731	102.231
4.375	103.926	103.926	103.726	4.375	103.407	103.407	103.207	4.000	103.671	103.671	103.371	4.875	103.484	103.484	102.984
4.500	104.049	104.049	103.849	4.500	103.525	103.525	103.325	4.125	103.754	103.754	103.454	5.000	103.607	103.607	103.107
4.625	104.206	104.206	104.006	4.625	103.617	103.617	103.417	4.250	103.682	103.682	103.382	5.125	103.764	103.764	103.264
4.750	104.240	104.240	104.040	4.750	103.615	103.615	103.415	4.375	103.798	103.798	103.498	5.500	105.187	105.187	104.687
4.875	104.259	104.259	104.059	4.875	103.739	103.739	103.539	4.500	103.908	103.908	103.608	5.625	105.344	105.344	104.844
6.250	106.000	106.000	105.800	6.250	105.323	105.323	105.123	4.625	103.990	103.990	103.690	6.250	105.073	105.073	104.573

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	102.123	102.023	102.023	101.617	2.750	101.555	101.455	101.455	101.049	2.250	100.435	100.335	100.335	100.030
2.875	102.330	102.230	102.230	101.824	2.875	101.728	101.628	101.628	101.222	2.375	100.606	100.506	100.506	100.201
3.000	102.534	102.434	102.434	102.028	3.000	101.898	101.798	101.798	101.391	2.500	100.766	100.666	100.666	100.362
3.125	102.732	102.632	102.632	102.226	3.125	102.028	101.928	101.928	101.522	2.625	100.931	100.831	100.831	100.526
3.250	103.261	103.161	103.161	102.861	3.250	102.734	102.634	102.634	102.334	2.750	101.448	101.348	101.348	101.048
3.375	103.460	103.360	103.360	103.060	3.375	102.885	102.785	102.785	102.485	2.875	101.608	101.508	101.508	101.208
3.500	103.656	103.556	103.556	103.256	3.500	103.029	102.929	102.929	102.629	3.000	101.765	101.665	101.665	101.365
3.625	103.840	103.740	103.740	103.440	3.625	103.068	102.968	102.968	102.668	3.125	101.883	101.783	101.783	101.483
3.750	103.808	103.708	103.708	103.408	3.750	103.579	103.479	103.479	103.179	3.250	104.052	103.952	103.952	103.652
3.875	103.978	103.878	103.878	103.578	3.875	103.704	103.604	103.604	103.304	3.375	104.195	104.095	104.095	103.795
4.000	104.154	104.054	104.054	103.754	4.000	103.822	103.722	103.722	103.422	3.500	104.329	104.229	104.229	103.929
4.125	104.276	104.176	104.176	103.876	4.125	103.914	103.814	103.814	103.514	3.625	104.366	104.266	104.266	103.966
4.250	104.821	104.721	104.721	104.521	4.250	104.612	104.512	104.512	104.312	3.750	105.575	105.475	105.475	105.175

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	98.929	98.929	98.429	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.051	99.051	98.551	4.750	101.000	101.000	100.500
3.875	99.609	99.609	99.109	6.250	103.750	103.750	103.500	4.375	99.701	99.701	99.201	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.433	99.433	98.933					4.500	99.824	99.824	99.324	Rate	30 Day	45 Day	60 Day
4.125	99.311	99.311	98.811					4.625	99.981	99.981	99.481	6.250	102.750	102.750	102.250
4.250	100.860	100.860	100.360					4.875	100.734	100.734	100.234	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.756	100.756	100.256					5.000	100.857	100.857	100.357				
4.500	100.632	100.632	100.132					5.125	101.014	101.014	100.514				
4.625	100.475	100.475	99.975					5.500	102.437	102.437	101.937				
4.750	101.935	101.935	101.435					5.625	102.594	102.594	102.094				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.323	102.323	101.823				

