



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.: 6/21/2021

45 Day Lock Exp.: 7/5/2021

60 Day Lock Exp.: 7/20/2021

W. Rate Sheet Dated: 5/21/2021

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	101.954	101.954	101.532	2.750	99.906	99.906	99.484	2.250	98.309	98.309	98.004	3.125	96.426	96.426	96.126
2.875	102.161	102.161	101.739	2.875	100.080	100.080	99.658	2.500	98.640	98.640	98.335	3.250	97.692	97.692	97.392
3.000	102.366	102.366	101.944	3.000	100.249	100.249	99.827	2.625	98.805	98.805	98.500	3.375	97.770	97.770	97.470
3.125	102.563	102.563	102.141	3.125	100.380	100.380	99.958	2.750	100.418	100.418	100.118	3.500	97.848	97.848	97.548
3.250	103.114	103.114	102.814	3.250	101.007	101.007	100.707	2.875	100.578	100.578	100.278	3.625	97.926	97.926	97.626
3.375	103.213	103.213	102.913	3.375	101.158	101.158	100.858	3.000	100.735	100.735	100.435	Margin = 2.250		Index = 0.050	
3.500	103.409	103.409	103.109	3.500	101.302	101.302	101.002	3.125	100.853	100.853	100.553	30 Year OTC			
3.625	103.593	103.593	103.293	3.625	101.341	101.341	101.041	3.250	102.387	102.387	102.087	Rate	30 Day	45 Day	60 Day
3.750	103.499	103.499	103.199	3.750	102.840	102.840	102.540	3.375	102.530	102.530	102.230	4.000	101.570	101.570	101.070
3.875	103.569	103.569	103.269	3.875	102.964	102.964	102.664	3.500	102.664	102.664	102.364	4.125	101.692	101.692	101.192
4.000	103.745	103.745	103.445	4.000	103.083	103.083	102.783	3.625	102.701	102.701	102.401	4.375	102.623	102.623	102.123
4.125	103.867	103.867	103.567	4.125	103.174	103.174	102.874	3.750	103.520	103.520	103.220	4.500	102.746	102.746	102.246
4.250	104.093	104.093	103.893	4.250	103.454	103.454	103.254	3.875	103.635	103.635	103.335	4.625	102.903	102.903	102.403
4.375	104.098	104.098	103.898	4.375	103.578	103.578	103.378	4.000	103.745	103.745	103.445	4.875	103.390	103.390	102.890
4.500	104.221	104.221	104.021	4.500	103.697	103.697	103.497	4.125	103.828	103.828	103.528	5.000	103.513	103.513	103.013
4.625	104.378	104.378	104.178	4.625	103.788	103.788	103.588	4.250	103.471	103.471	103.171	5.125	103.670	103.670	103.170
4.750	104.146	104.146	103.946	4.750	103.521	103.521	103.321	4.375	103.587	103.587	103.287	5.500	105.093	105.093	104.593
4.875	104.165	104.165	103.965	4.875	103.646	103.646	103.446	4.500	103.697	103.697	103.397	5.625	105.250	105.250	104.750
6.250	106.000	106.000	105.800	6.250	105.292	105.292	105.092	4.625	103.779	103.779	103.479	6.250	105.041	105.041	104.541

FHA Streamline															
30/25 Year					20 Year					15/10 Year					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750	102.154	102.054	102.054	101.632	2.750	101.586	101.486	101.486	101.064	2.250	100.439	100.339	100.339	100.034	
2.875	102.361	102.261	102.261	101.839	2.875	101.760	101.660	101.660	101.238	2.375	100.610	100.510	100.510	100.205	
3.000	102.566	102.466	102.466	102.044	3.000	101.929	101.829	101.829	101.407	2.500	100.770	100.670	100.670	100.365	
3.125	102.763	102.663	102.663	102.241	3.125	102.060	101.960	101.960	101.538	2.625	100.935	100.835	100.835	100.530	
3.250	103.214	103.114	103.114	102.814	3.250	102.687	102.587	102.587	102.287	2.750	101.448	101.348	101.348	101.048	
3.375	103.413	103.313	103.313	103.013	3.375	102.838	102.738	102.738	102.438	2.875	101.608	101.508	101.508	101.208	
3.500	103.609	103.509	103.509	103.209	3.500	102.982	102.882	102.882	102.582	3.000	101.765	101.665	101.665	101.365	
3.625	103.793	103.693	103.693	103.393	3.625	103.021	102.921	102.921	102.621	3.125	101.883	101.783	101.783	101.483	
3.750	103.699	103.599	103.599	103.299	3.750	103.470	103.370	103.370	103.070	3.250	104.017	103.917	103.917	103.617	
3.875	103.869	103.769	103.769	103.469	3.875	103.594	103.494	103.494	103.194	3.375	104.160	104.060	104.060	103.760	
4.000	104.045	103.945	103.945	103.645	4.000	103.713	103.613	103.613	103.313	3.500	104.294	104.194	104.194	103.894	
4.125	104.167	104.067	104.067	103.767	4.125	103.804	103.704	103.704	103.404	3.625	104.331	104.231	104.231	103.931	
4.250	104.993	104.893	104.893	104.693	4.250	104.784	104.684	104.684	104.484	3.750	105.650	105.550	105.550	105.250	

