

W. Rate Sheet Dated: 5/24/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	101.970	101.970	101.548	2.750	99.892	99.892	99.470	2.250	98.355	98.355	98.043	3.125	96.426	96.426	96.126
2.875	102.177	102.177	101.755	2.875	100.065	100.065	99.643	2.500	98.687	98.687	98.374	3.250	97.692	97.692	97.392
3.000	102.381	102.381	101.959	3.000	100.235	100.235	99.813	2.625	98.852	98.852	98.539	3.375	97.770	97.770	97.470
3.125	102.579	102.579	102.157	3.125	100.365	100.365	99.943	2.750	100.414	100.414	100.114	3.500	97.848	97.848	97.548
3.250	103.130	103.130	102.830	3.250	100.992	100.992	100.692	2.875	100.574	100.574	100.274	3.625	97.926	97.926	97.626
3.375	103.228	103.228	102.928	3.375	101.148	101.148	100.848	3.000	100.731	100.731	100.431	Margin = 2.250		Index = 0.050	
3.500	103.424	103.424	103.124	3.500	101.292	101.292	100.992	3.125	100.849	100.849	100.549	30 Year OTC			
3.625	103.608	103.608	103.308	3.625	101.336	101.336	101.036	3.250	102.453	102.453	102.153	Rate	30 Day	45 Day	60 Day
3.750	103.593	103.593	103.293	3.750	102.913	102.913	102.613	3.375	102.597	102.597	102.297	4.000	101.664	101.664	101.164
3.875	103.662	103.662	103.362	3.875	103.037	103.037	102.737	3.500	102.730	102.730	102.430	4.125	101.786	101.786	101.286
4.000	103.839	103.839	103.539	4.000	103.156	103.156	102.856	3.625	102.768	102.768	102.468	4.375	102.638	102.638	102.138
4.125	103.961	103.961	103.661	4.125	103.247	103.247	102.947	3.750	103.586	103.586	103.286	4.500	102.761	102.761	102.261
4.250	104.109	104.109	103.909	4.250	103.449	103.449	103.249	3.875	103.702	103.702	103.402	4.625	102.919	102.919	102.419
4.375	104.113	104.113	103.913	4.375	103.573	103.573	103.373	4.000	103.812	103.812	103.512	4.875	103.765	103.765	103.265
4.500	104.236	104.236	104.036	4.500	103.692	103.692	103.492	4.125	103.894	103.894	103.594	5.000	103.888	103.888	103.388
4.625	104.394	104.394	104.194	4.625	103.783	103.783	103.583	4.250	103.764	103.764	103.464	5.125	104.045	104.045	103.545
4.750	104.521	104.521	104.321	4.750	103.875	103.875	103.675	4.375	103.880	103.880	103.580	5.500	105.093	105.093	104.593
4.875	104.540	104.540	104.340	4.875	104.000	104.000	103.800	4.500	103.990	103.990	103.690	5.625	105.250	105.250	104.750
6.250	106.000	106.000	105.800	6.250	105.302	105.302	105.102	4.625	104.072	104.072	103.772	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	102.170	102.070	102.070	101.648	2.750	101.572	101.472	101.472	101.050	2.250	100.485	100.385	100.385	100.073
2.875	102.377	102.277	102.277	101.855	2.875	101.745	101.645	101.645	101.223	2.375	100.656	100.556	100.556	100.244
3.000	102.581	102.481	102.481	102.059	3.000	101.915	101.815	101.815	101.393	2.500	100.817	100.717	100.717	100.404
3.125	102.779	102.679	102.679	102.257	3.125	102.045	101.945	101.945	101.523	2.625	100.982	100.882	100.882	100.569
3.250	103.230	103.130	103.130	102.830	3.250	102.672	102.572	102.572	102.272	2.750	101.444	101.344	101.344	101.044
3.375	103.428	103.328	103.328	103.028	3.375	102.828	102.728	102.728	102.428	2.875	101.604	101.504	101.504	101.204
3.500	103.624	103.524	103.524	103.224	3.500	102.972	102.872	102.872	102.572	3.000	101.761	101.661	101.661	101.361
3.625	103.808	103.708	103.708	103.408	3.625	103.016	102.916	102.916	102.616	3.125	101.879	101.779	101.779	101.479
3.750	103.793	103.693	103.693	103.393	3.750	103.543	103.443	103.443	103.143	3.250	104.083	103.983	103.983	103.683
3.875	103.962	103.862	103.862	103.562	3.875	103.667	103.567	103.567	103.267	3.375	104.227	104.127	104.127	103.827
4.000	104.139	104.039	104.039	103.739	4.000	103.786	103.686	103.686	103.386	3.500	104.360	104.260	104.260	103.960
4.125	104.261	104.161	104.161	103.861	4.125	103.877	103.777	103.777	103.477	3.625	104.398	104.298	104.298	103.998
4.250	105.009	104.909	104.909	104.609	4.250	104.779	104.679	104.679	104.479	3.750	105.716	105.616	105.616	105.316