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/21/2021

45 Day Lock Exp.:

7/5/2021

60 Day Lock Exp.:

7/19/2021

W. Rate Sheet Dated: 5/20/2021

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	101.785	101.785	101.485	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	101.946	101.946	101.646	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	102.103	102.103	101.803	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.654	102.654	102.354	3.125	102.221	102.221	101.921	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.693	102.693	102.393	3.250	103.727	103.727	103.427	Rate	30 Day	45 Day	60 Day
3.750	103.358	103.358	103.058	3.750	103.129	103.129	102.829	3.375	103.870	103.870	103.570	3.250	98.711	98.711	98.211
3.875	103.428	103.428	103.128	3.875	103.254	103.254	102.954	3.500	104.004	104.004	103.704	3.375	98.910	98.910	98.410
4.000	103.604	103.604	103.304	4.000	103.372	103.372	103.072	3.625	104.041	104.041	103.741	3.500	99.106	99.106	98.606
4.125	103.726	103.726	103.426	4.125	103.464	103.464	103.164	3.750	103.625	103.625	103.325	3.625	99.290	99.290	98.790
4.250	103.171	103.171	102.971	4.250	102.962	102.962	102.762	3.875	N/A	N/A	N/A	3.750	99.433	99.433	98.933
4.375	103.176	103.176	102.976	4.375	103.087	103.087	102.887	4.000	N/A	N/A	N/A	3.875	99.603	99.603	99.103
4.500	103.299	103.299	103.099	4.500	103.205	103.205	103.005	4.125	N/A	N/A	N/A	4.000	99.779	99.779	99.279
4.625	103.456	103.456	103.256	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.901	99.901	99.401
4.750	103.052	103.052	102.852	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.946	99.946	99.446
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	102.136	102.036	102.036	101.736	3.250	101.609	101.509	101.509	101.209	2.750	98.666	98.566	98.566	98.266
3.375	102.335	102.235	102.235	101.935	3.375	101.760	101.660	101.660	101.360	2.875	98.827	98.727	98.727	98.427
3.500	102.531	102.431	102.431	102.131	3.500	101.904	101.804	101.804	101.504	3.000	98.984	98.884	98.884	98.584
3.625	102.715	102.615	102.615	102.315	3.625	101.943	101.843	101.843	101.543	3.125	99.102	99.002	99.002	98.702
3.750	101.558	101.458	101.458	101.158	3.750	101.329	101.229	101.229	100.929	3.250	100.927	100.827	100.827	100.527
3.875	101.728	101.628	101.628	101.328	3.875	101.454	101.354	101.354	101.054	3.375	101.070	100.970	100.970	100.670
4.000	101.904	101.804	101.804	101.504	4.000	101.572	101.472	101.472	101.172	3.500	101.204	101.104	101.104	100.804
4.125	102.026	101.926	101.926	101.626	4.125	101.664	101.564	101.564	101.264	3.625	101.241	101.141	101.141	100.841
4.250	102.071	101.971	101.971	101.771	4.250	101.862	101.762	101.762	101.562	3.750	102.450	102.350	102.350	102.050

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 AVIM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
								4.375	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
												Rate	30 Day	45 Day	60 Day
												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@afwwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/21/2021
45 Day Lock Exp.: 7/5/2021
60 Day Lock Exp.: 7/19/2021