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 ≤ 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	98.820	98.820	98.320	4.250	100.000	100.000	99.500
3.875	99.500	99.500	99.000	6.250	103.750	103.750	103.500	4.125	98.942	98.942	98.442	4.750	101.000	101.000	100.500
4.000	99.324	99.324	98.824					4.375	99.873	99.873	99.373	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	99.202	99.202	98.702					4.500	99.996	99.996	99.496	Rate	30 Day	45 Day	60 Day
4.250	101.032	101.032	100.532					4.625	100.153	100.153	99.653	6.250	102.750	102.750	102.250
4.375	100.927	100.927	100.427					4.875	100.640	100.640	100.140	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.804	100.804	100.304					5.000	100.763	100.763	100.263				
4.625	100.647	100.647	100.147					5.125	100.920	100.920	100.420				
4.750	101.842	101.842	101.342					5.500	102.343	102.343	101.843				
								5.625	102.500	102.500	102.000				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.291	102.291	101.791				

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afwloans.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.:

7/20/2021

W. Rate Sheet Dated: 5/21/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

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	102.607	102.607	102.307	3.125	102.221	102.221	101.921	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.646	102.646	102.346	3.250	103.692	103.692	103.392	Rate	30 Day	45 Day	60 Day
3.750	103.249	103.249	102.949	3.750	103.020	103.020	102.720	3.375	103.835	103.835	103.535	3.250	98.664	98.664	98.164
3.875	103.319	103.319	103.019	3.875	103.144	103.144	102.844	3.500	103.969	103.969	103.669	3.375	98.863	98.863	98.363
4.000	103.495	103.495	103.195	4.000	103.263	103.263	102.963	3.625	104.006	104.006	103.706	3.500	99.059	99.059	98.559
4.125	103.617	103.617	103.317	4.125	103.354	103.354	103.054	3.750	103.700	103.700	103.400	3.625	99.243	99.243	98.743
4.250	103.343	103.343	103.143	4.250	103.134	103.134	102.934	3.875	N/A	N/A	N/A	3.750	99.324	99.324	98.824
4.375	103.348	103.348	103.148	4.375	103.258	103.258	103.058	4.000	N/A	N/A	N/A	3.875	99.494	99.494	98.994
4.500	103.471	103.471	103.271	4.500	103.377	103.377	103.177	4.125	N/A	N/A	N/A	4.000	99.670	99.670	99.170
4.625	103.628	103.628	103.428	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.792	99.792	99.292
4.750	102.958	102.958	102.758	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.118	100.118	99.618
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	102.089	101.989	101.989	101.689	3.250	101.562	101.462	101.462	101.162	2.750	98.666	98.566	98.566	98.266
3.375	102.288	102.188	102.188	101.888	3.375	101.713	101.613	101.613	101.313	2.875	98.827	98.727	98.727	98.427
3.500	102.484	102.384	102.384	102.084	3.500	101.857	101.757	101.757	101.457	3.000	98.984	98.884	98.884	98.584
3.625	102.668	102.568	102.568	102.268	3.625	101.896	101.796	101.796	101.496	3.125	99.102	99.002	99.002	98.702
3.750	101.449	101.349	101.349	101.049	3.750	101.220	101.120	101.120	100.820	3.250	100.892	100.792	100.792	100.492
3.875	101.619	101.519	101.519	101.219	3.875	101.344	101.244	101.244	100.944	3.375	101.035	100.935	100.935	100.635
4.000	101.795	101.695	101.695	101.395	4.000	101.463	101.363	101.363	101.063	3.500	101.169	101.069	101.069	100.769
4.125	101.917	101.817	101.817	101.517	4.125	101.554	101.454	101.454	101.154	3.625	101.206	101.106	101.106	100.806
4.250	102.243	102.143	102.143	101.943	4.250	102.034	101.934	101.934	101.734	3.750	102.525	102.425	102.425	102.125

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

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

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

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@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.: 7/20/2021