W. Rate Sheet Dated: 5/20/2021

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					
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	97.457	97.457	97.257	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.842	97.842	97.642	2.000	N/A	N/A	N/A	2.500	97.741	97.582	97.476
2.625	98.305	98.305	98.105	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.653	98.653	98.453	2.125	N/A	N/A	N/A	2.625	98.289	98.130	98.024
2.750	99.168	99.168	98.968	2.250	94.059	94.059	93.859	2.250	94.059	94.059	93.859	2.750	99.410	99.410	99.210	2.250	93.856	93.856	93.656	2.750	99.042	98.883	98.772
2.875	99.861	99.861	99.661	2.375	94.975	94.975	94.775	2.375	94.907	94.907	94.707	2.875	100.040	100.040	99.840	2.375	94.815	94.815	94.615	2.875	99.735	99.576	99.465
2.990	100.342	100.342	100.142	2.500	96.152	96.152	95.952	2.500	95.988	95.988	95.788	2.990	100.409	100.409	100.209	2.500	96.337	96.337	96.137	2.990	100.217	100.058	99.947
3.000	100.442	100.442	100.242	2.625	97.299	97.299	97.099	2.625	97.198	97.198	96.998	3.000	100.509	100.509	100.309	2.625	97.447	97.447	97.247	3.000	100.317	100.158	100.047
3.125	100.819	100.819	100.619	2.750	98.322	98.322	98.122	2.750	98.259	98.259	98.059	3.125	101.120	101.120	100.920	2.750	98.364	98.364	98.164	3.125	100.878	100.703	100.579
3.250	101.610	101.610	101.410	2.875	99.084	99.084	98.884	2.875	99.021	99.021	98.821	3.250	101.842	101.842	101.642	2.875	99.063	99.063	98.863	3.250	101.670	101.495	101.371
3.375	102.104	102.104	101.904	2.990	99.632	99.632	99.432	2.990	99.561	99.561	99.361	3.375	102.393	102.393	102.193	2.990	99.499	99.499	99.299	3.375	102.264	102.089	101.965
3.500	102.456	102.456	102.256	3.000	99.732	99.732	99.532	3.000	99.661	99.661	99.461	3.500	102.796	102.796	102.596	3.000	99.599	99.599	99.399	3.500	102.766	102.591	102.467
3.625	102.865	102.865	102.665	3.125	100.992	100.992	100.792	3.125	100.954	100.954	100.754	3.625	103.021	103.021	102.821	3.125	100.920	100.920	100.720	3.625	103.174	102.999	102.875
3.750	102.776	102.776	102.576	3.250	101.960	101.960	101.760	3.250	101.960	101.960	101.760	3.750	102.042	102.042	101.842	3.250	101.642	101.642	101.442	3.750	102.728	102.628	102.528
3.875	103.296	103.296	103.096	3.375	102.613	102.613	102.413	3.375	102.613	102.613	102.413	3.875	102.524	102.524	102.324	3.375	102.193	102.193	101.993	3.875	103.247	103.147	103.047
3.990	103.651	103.651	103.451	3.500	103.168	103.168	102.968	3.500	103.168	103.168	102.968	3.990	102.776	102.776	102.576	3.500	102.596	102.596	102.396	3.990	103.552	103.452	103.352
4.000	103.751	103.751	103.551	3.625	103.615	103.615	103.415	3.625	103.615	103.615	103.415	4.000	102.876	102.876	102.676	3.625	102.821	102.821	102.621	4.000	103.652	103.552	103.452
4.125	103.886	103.886	103.686	3.750	104.342	104.342	104.142	3.750	104.342	104.342	104.142	4.125	103.078	103.078	102.878	3.750	101.842	101.842	101.642	4.125	103.988	103.888	103.788
4.250	104.068	104.068	103.868	3.875	104.913	104.913	104.713	3.875	104.913	104.913	104.713	4.250	101.887	101.887	101.687	3.875	102.324	102.324	102.124	4.250	103.816	103.716	103.616
4.375	104.466	104.466	104.266	3.990	105.257	105.257	105.057	3.990	105.257	105.257	105.057	4.375	102.314	102.314	102.114	3.990	102.576	102.576	102.376	4.375	104.214	104.114	104.014
4.500	104.835	104.835	104.635	4.000	105.357	105.357	105.157	4.000	105.357	105.357	105.157	4.500	102.632	102.632	102.432	4.000	102.676	102.676	102.476	4.500	104.583	104.483	104.383
30/25 Year >125 High Balance						20 Year						20 Year 105-125						20 Year >125					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.301	98.301	98.101	2.875	100.662	100.662	100.462	2.875	100.142	100.142	99.942	2.750	100.142	100.142	99.942	2.000	98.821	98.821	98.621	2.000	98.870	98.747	98.670
2.875	99.000	99.000	98.800	2.990	101.103	101.103	100.903	2.990	100.638	100.638	100.438	2.875	100.638	100.638	100.438	2.125	99.435	99.435	99.235	2.125	99.484	99.361	99.284
2.990	99.428	99.428	99.228	3.000	101.203	101.203	101.003	3.000	100.738	100.738	100.538	3.000	100.738	100.738	100.538	2.250	99.976	99.976	99.776	2.250	100.026	99.903	99.826
3.000	99.528	99.528	99.328	3.125	101.672	101.672	101.472	3.125	101.329	101.329	101.129	3.125	101.306	101.306	101.106	2.375	100.469	100.469	100.269	2.375	100.519	100.396	100.319
3.125	100.920	100.920	100.720	3.250	102.138	102.138	101.938	3.250	102.184	102.184	101.984	3.250	102.184	102.184	101.984	2.500	100.945	100.945	100.745	2.500	100.983	100.860	100.783
3.250	101.642	101.642	101.442	3.375	102.727	102.727	102.527	3.375	102.832	102.832	102.632	3.375	102.832	102.832	102.632	2.625	101.538	101.538	101.338	2.625	101.574	101.451	101.374
3.375	102.193	102.193	101.993	3.500	103.195	103.195	102.995	3.500	103.349	103.349	103.149	3.500	103.349	103.349	103.149	2.750	102.088	102.088	101.888	2.750	102.124	102.001	101.924
3.500	102.596	102.596	102.396	3.625	103.601	103.601	103.401	3.625	103.794	103.794	103.594	3.625	103.794	103.794	103.594	2.875	102.518	102.518	102.318	2.875	102.554	102.431	102.354
3.625	102.821	102.821	102.621	3.750	103.285	103.285	103.085	3.750	103.545	103.545	103.345	3.750	103.733	103.733	103.533	2.990	102.901	102.901	102.701	2.990	102.937	102.814	102.737
3.750	101.842	101.842	101.642	3.875	103.799	103.799	103.599	3.875	104.110	104.110	103.910	3.875	104.298	104.298	104.098	3.000	103.001	103.001	102.801	3.000	103.037	102.914	102.837
3.875	102.324	102.324	102.124	3.990	104.073	104.073	103.873	3.990	104.421	104.421	104.221	3.990	104.608	104.608	104.408	3.125	103.434	103.434	103.234	3.125	103.470	103.347	103.270
3.990	102.576	102.576	102.376	4.000	104.173	104.173	103.973	4.000	104.521	104.521	104.321	4.000	104.708	104.708	104.508	3.250	103.611	103.611	103.411	3.250	103.784	103.661	103.584
4.000	102.676	102.676	102.476	4.125	104.505	104.505	104.305	4.125	104.888	104.888	104.688	4.125	105.075	105.075	104.875	3.375	103.035	103.035	102.835	3.375	103.708	103.585	103.508
4.125	102.878	102.878	102.678	4.250	104.299	104.299	104.099	4.250	104.583	104.583	104.383	4.250	104.770	104.770	104.570	3.500	104.396	104.396	104.196	3.500	104.069	103.946	103.869
4.250	95.831	95.831	95.631	4.375	104.692	104.692	104.492	4.375	105.016	105.016	104.816	4.375	105.204	105.204	105.004	3.625	104.831	104.831	104.631	3.625	104.503	104.403	104.303
4.375	N/A	N/A	N/A	4.500	105.041	105.041	104.841	4.500	105.398	105.398	105.198	4.500	105.586	105.586	105.386	3.750	104.606	104.606	104.406	3.750	104.141	104.041	103.941
4.500	N/A	N/A	N/A	4.625	105.291	105.291	105.091	4.625	105.671	105.671	105.471	4.625	105.859	105.859	105.659	3.875	105.068	105.068	104.868	3.875	104.602	104.502	104.402
4.625	N/A	N/A	N/A	4.750	105.411	105.411	105.211	4.750	105.755	105.755	105.555	4.750	105.942	105.942	105.742	3.990	105.411	105.411	105.211	3.990	104.946	104.846	104.746
4.750	N/A	N/A	N/A	4.875	105.775	105.775	105.575	4.875	106.154	106.154	105.954	4.875	98.208	98.208	98.008	4.000	105.511	105.511	105.311	4.000	105.046	104.946	104.846
15 Year 105-125						15 Year >125						15 Year High Balance						15 Year 105-125 High Balance					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	97.165	97.165	N/A	2.000	96.906	96.906	96.706	2.000	99.075	99.075	98.875	2.000	97.2										



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.:

6/21/2021

45 Day Lock Exp.:

7/5/2021

60 Day Lock Exp.:

7/19/2021

W. Rate Sheet Dated: 5/20/2021

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	97.457	97.457	97.257	2.500	97.842	97.842	97.642	2.875	100.662	100.662	100.462	2.000	98.821	98.821	98.621	2.000	99.075	99.075	98.875
2.625	98.305	98.305	98.105	2.625	98.653	98.653	98.453	2.990	101.103	101.103	100.903	2.125	99.435	99.435	99.235	2.125	99.542	99.542	99.342
2.750	99.168	99.168	98.968	2.750	99.410	99.410	99.210	3.000	101.203	101.203	101.003	2.250	99.976	99.976	99.776	2.250	99.922	99.922	99.722
2.875	99.861	99.861	99.661	2.875	100.040	100.040	99.840	3.125	101.672	101.672	101.472	2.375	100.469	100.469	100.269	2.375	100.323	100.323	100.123
2.990	100.342	100.342	100.142	2.990	100.409	100.409	100.209	3.250	102.138	102.138	101.938	2.500	100.945	100.945	100.745	2.500	100.878	100.878	100.678
3.000	100.442	100.442	100.242	3.000	100.509	100.509	100.309	3.375	102.727	102.727	102.527	2.625	101.538	101.538	101.338	2.625	101.322	101.322	101.122
3.125	100.819	100.819	100.619	3.125	101.120	101.120	100.920	3.500	103.195	103.195	102.995	2.750	102.088	102.088	101.888	2.750	101.707	101.707	101.507
3.250	101.610	101.610	101.410	3.250	101.842	101.842	101.642	3.625	103.601	103.601	103.401	2.875	102.518	102.518	102.318	2.875	102.009	102.009	101.809
3.375	102.104	102.104	101.904	3.375	102.393	102.393	102.193	3.750	103.285	103.285	103.085	2.990	102.901	102.901	102.701	2.990	102.249	102.249	102.049
3.500	102.456	102.456	102.256	3.500	102.796	102.796	102.596	3.875	103.799	103.799	103.599	3.000	103.001	103.001	102.801	3.000	102.349	102.349	102.149
3.625	102.865	102.865	102.665	3.625	103.021	103.021	102.821	3.990	104.073	104.073	103.873	3.125	103.434	103.434	103.234	3.125	102.648	102.648	102.448
3.750	102.776	102.776	102.576	3.750	102.042	102.042	101.842	4.000	104.173	104.173	103.973	3.250	103.611	103.611	103.411	3.250	102.536	102.536	102.336
3.875	103.296	103.296	103.096	3.875	102.524	102.524	102.324	4.125	104.505	104.505	104.305	3.375	104.035	104.035	103.835	3.375	102.833	102.833	102.633
3.990	103.651	103.651	103.451	3.990	102.776	102.776	102.576	4.250	104.299	104.299	104.099	3.500	104.396	104.396	104.196	3.500	103.086	103.086	102.886
4.000	103.751	103.751	103.551	4.000	102.876	102.876	102.676	4.375	104.692	104.692	104.492	3.625	104.831	104.831	104.631	3.625	103.391	103.391	103.191
4.125	103.886	103.886	103.686	4.125	103.078	103.078	102.878	4.500	105.041	105.041	104.841	3.750	104.606	104.606	104.406	3.750	102.297	102.297	102.097
4.250	104.068	104.068	103.868	4.250	101.887	101.887	101.687	4.625	105.291	105.291	105.091	3.875	105.068	105.068	104.868	3.875	102.618	102.618	102.418
4.375	104.466	104.466	104.266	4.375	102.314	102.314	102.114	4.750	105.411	105.411	105.211	3.990	105.411	105.411	105.211	3.990	102.829	102.829	102.629
4.500	104.835	104.835	104.635	4.500	102.632	102.632	102.432	4.875	105.775	105.775	105.575	4.000	105.511	105.511	105.311	4.000	102.929	102.929	102.729