W. Rate Sheet Dated: 5/21/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.536	97.536	97.336	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.002	98.002	97.802	2.000	N/A	N/A	N/A	2.500	97.816	97.657	97.552
2.625	98.385	98.385	98.185	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.810	98.810	98.610	2.125	N/A	N/A	N/A	2.625	98.356	98.196	98.092
2.750	99.317	99.317	99.117	2.250	94.148	94.148	93.948	2.250	94.148	94.148	93.948	2.750	99.560	99.560	99.360	2.250	94.022	94.022	93.822	2.750	99.185	99.018	98.902
2.875	100.003	100.003	99.803	2.375	95.144	95.144	94.944	2.375	94.990	94.990	94.790	2.875	100.184	100.184	99.984	2.375	95.065	95.065	94.865	2.875	99.871	99.704	99.588
2.990	100.477	100.477	100.277	2.500	96.318	96.318	96.118	2.500	96.154	96.154	95.954	2.990	100.545	100.545	100.345	2.500	96.584	96.584	96.384	2.990	100.345	100.178	100.062
3.000	100.577	100.577	100.377	2.625	97.457	97.457	97.257	2.625	97.357	97.357	97.157	3.000	100.645	100.645	100.445	2.625	97.682	97.682	97.482	3.000	100.445	100.278	100.162
3.125	100.993	100.993	100.793	2.750	98.471	98.471	98.271	2.750	98.408	98.408	98.208	3.125	101.293	101.293	101.093	2.750	98.514	98.514	98.314	3.125	101.049	100.874	100.751
3.250	101.774	101.774	101.574	2.875	99.226	99.226	99.026	2.875	99.163	99.163	98.963	3.250	102.006	102.006	101.806	2.875	99.207	99.207	99.007	3.250	101.830	101.655	101.532
3.375	102.257	102.257	102.057	2.990	99.821	99.821	99.621	2.990	99.715	99.715	99.515	3.375	102.548	102.548	102.348	2.990	99.689	99.689	99.489	3.375	102.413	102.238	102.115
3.500	102.600	102.600	102.400	3.000	99.921	99.921	99.721	3.000	99.815	99.815	99.615	3.500	102.941	102.941	102.741	3.000	99.789	99.789	99.589	3.500	102.906	102.731	102.608
3.625	103.001	103.001	102.801	3.125	101.168	101.168	100.968	3.125	101.130	101.130	100.930	3.625	103.160	103.160	102.960	3.125	101.093	101.093	100.893	3.625	103.307	103.132	103.009
3.750	102.895	102.895	102.695	3.250	102.123	102.123	101.923	3.250	102.123	102.123	101.923	3.750	102.161	102.161	101.961	3.250	101.806	101.806	101.606	3.750	102.843	102.743	102.643
3.875	103.404	103.404	103.204	3.375	102.764	102.764	102.564	3.375	102.764	102.764	102.564	3.875	102.633	102.633	102.433	3.375	102.348	102.348	102.148	3.875	103.352	103.252	103.152
3.990	103.749	103.749	103.549	3.500	103.309	103.309	103.109	3.500	103.309	103.309	103.109	3.990	102.879	102.879	102.679	3.500	102.741	102.741	102.541	3.990	103.648	103.548	103.448
4.000	103.849	103.849	103.649	3.625	103.747	103.747	103.547	3.625	103.747	103.747	103.547	4.000	102.979	102.979	102.779	3.625	102.960	102.960	102.760	4.000	103.748	103.648	103.548
4.125	103.977	103.977	103.777	3.750	104.460	104.460	104.260	3.750	104.460	104.460	104.260	4.125	103.176	103.176	102.976	3.750	103.961	103.961	103.761	4.125	104.076	103.976	103.876
4.250	104.062	104.062	103.862	3.875	105.019	105.019	104.819	3.875	105.019	105.019	104.819	4.250	103.881	103.881	103.681	3.875	103.433	103.433	103.233	4.250	103.812	103.712	103.612
4.375	104.453	104.453	104.253	3.990	105.353	105.353	105.153	3.990	105.353	105.353	105.153	4.375	102.301	102.301	102.101	3.990	102.679	102.679	102.479	4.375	104.203	104.103	104.003
4.500	104.816	104.816	104.616	4.000	105.453	105.453	105.253	4.000	105.453	105.453	105.253	4.500	102.613	102.613	102.413	4.000	102.779	102.779	102.579	4.500	104.565	104.465	104.365
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.451	98.451	98.251	2.875	100.802	100.802	100.602	2.875	100.282	100.282	100.082	2.750	100.282	100.282	100.082	2.000	98.897	98.897	98.697	2.000	98.945	98.822	98.745