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)
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@afrawholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/21/2021
45 Day Lock Exp.: 7/5/2021
60 Day Lock Exp.: 7/19/2021

W. Rate Sheet Dated: 5/20/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																															
30/25 Year						30/25 Year 105-125						30/25 Year >125						30/25 Year SC						30/25 Year SC 105-125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.149	99.149	98.949	2.750	99.149	99.149	98.949	2.750	99.149	99.149	98.949	2.750	98.591	98.591	98.391	2.750	98.591	98.591	98.391	2.750	98.591	98.591	98.391	2.750	98.591	98.591	98.391	2.750	98.899	98.799	98.699
2.875	100.042	100.042	99.842	2.875	100.042	100.042	99.842	2.875	100.042	100.042	99.842	2.875	99.484	99.484	99.284	2.875	99.484	99.484	99.284	2.875	99.484	99.484	99.284	2.875	99.484	99.484	99.284	2.875	99.792	99.692	99.592
2.990	100.449	100.449	100.249	2.990	100.449	100.449	100.249	2.990	100.449	100.449	100.249	2.990	99.891	99.891	99.691	2.990	99.891	99.891	99.691	2.990	99.891	99.891	99.691	2.990	100.199	100.099	99.999	2.990	100.199	100.099	99.999
3.000	100.549	100.549	100.349	3.000	100.549	100.549	100.349	3.000	100.549	100.549	100.349	3.000	99.991	99.991	99.791	3.000	99.991	99.991	99.791	3.000	99.991	99.991	99.791	3.000	100.299	100.199	100.099	3.000	100.299	100.199	100.099
3.125	101.034	101.034	100.767	3.125	101.034	101.034	100.767	3.125	101.034	101.034	100.767	3.125	99.964	99.964	99.697	3.125	99.964	99.964	99.697	3.125	99.964	99.964	99.697	3.125	100.784	100.658	100.517	3.125	100.784	100.658	100.517
3.250	101.829	101.829	101.574	3.250	101.704	101.704	101.449	3.250	101.829	101.829	101.574	3.250	100.759	100.759	100.504	3.250	100.634	100.634	100.379	3.250	101.579	101.457	101.324	3.250	101.579	101.457	101.324	3.250	101.579	101.457	101.324
3.375	102.313	102.313	102.064	3.375	102.188	102.188	101.933	3.375	102.313	102.313	102.064	3.375	101.243	101.243	100.994	3.375	101.118	101.118	100.869	3.375	102.063	101.943	101.814	3.375	102.063	101.943	101.814	3.375	102.063	101.943	101.814
3.500	102.687	102.687	102.443	3.500	102.562	102.562	102.318	3.500	102.687	102.687	102.443	3.500	101.617	101.617	101.373	3.500	101.492	101.492	101.248	3.500	102.437	102.318	102.193	3.500	102.437	102.318	102.193	3.500	102.437	102.318	102.193
3.625	103.085	103.085	102.843	3.625	102.960	102.960	102.718	3.625	103.085	103.085	102.843	3.625	102.015	102.015	101.773	3.625	101.890	101.890	101.648	3.625	102.835	102.716	102.593	3.625	102.835	102.716	102.593	3.625	102.835	102.716	102.593
3.750	102.727	102.727	102.527	3.750	102.102	102.102	101.902	3.750	102.727	102.727	102.527	3.750	102.033	102.033	101.793	3.750	101.968	101.968	101.728	3.750	102.477	102.377	102.277	3.750	102.477	102.377	102.277	3.750	102.477	102.377	102.277
3.875	103.233	103.233	103.033	3.875	102.608	102.608	102.408	3.875	103.233	103.233	103.033	3.875	102.408	102.408	102.168	3.875	102.338	102.338	102.098	3.875	102.983	102.883	102.783	3.875	102.983	102.883	102.783	3.875	102.983	102.883	102.783
3.990	103.584	103.584	103.384	3.990	102.959	102.959	102.759	3.990	103.584	103.584	103.384	3.990	102.759	102.759	102.519	3.990	102.689	102.689	102.449	3.990	103.334	103.234	103.134	3.990	103.334	103.234	103.134	3.990	103.334	103.234	103.134
4.000	103.684	103.684	103.484	4.000	103.059	103.059	102.859	4.000	103.684	103.684	103.484	4.000	102.859	102.859	102.619	4.000	102.789	102.789	102.549	4.000	103.434	103.334	103.234	4.000	103.434	103.334	103.234	4.000	103.434	103.334	103.234
4.125	104.171	104.171	103.971	4.125	102.792	102.792	102.592	4.125	104.171	104.171	103.971	4.125	102.592	102.592	102.352	4.125	102.522	102.522	102.282	4.125	103.687	103.587	103.487	4.125	103.687	103.587	103.487	4.125	103.687	103.587	103.487
4.250	104.035	104.035	103.835	4.250	103.660	103.660	103.460	4.250	104.035	104.035	103.835	4.250	103.460	103.460	103.220	4.250	103.390	103.390	103.150	4.250	103.785	103.685	103.585	4.250	103.785	103.685	103.585	4.250	103.785	103.685	103.585
4.375	104.442	104.442	104.242	4.375	104.067	104.067	103.867	4.375	104.442	104.442	104.242	4.375	103.867	103.867	103.627	4.375	103.797	103.797	103.557	4.375	104.192	104.092	103.992	4.375	104.192	104.092	103.992	4.375	104.192	104.092	103.992
4.500	104.765	104.765	104.565	4.500	104.390	104.390	104.190	4.500	104.765	104.765	104.565	4.500	104.190	104.190	103.950	4.500	104.120	104.120	103.880	4.500	104.515	104.415	104.315	4.500	104.515	104.415	104.315	4.500	104.515	104.415	104.315
4.625	104.800	104.800	104.600	4.625	104.425	104.425	104.225	4.625	104.800	104.800	104.600	4.625	104.225	104.225	103.985	4.625	104.215	104.215	103.975	4.625	104.550	104.450	104.350	4.625	104.550	104.450	104.350	4.625	104.550	104.450	104.350
4.750	105.230	105.230	105.030	4.750	105.230	105.230	105.030	4.750	105.230	105.230	105.030	4.750	105.030	105.030	104.790	4.750	105.060	105.060	104.820	4.750	104.980	104.880	104.780	4.750	104.980	104.880	104.780	4.750	104.980	104.880	104.780

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	98.847	98.847	98.647	2.000	98.847	98.847	98.647	2.000	96.996	96.996	96.796	2.000	97.121	97.121	96.921	2.000	97.121	97.121	96.921
2.125	99.483	99.483	99.283	2.125	99.483	99.483	99.283	2.125	97.632	97.632	97.432	2.125	97.757	97.757	97.557	2.125	97.757	97.757	97.557
2.250	100.183	100.183	99.983	2.250	100.183	100.183	99.983	2.250	98.332	98.332	98.132	2.250	98.457	98.457	98.257	2.250	98.457	98.457	98.257
2.375	100.711	100.711	100.511	2.375	100.711	100.711	100.511	2.375	98.860	98.860	98.660	2.375	98.985	98.985	98.785	2.375	98.985	98.985	98.785
2.500	100.973	100.973	100.773	2.500	100.973	100.973	100.773	2.500	99.122	99.122	98.922	2.500	99.247	99.247	99.047	2.500	99.247	99.247	99.047
2.625	101.738	101.738	101.538	2.625	101.738	101.738	101.538	2.625	99.887	99.887	99.687	2.625	100.012	100.012	99.812	2.625	100.012	100.012	99.812
2.750	102.259	102.259	102.059	2.750	102.259	102.259	102.059	2.750	100.408	100.408	100.208	2.750	100.533	100.533	100.333	2.750	100.533	100.533	100.333
2.875	102.650	102.650	102.450	2.875	102.650	102.650	102.450	2.875	100.799	100.799	100.599	2.875	100.924	100.924	100.724	2.875	100.924	100.924	100.724
2.990	102.944	102.944	102.744	2.990	102.944	102.944	102.744	2.990	101.213	101.213	101.013	2.990	101.338	101.338	101.138	2.990	101.338	101.338	101.138
3.000	103.064	103.064	102.864	3.000	103.064	103.064	102.864	3.000	101.213	101.213	101.013	3.000	101.338	101.338	101.138	3.000	101.338	101.338	101.138
3.125	103.007	103.007	102.807	3.125	103.007	103.007	102.807	3.125	100.656	100.656	100.456	3.125	100.781	100.781	100.581	3.125	100.781	100.781	100.581
3.250	103.482	103.482	103.282	3.250	103.482	103.482	103.282	3.250	101.131	101.131	100.931	3.250	101.256	101.256	101.056	3.250	101.256	101.256	101.056
3.375	103.817	103.817	103.617	3.375	103.817	103.817	103.617	3.375	101.466	101.466	101.266	3.375	101.591	101.591	101.391	3.375	101.591	101.591	101.391
3.500	104.062	104.062	103.862	3.500	104.062	104.062	103.862	3.500	101.711	101.711	101.511	3.500	101.836	101.836	101.636	3.500	101.836	101.836	101.636
3.625	104.087	104.087	103.887	3.625	104.087	104.087	103.887	3.625	100.736	100.736	100.536	3.625	100.861	100.861	100.661	3.625	100.861	100.861	100.661
3.750	104.470	104.470	104.270	3.750	104.470	104.470	104.270	3.750	101.119	101.119	100.919	3.750	101.244	101.244	101.044	3.750	101.244	101.244	101.044
3.875	104.645	104.645	104.445	3.875	104.645	104.645	104.445	3.875	101.294	101.294	101.094	3.875	101.419	101.419	101.219	3.875	101.419	101.419	101.219
3.990	104.925	104.925	104.725	3.990	104.925	104.925	104.725	3.990	101.574	101.574	101.374	3.990	101.699	101.699	101.499	3.990	101.699	101.699	101.499
4.000	105.025	105.025	104.825	4.000	105.025	105.025	104.825	4.000	101.674	101.674	101.474	4.000	101.799	101.799	101.599	4.000	101.799	101.799	101.599