2.875	99.144	99.144	98.944	2.990	101.236	101.236	101.036	2.990	100.768	100.768	100.568	2.990	100.768	100.768	100.568	2.125	99.507	99.507	99.307	2.125	99.555	99.432	99.355
2.990	99.583	99.583	99.383	3.000	101.336	101.336	101.136	3.000	100.868	100.868	100.668	3.000	100.868	100.868	100.668	2.250	100.043	100.043	99.843	2.250	100.091	99.968	99.891
3.000	99.683	99.683	99.483	3.125	101.795	101.795	101.595	3.125	101.501	101.501	101.301	3.125	101.479	101.479	101.279	2.375	100.528	100.528	100.328	2.375	100.576	100.453	100.376
3.125	101.093	101.093	100.893	3.250	102.300	102.300	102.100	3.250	102.345	102.345	102.145	3.250	102.345	102.345	102.145	2.500	101.021	101.021	100.821	2.500	101.056	100.933	100.856
3.250	101.806	101.806	101.606	3.375	102.878	102.878	102.678	3.375	102.980	102.980	102.780	3.375	102.980	102.980	102.780	2.625	101.607	101.607	101.407	2.625	101.643	101.520	101.443
3.375	102.348	102.348	102.148	3.500	103.337	103.337	103.137	3.500	103.488	103.488	103.288	3.500	103.488	103.488	103.288	2.750	102.148	102.148	101.948	2.750	102.184	102.061	101.984
3.500	102.741	102.741	102.541	3.625	103.735	103.735	103.535	3.625	103.923	103.923	103.723	3.625	103.923	103.923	103.723	2.875	102.573	102.573	102.373	2.875	102.608	102.485	102.408
3.625	102.960	102.960	102.760	3.750	103.401	103.401	103.201	3.750	103.660	103.660	103.460	3.750	103.848	103.848	103.648	2.990	102.945	102.945	102.745	2.990	102.980	102.857	102.780
3.750	103.961	103.961	103.761	3.875	103.905	103.905	103.705	3.875	104.214	104.214	104.014	3.875	104.401	104.401	104.201	3.000	103.045	103.045	102.845	3.000	103.080	102.957	102.880
3.875	102.433	102.433	102.233	3.990	104.170	104.170	103.970	3.990	104.515	104.515	104.315	3.990	104.702	104.702	104.502	3.125	103.465	103.465	103.265	3.125	103.500	103.377	103.300
3.990	102.679	102.679	102.479	4.000	104.270	104.270	104.070	4.000	104.615	104.615	104.415	4.000	104.802	104.802	104.602	3.250	103.656	103.656	103.456	3.250	103.691	103.568	103.491
4.000	102.779	102.779	102.579	4.125	104.594	104.594	104.394	4.125	104.972	104.972	104.772	4.125	105.160	105.160	104.960	3.375	104.070	104.070	103.870	3.375	104.105	103.982	103.905
4.125	102.976	102.976	102.776	4.250	104.291	104.291	104.091	4.250	104.575	104.575	104.375	4.250	104.762	104.762	104.562	3.500	104.422	104.422	104.222	3.500	104.457	104.334	104.257
4.250	95.831	95.831	95.631	4.375	104.678	104.678	104.478	4.375	104.999	104.999	104.799	4.375	105.187	105.187	104.987	3.625	104.848	104.848	104.648	3.625	104.883	104.760	104.683
4.375	N/A	N/A	N/A	4.500	105.020	105.020	104.820	4.500	105.374	105.374	105.174	4.500	105.561	105.561	105.361	3.750	104.684	104.684	104.484	3.750	104.720	104.597	104.520
4.500	N/A	N/A	N/A	4.625	105.264	105.264	105.064	4.625	105.644	105.644	105.444	4.625	105.832	105.832	105.632	3.875	105.137	105.137	104.937	3.875	105.173	105.050	104.973
4.625	N/A	N/A	N/A	4.750	105.404	105.404	105.204	4.750	105.747	105.747	105.547	4.750	105.935	105.935	105.735	3.990	105.473	105.473	105.273	3.990	105.509	105.386	105.309
4.750	N/A	N/A	N/A	4.875	105.760	105.760	105.560	4.875	106.138	106.138	105.938	4.875	106.208	106.208	106.008	4.000	105.573	105.573	105.373	4.000	105.609	105.486	105.409
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	97.242	97.242	#N/A	2.000	96.984	96.984	96.784	2.000	99.151	99.151	98.951	2.000	97.796	97.796	97.096	2.000	97.038	97.038	96.838	2.000	99.772	99.772	99.572
2.125	97.953	97.953	#N/A	2.125	97.703	97.703	97.503	2.125	99.615	99.615	99.415	2.125	97.861	97.861	97.661	2.125	97.611	97.611	97.4				



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.:

7/20/2021

W. Rate Sheet Dated: 5/21/2021

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	97.536	97.536	97.336	2.500	98.002	98.002	97.802	2.875	100.802	100.802	100.602	2.000	98.897	98.897	98.697	2.000	99.151	99.151	98.951
2.625	98.385	98.385	98.185	2.625	98.810	98.810	98.610	2.990	101.236	101.236	101.036	2.125	99.507	99.507	99.307	2.125	99.615	99.615	99.415
2.750	99.317	99.317	99.117	2.750	99.560	99.560	99.360	3.000	101.336	101.336	101.136	2.250	100.043	100.043	99.843	2.250	99.991	99.991	99.791
2.875	100.003	100.003	99.803	2.875	100.184	100.184	99.984	3.125	101.795	101.795	101.595	2.375	100.528	100.528	100.328	2.375	100.402	100.402	100.202
2.990	100.477	100.477	100.277	2.990	100.545	100.545	100.345	3.250	102.300	102.300	102.100	2.500	101.021	101.021	100.821	2.500	100.953	100.953	100.753
3.000	100.577	100.577	100.377	3.000	100.645	100.645	100.445	3.375	102.878	102.878	102.678	2.625	101.607	101.607	101.407	2.625	101.393	101.393	101.193
3.125	100.993	100.993	100.793	3.125	101.293	101.293	101.093	3.500	103.337	103.337	103.137	2.750	102.148	102.148	101.948	2.750	101.771	101.771	101.571
3.250	101.774	101.774	101.574	3.250	102.006	102.006	101.806	3.625	103.735	103.735	103.535	2.875	102.573	102.573	102.373	2.875	102.067	102.067	101.867
3.375	102.257	102.257	102.057	3.375	102.548	102.548	102.348	3.750	103.401	103.401	103.201	2.990	102.945	102.945	102.745	2.990	102.301	102.301	102.101
3.500	102.600	102.600	102.400	3.500	102.941	102.941	102.741	3.875	103.905	103.905	103.705	3.000	103.045	103.045	102.845	3.000	102.401	102.401	102.201
3.625	103.001	103.001	102.801	3.625	103.160	103.160	102.960	3.990	104.170	104.170	103.970	3.125	103.465	103.465	103.265	3.125	102.695	102.695	102.495
3.750	102.895	102.895	102.695	3.750	102.161	102.161	101.961	4.000	104.270	104.270	104.070	3.250	103.656	103.656	103.456	3.250	102.586	102.586	102.386
3.875	103.404	103.404	103.204	3.875	102.633	102.633	102.433	4.125	104.594	104.594	104.394	3.375	104.070	104.070	103.870	3.375	102.877	102.877	102.677
3.990	103.749	103.749	103.549	3.990	102.879	102.879	102.679	4.250	104.291	104.291	104.091	3.500	104.422	104.422	104.222	3.500	103.125	103.125	102.925
4.000	103.849	103.849	103.649	4.000	102.979	102.979	102.779	4.375	104.678	104.678	104.478	3.625	104.848	104.848	104.648	3.625	103.419	103.419	103.219
4.125	103.977	103.977	103.777	4.125	103.176	103.176	102.976	4.500	105.020	105.020	104.820	3.750	104.684	104.684	104.484	3.750	102.378	102.378	102.178
4.250	104.062	104.062	103.862	4.250	101.881	101.881	101.681	4.625	105.264	105.264	105.064	3.875	105.137	105.137	104.937	3.875	102.694	102.694	102.494
4.375	104.453	104.453	104.253	4.375	102.301	102.301	102.101	4.750	105.404	105.404	105.204	3.990	105.473	105.473	105.273	3.990	102.899	102.899	102.699
4.500	104.816	104.816	104.616	4.500	102.613	102.613	102.413	4.875	105.760	105.760	105.560	4.000	105.573	105.573	105.373	4.000	102.999	102.999	102.799

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)	N/A
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@afrownhole.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.:

7/20/2021

W. Rate Sheet Dated: 5/21/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.242	99.242	99.042	2.750	99.242	99.242	99.042	2.750	99.242	99.242	99.042	2.750	98.684	98.684	98.484	2.750	98.684	98.684	98.484	2.750	98.992	98.892	98.792
2.875	100.125	100.125	99.925	2.875	100.125	100.125	99.925	2.875	100.125	100.125	99.925	2.875	99.567	99.567	99.367	2.875	99.567	99.567	99.367	2.875	99.875	99.775	99.675
2.990	100.524	100.524	100.324	2.990	100.524	100.524	100.324	2.990	100.524	100.524	100.324	2.990	99.966	99.966	99.766	2.990	99.966	99.966	99.766	2.990	100.274	100.174	100.074
3.000	100.624	100.624	100.424	3.000	100.624	100.624	100.424	3.000	100.624	100.624	100.424	3.000	100.066	100.066	99.866	3.000	100.066	100.066	99.866	3.000	100.374	100.274	100.174
3.125	101.158	101.158	100.909	3.125	101.158	101.158	100.909	3.125	101.158	101.158	100.909	3.125	100.088	100.088	99.839	3.125	100.088	100.088	99.839	3.125	100.908	100.784	100.659
3.250	101.943	101.943	101.705	3.250	101.818	101.818	101.580	3.250	101.943	101.943	101.705	3.250	100.873	100.873	100.635	3.250	100.748	100.748	100.510	3.250	101.693	101.572	101.455
3.375	102.421	102.421	102.190	3.375	102.296	102.296	102.065	3.375	102.421	102.421	102.190	3.375	101.351	101.351	101.120	3.375	101.236	101.236	100.995	3.375	102.171	102.051	101.940
3.500	102.790	102.790	102.565	3.500	102.665	102.665	102.440	3.500	102.790	102.790	102.565	3.500	101.720	101.720	101.495	3.500	101.595	101.595	101.370	3.500	102.540	102.422	102.315
3.625	103.186	103.186	102.960	3.625	103.061	103.061	102.835	3.625	103.186	103.186	102.960	3.625	102.116	102.116	101.890	3.625	101.991	101.991	101.765	3.625	102.936	102.817	102.710
3.750	102.775	102.775	102.575	3.750	102.150	102.150	101.950	3.750	102.150	102.150	101.950	3.750	100.281	100.281	100.081	3.750	99.656	99.656	99.456	3.750	102.525	102.425	102.325
3.875	103.273	103.273	103.073	3.875	102.648	102.648	102.448	3.875	102.648	102.648	102.448	3.875	100.779	100.779	100.579	3.875	100.154	100.154	99.954	3.875	103.023	102.923	102.823
3.990	103.615	103.615	103.415	3.990	102.990	102.990	102.790	3.990	102.990	102.990	102.790	3.990	101.121	101.121	100.921	3.990	100.496	100.496	100.296	3.990	103.365	103.265	103.165
4.000	103.715	103.715	103.515	4.000	103.090	103.090	102.890	4.000	103.090	103.090	102.890	4.000	101.221	101.221	101.021	4.000	100.596	100.596	100.396	4.000	103.465	103.365	103.265
4.125	103.468	103.468	103.268	4.125	102.843	102.843	102.643	4.125	102.843	102.843	102.643	4.125	98.980	98.980	98.780	4.125	98.355	98.355	98.155	4.125	103.218	103.118	103.018
4.250	104.077	104.077	103.877	4.250	103.702	103.702	103.502	4.250	103.702	103.702	103.502	4.250	99.589	99.589	99.389	4.250	99.214	99.214	99.014	4.250	103.827	103.727	103.627
4.375	104.478	104.478	104.278	4.375	104.103	104.103	103.903	4.375	104.103	104.103	103.903	4.375	99.990	99.990	99.790	4.375	99.615	99.615	99.415	4.375	104.228	104.128	104.028
4.500	104.797	104.797	104.597	4.500	104.422	104.422	104.222	4.500	104.422	104.422	104.222	4.500	100.309	100.309	100.109	4.500	99.934	99.934	99.734	4.500	104.547	104.447	104.347
4.625	104.759	104.759	104.559	4.625	104.384	104.384	104.184	4.625	104.384	104.384	104.184	4.625	99.583	99.583	99.383	4.625	99.208	99.208	99.008	4.625	104.509	104.409	104.309
4.750	105.184	105.184	104.984	4.750	105.184	105.184	104.984	4.750	105.184	105.184	104.984	4.750	100.008	100.008	99.808	4.750	100.008	100.008	99.808	4.750	104.934	104.834	104.734
30/25 Year SC>125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.684	98.684	98.484	2.500	98.224	98.224	97.990	2.500	98.224	98.224	97.990	2.500	98.224	98.224	97.990	2.000	98.802	98.802	98.602	2.000	98.552	98.452	98.352
2.875	99.567	99.567	99.367	2.625	99.109	99.109	98.877	2.625	99.109	99.109	98.877	2.625	99.109	99.109	98.877	2.125	99.435	99.435	99.235	2.125	99.185	99.085	98.985
2.990	99.966	99.966	99.766	2.750	100.055	100.055	99.824	2.750	100.055	100.055	99.824	2.750	100.055	100.055	99.824	2.250	100.128	100.128	99.928	2.250	99.878	99.778	99.678
3.000	100.066	100.066	99.866	2.875	100.748	100.748	100.520	2.875	100.748	100.748	100.520	2.875	100.748	100.748	100.520	2.375	100.652	100.652	100.452	2.375	100.402	100.302	100.202
3.125	100.088	100.088	99.839	2.990	101.198	101.198	100.972	2.990	101.198	101.198	100.972	2.990	101.198	101.198	100.972	2.500	100.946	100.946	100.746	2.500	100.696	100.596	100.496
3.250	100.873	100.873	100.635	3.000	101.298	101.298	101.072	3.000	101.298	101.298	101.072	3.000	101.298	101.298	101.072	2.625	101.703	101.703	101.503	2.625	101.453	101.353	101.253
3.375	101.351	101.351	101.120	3.125	101.567	101.567	101.321	3.125	101.567	101.567	101.321	3.125	101.567	101.567	101.321	2.750	102.200	102.200	102.020	2.750	101.970	101.870	101.770
3.500	101.720	101.720	101.495	3.250	102.307	102.307	102.066	3.250	102.307	102.307	102.066	3.250	102.307	102.307	102.066	2.875	102.607	102.607	102.407	2.875	102.357	102.257	102.157
3.625	102.116	102.116	101.890	3.375	102.885	102.885	102.652	3.375	103.635	103.635	103.402	3.375	102.885	102.885	102.652	2.990	102.917	102.917	102.717	2.990	102.667	102.567	102.467
3.750	99.656	99.656	99.456	3.500	103.381	103.381	103.154	3.500	104.311	104.311	104.084	3.500	103.381	103.381	103.154	3.000	103.017	103.017	102.817	3.000	102.767	102.667	102.567
3.875	100.154	100.154	99.954	3.625	103.673	103.673	103.453	3.625	104.423	104.423	104.203	3.625	103.673	103.673	103.453	3.125	102.943	102.943	102.743	3.125	102.693	102.593	102.493
3.990	100.496	100.496	100.296	3.750	102.942	102.942	102.742	3.750	104.192	104.192	103.992	3.750	104.192	104.192	103.992	3.250	103.411	103.411	103.211	3.250	103.161	103.061	102.961
4.000	100.596	100.596	100.396	3.875	103.282	103.282	103.082	3.875	104.532	104.532	104.332	3.875	104.532	104.532	104.332	3.375	103.741	103.741	103.541	3.375	103.491	103.391	103.291
4.125	98.355	98.355	98.155	3.990	103.594	103.594	103.394	3.990	104.844	104.844	104.644	3.990	104.844	104.844	104.644	3.500	103.983	103.983	103.783	3.500	103.733	103.633	103.533
4.250	99.214	99.214	99.014	4.000	103.694	103.694	103.494	4.000	104.944	104.944	104.744	4.000	104.944	104.944	104.744	3.625	103.952	103.952	103.752	3.625	103.702	103.602	103.502
4.375	99.615	99.615	99.415	4.125	103.570	103.570	103.365	4.125	104.820	104.820	104.615	4.125	104.820	104.820	104.615	3.750	104.330	104.330	104.130	3.750	104.080	103.980	103.880
4.500	99.934	99.934	99.734	4.250	104.170	104.170	103.970	4.250	105.420	105.420	105.220	4.250	105.420	105.420	105.220	3.875	104.503	104.503	104.303	3.875	104.253	104.153	104.053
4.625	99.208	99.208	99.008	4.375	104.547	104.547	104.347	4.375	105.797	105.797	105.597	4.375	105.797	105.797	105.597	3.990	104.775	104.775	104.575	3.990	104.525	104.425	104.325
4.750	100.008	100.008	99.808	4.500	104.887	104.887	104.687	4.500	106.137	106.137	105.937	4.500	106.137	106.137	105.937	4.000	104.875	104.875	104.675	4.000	104.625	104.525	104.425
15 Year 105-125				15 Year >125																			