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.:

6/21/2021

45 Day Lock Exp.:

7/5/2021

60 Day Lock Exp.:

7/19/2021

W. Rate Sheet Dated: 5/20/2021

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	99.149	99.149	98.949	2.750	98.591	98.591	98.391	2.500	98.103	98.103	97.877	2.000	98.722	98.722	98.522	2.000	96.996	96.996	96.796
2.875	100.042	100.042	99.842	2.875	99.484	99.484	99.284	2.625	98.991	98.991	98.766	2.125	99.358	99.358	99.158	2.125	97.632	97.632	97.432
2.990	100.449	100.449	100.249	2.990	99.891	99.891	99.691	2.750	99.941	99.941	99.718	2.250	100.058	100.058	99.858	2.250	98.332	98.332	98.132
3.000	100.549	100.549	100.349	3.000	99.991	99.991	99.791	2.875	100.641	100.641	100.417	2.375	100.586	100.586	100.386	2.375	98.860	98.860	98.660
3.125	101.034	101.034	100.767	3.125	99.964	99.964	99.697	2.990	101.096	101.096	100.875	2.500	100.848	100.848	100.648	2.500	99.122	99.122	98.922
3.250	101.829	101.829	101.574	3.250	100.759	100.759	100.504	3.000	101.196	101.196	100.975	2.625	101.613	101.613	101.413	2.625	99.887	99.887	99.687
3.375	102.313	102.313	102.064	3.375	101.243	101.243	100.994	3.125	101.439	101.439	101.183	2.750	102.134	102.134	101.934	2.750	100.408	100.408	100.208
3.500	102.687	102.687	102.443	3.500	101.617	101.617	101.373	3.250	102.188	102.188	101.937	2.875	102.525	102.525	102.325	2.875	100.799	100.799	100.599
3.625	103.085	103.085	102.843	3.625	102.015	102.015	101.773	3.375	102.777	102.777	102.531	2.990	102.839	102.839	102.639	2.990	101.113	101.113	100.913
3.750	102.727	102.727	102.527	3.750	100.233	100.233	100.033	3.500	103.282	103.282	103.044	3.000	102.939	102.939	102.739	3.000	101.213	101.213	101.013
3.875	103.233	103.233	103.033	3.875	100.739	100.739	100.539	3.625	103.581	103.581	103.346	3.125	102.882	102.882	102.682	3.125	100.656	100.656	100.456
3.990	103.584	103.584	103.384	3.990	101.090	101.090	100.890	3.750	103.057	103.057	102.857	3.250	103.357	103.357	103.157	3.250	101.131	101.131	100.931
4.000	103.684	103.684	103.484	4.000	101.190	101.190	100.990	3.875	103.403	103.403	103.203	3.375	103.692	103.692	103.492	3.375	101.466	101.466	101.266
4.125	103.417	103.417	103.217	4.125	98.929	98.929	98.729	3.990	103.720	103.720	103.520	3.500	103.937	103.937	103.737	3.500	101.711	101.711	101.511
4.250	104.035	104.035	103.835	4.250	99.547	99.547	99.347	4.000	103.820	103.820	103.620	3.625	103.962	103.962	103.762	3.625	100.736	100.736	100.536
4.375	104.442	104.442	104.242	4.375	99.954	99.954	99.754	4.125	103.536	103.536	103.336	3.750	104.345	104.345	104.145	3.750	101.119	101.119	100.919
4.500	104.765	104.765	104.565	4.500	100.277	100.277	100.077	4.250	104.177	104.177	103.977	3.875	104.520	104.520	104.320	3.875	101.294	101.294	101.094
4.625	104.800	104.800	104.600	4.625	99.624	99.624	99.424	4.375	104.559	104.559	104.359	3.990	104.800	104.800	104.600	3.990	101.574	101.574	101.374
4.750	105.230	105.230	105.030	4.750	100.054	100.054	99.854	4.500	104.907	104.907	104.707	4.000	104.900	104.900	104.700	4.000	101.674	101.674	101.474