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.:

7/20/2021

W. Rate Sheet Dated: 5/21/2021

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	99.242	99.242	99.042	2.750	98.684	98.684	98.484	2.500	98.224	98.224	97.990	2.000	98.802	98.802	98.602	2.000	97.076	97.076	96.876
2.875	100.125	100.125	99.925	2.875	99.567	99.567	99.367	2.625	99.109	99.109	98.877	2.125	99.435	99.435	99.235	2.125	97.709	97.709	97.509
2.990	100.524	100.524	100.324	2.990	99.966	99.966	99.766	2.750	100.055	100.055	99.824	2.250	100.128	100.128	99.928	2.250	98.402	98.402	98.202
3.000	100.624	100.624	100.424	3.000	100.066	100.066	99.866	2.875	100.748	100.748	100.520	2.375	100.652	100.652	100.452	2.375	98.926	98.926	98.726
3.125	101.158	101.158	100.909	3.125	100.088	100.088	99.839	2.990	101.198	101.198	100.972	2.500	100.946	100.946	100.746	2.500	99.220	99.220	99.020
3.250	101.943	101.943	101.705	3.250	100.873	100.873	100.635	3.000	101.298	101.298	101.072	2.625	101.703	101.703	101.503	2.625	99.977	99.977	99.777
3.375	102.421	102.421	102.190	3.375	101.351	101.351	101.120	3.125	101.567	101.567	101.321	2.750	102.220	102.220	102.020	2.750	100.494	100.494	100.294
3.500	102.790	102.790	102.565	3.500	101.720	101.720	101.495	3.250	102.307	102.307	102.066	2.875	102.607	102.607	102.407	2.875	100.881	100.881	100.681
3.625	103.186	103.186	102.960	3.625	102.116	102.116	101.890	3.375	102.885	102.885	102.652	2.990	102.917	102.917	102.717	2.990	101.191	101.191	100.991
3.750	102.775	102.775	102.575	3.750	100.281	100.281	100.081	3.500	103.381	103.381	103.154	3.000	103.017	103.017	102.817	3.000	101.291	101.291	101.091
3.875	103.273	103.273	103.073	3.875	100.779	100.779	100.579	3.625	103.673	103.673	103.453	3.125	102.943	102.943	102.743	3.125	100.717	100.717	100.517
3.990	103.615	103.615	103.415	3.990	101.121	101.121	100.921	3.750	102.942	102.942	102.742	3.250	103.411	103.411	103.211	3.250	101.185	101.185	100.985
4.000	103.715	103.715	103.515	4.000	101.221	101.221	101.021	3.875	103.282	103.282	103.082	3.375	103.741	103.741	103.541	3.375	101.515	101.515	101.315
4.125	103.468	103.468	103.268	4.125	98.980	98.980	98.780	3.990	103.594	103.594	103.394	3.500	103.983	103.983	103.783	3.500	101.757	101.757	101.557
4.250	104.077	104.077	103.877	4.250	99.589	99.589	99.389	4.000	103.694	103.694	103.494	3.625	103.952	103.952	103.752	3.625	100.726	100.726	100.526
4.375	104.478	104.478	104.278	4.375	99.990	99.990	99.790	4.125	103.570	103.570	103.365	3.750	104.330	104.330	104.130	3.750	101.104	101.104	100.904
4.500	104.797	104.797	104.597	4.500	100.309	100.309	100.109	4.250	104.170	104.170	103.970	3.875	104.503	104.503	104.303	3.875	101.277	101.277	101.077
4.625	104.759	104.759	104.559	4.625	99.583	99.583	99.383	4.375	104.547	104.547	104.347	3.990	104.775	104.775	104.575	3.990	101.549	101.549	101.349
4.750	105.184	105.184	104.984	4.750	100.008	100.008	99.808	4.500	104.887	104.887	104.687	4.000	104.875	104.875	104.675	4.000	101.649	101.649	101.449

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

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.:

7/20/2021

W. Rate Sheet Dated: 5/21/2021

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	99.242	99.242	99.042	2.500	98.224	98.224	97.990	2.000	98.802	98.802	98.602	2.750	98.288	98.288	98.088	2.000	97.289	97.289	97.089
2.875	100.125	100.125	99.925	2.625	99.109	99.109	98.877	2.125	99.435	99.435	99.235	2.875	99.171	99.171	98.971	2.125	97.922	97.922	97.722
2.990	100.524	100.524	100.324	2.750	100.055	100.055	99.824	2.250	100.128	100.128	99.928	2.990	99.570	99.570	99.370	2.250	98.615	98.615	98.415
3.000	100.624	100.624	100.424	2.875	100.748	100.748	100.520	2.375	100.652	100.652	100.452	3.000	99.670	99.670	99.470	2.375	99.139	99.139	98.939
3.125	101.158	101.158	100.909	2.990	101.198	101.198	100.972	2.500	100.946	100.946	100.746	3.125	99.948	99.948	99.699	2.500	99.433	99.433	99.233
3.250	101.943	101.943	101.705	3.000	101.298	101.298	101.072	2.625	101.703	101.703	101.503	3.250	100.733	100.733	100.495	2.625	100.190	100.190	99.990
3.375	102.421	102.421	102.190	3.125	101.567	101.567	101.321	2.750	102.220	102.220	102.020	3.375	101.211	101.211	100.980	2.750	100.707	100.707	100.507
3.500	102.790	102.790	102.565	3.250	102.307	102.307	102.066	2.875	102.607	102.607	102.407	3.500	101.580	101.580	101.355	2.875	101.094	101.094	100.894
3.625	103.186	103.186	102.960	3.375	102.885	102.885	102.652	2.990	102.917	102.917	102.717	3.625	101.976	101.976	101.750	2.990	101.404	101.404	101.204
3.750	102.775	102.775	102.575	3.500	103.381	103.381	103.154	3.000	103.017	103.017	102.817	3.750	100.853	100.853	100.653	3.000	101.504	101.504	101.304
3.875	103.273	103.273	103.073	3.625	103.673	103.673	103.453	3.125	102.943	102.943	102.743	3.875	101.351	101.351	101.151	3.125	101.180	101.180	100.980
3.990	103.615	103.615	103.415	3.750	102.942	102.942	102.742	3.250	103.411	103.411	103.211	3.990	101.693	101.693	101.493	3.250	101.648	101.648	101.448
4.000	103.715	103.715	103.515	3.875	103.282	103.282	103.082	3.375	103.741	103.741	103.541	4.000	101.793	101.793	101.593	3.375	101.978	101.978	101.778
4.125	103.468	103.468	103.268	3.990	103.594	103.594	103.394	3.500	103.983	103.983	103.783	4.125	100.549	100.549	100.349	3.500	102.220	102.220	102.020
4.250	104.077	104.077	103.877	4.000	103.694	103.694	103.494	3.625	103.952	103.952	103.752	4.250	101.158	101.158	100.958	3.625	101.689	101.689	101.489
4.375	104.478	104.478	104.278	4.125	103.570	103.570	103.365	3.750	104.330	104.330	104.130	4.375	101.559	101.559	101.359	3.750	102.067	102.067	101.867
4.500	104.797	104.797	104.597	4.250	104.170	104.170	103.970	3.875	104.503	104.503	104.303	4.500	101.878	101.878	101.678	3.875	102.240	102.240	102.040
4.625	104.759	104.759	104.559	4.375	104.547	104.547	104.347	3.990	104.775	104.775	104.575	4.625	101.496	101.496	101.296	3.990	102.512	102.512	102.312
4.750	105.184	105.184	104.984	4.500	104.887	104.887	104.687	4.000	104.875	104.875	104.675	4.750	101.921	101.921	101.721	4.000	102.612	102.612	102.412

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%	97.01 - 105%	> 105%
Investment Property	-4.125	-4.125	-4.125	-5.375	-6.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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.:

6/21/2021

45 Day Lock Exp.:

7/5/2021

60 Day Lock Exp.:

7/20/2021

W. Rate Sheet Dated: 5/21/2021

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)