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:

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Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/21/2021

45 Day Lock Exp.:

7/5/2021

60 Day Lock Exp.:

7/19/2021

W. Rate Sheet Dated: 5/20/2021

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	99.149	99.149	98.949	2.500	98.103	98.103	97.877	2.000	98.722	98.722	98.522	2.750	98.195	98.195	97.995	2.000	97.209	97.209	97.009
2.875	100.042	100.042	99.842	2.625	98.991	98.991	98.766	2.125	99.358	99.358	99.158	2.875	99.088	99.088	98.888	2.125	97.845	97.845	97.645
2.990	100.449	100.449	100.249	2.750	99.941	99.941	99.718	2.250	100.058	100.058	99.858	2.990	99.495	99.495	99.295	2.250	98.545	98.545	98.345
3.000	100.549	100.549	100.349	2.875	100.641	100.641	100.417	2.375	100.586	100.586	100.386	3.000	99.595	99.595	99.395	2.375	99.073	99.073	98.873
3.125	101.034	101.034	100.767	2.990	101.096	101.096	100.875	2.500	100.848	100.848	100.648	3.125	99.824	99.824	99.557	2.500	99.335	99.335	99.135
3.250	101.829	101.829	101.574	3.000	101.196	101.196	100.975	2.625	101.613	101.613	101.413	3.250	100.619	100.619	100.364	2.625	100.100	100.100	99.900
3.375	102.313	102.313	102.064	3.125	101.439	101.439	101.183	2.750	102.134	102.134	101.934	3.375	101.103	101.103	100.854	2.750	100.621	100.621	100.421
3.500	102.687	102.687	102.443	3.250	102.188	102.188	101.937	2.875	102.525	102.525	102.325	3.500	101.477	101.477	101.233	2.875	101.012	101.012	100.812
3.625	103.085	103.085	102.843	3.375	102.777	102.777	102.531	2.990	102.839	102.839	102.639	3.625	101.875	101.875	101.633	2.990	101.326	101.326	101.126
3.750	102.727	102.727	102.527	3.500	103.282	103.282	103.044	3.000	102.939	102.939	102.739	3.750	100.805	100.805	100.605	3.000	101.426	101.426	101.226
3.875	103.233	103.233	103.033	3.625	103.581	103.581	103.346	3.125	102.882	102.882	102.682	3.875	101.311	101.311	101.111	3.125	101.119	101.119	100.919
3.990	103.584	103.584	103.384	3.750	103.057	103.057	102.857	3.250	103.357	103.357	103.157	3.990	101.662	101.662	101.462	3.250	101.594	101.594	101.394
4.000	103.684	103.684	103.484	3.875	103.403	103.403	103.203	3.375	103.692	103.692	103.492	4.000	101.762	101.762	101.562	3.375	101.929	101.929	101.729
4.125	103.417	103.417	103.217	3.990	103.720	103.720	103.520	3.500	103.937	103.937	103.737	4.125	100.498	100.498	100.298	3.500	102.174	102.174	101.974
4.250	104.035	104.035	103.835	4.000	103.820	103.820	103.620	3.625	103.962	103.962	103.762	4.250	101.116	101.116	100.916	3.625	101.699	101.699	101.499
4.375	104.442	104.442	104.242	4.125	103.536	103.536	103.336	3.750	104.345	104.345	104.145	4.375	101.523	101.523	101.323	3.750	102.082	102.082	101.882
4.500	104.765	104.765	104.565	4.250	104.177	104.177	103.977	3.875	104.520	104.520	104.320	4.500	101.846	101.846	101.646	3.875	102.257	102.257	102.057
4.625	104.800	104.800	104.600	4.375	104.559	104.559	104.359	3.990	104.800	104.800	104.600	4.625	101.537	101.537	101.337	3.990	102.537	102.537	102.337
4.750	105.230	105.230	105.030	4.500	104.907	104.907	104.707	4.000	104.900	104.900	104.700	4.750	101.967	101.967	101.767	4.000	102.637	102.637	102.437

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.:

6/21/2021

45 Day Lock Exp.:

7/5/2021

60 Day Lock Exp.:

7/19/2021

W. Rate Sheet Dated: 5/20/2021

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)