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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.914	98.914	98.414	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.036	99.036	98.536	4.750	101.000	101.000	100.500
3.875	99.594	99.594	99.094	6.250	103.750	103.750	103.500	4.375	99.888	99.888	99.388	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.418	99.418	98.918					4.500	100.011	100.011	99.511	Rate	30 Day	45 Day	60 Day
4.125	99.296	99.296	98.796					4.625	100.169	100.169	99.669	6.250	102.750	102.750	102.250
4.250	101.048	101.048	100.548					4.875	101.015	101.015	100.515	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.943	100.943	100.443					5.000	101.138	101.138	100.638				
4.500	100.820	100.820	100.320					5.125	101.295	101.295	100.795				
4.625	100.662	100.662	100.162					5.500	102.343	102.343	101.843				
4.750	102.217	102.217	101.717					5.625	102.500	102.500	102.000				
Borrower Paid Como Only				Lender Paid Only				6.250	102.323	102.323	101.823				

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.:

6/23/2021

45 Day Lock Exp.:

7/8/2021

60 Day Lock Exp.:

7/23/2021

W. Rate Sheet Dated: 5/24/2021

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	101.781	101.781	101.481	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	101.942	101.942	101.642	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	102.099	102.099	101.799	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.597	102.597	102.297	3.125	102.217	102.217	101.917	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.641	102.641	102.341	3.250	103.758	103.758	103.458	Rate	30 Day	45 Day	60 Day
3.750	103.343	103.343	103.043	3.750	103.093	103.093	102.793	3.375	103.902	103.902	103.602	3.250	98.680	98.680	98.180
3.875	103.412	103.412	103.112	3.875	103.217	103.217	102.917	3.500	104.035	104.035	103.735	3.375	98.878	98.878	98.378
4.000	103.589	103.589	103.289	4.000	103.336	103.336	103.036	3.625	104.073	104.073	103.773	3.500	99.074	99.074	98.574
4.125	103.711	103.711	103.411	4.125	103.427	103.427	103.127	3.750	103.766	103.766	103.466	3.625	99.258	99.258	98.758
4.250	103.359	103.359	103.159	4.250	103.129	103.129	102.929	3.875	N/A	N/A	N/A	3.750	99.418	99.418	98.918
4.375	103.363	103.363	103.163	4.375	103.253	103.253	103.053	4.000	N/A	N/A	N/A	3.875	99.587	99.587	99.087
4.500	103.486	103.486	103.286	4.500	103.372	103.372	103.172	4.125	N/A	N/A	N/A	4.000	99.764	99.764	99.264
4.625	103.644	103.644	103.444	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.886	99.886	99.386
4.750	103.333	103.333	103.133	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.134	100.134	99.634
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	102.105	102.005	102.005	101.705	3.250	101.547	101.447	101.447	101.147	2.750	98.662	98.562	98.562	98.262
3.375	102.303	102.203	102.203	101.903	3.375	101.703	101.603	101.603	101.303	2.875	98.823	98.723	98.723	98.423
3.500	102.499	102.399	102.399	102.099	3.500	101.847	101.747	101.747	101.447	3.000	98.980	98.880	98.880	98.580
3.625	102.683	102.583	102.583	102.283	3.625	101.891	101.791	101.791	101.491	3.125	99.098	98.998	98.998	98.698
3.750	101.543	101.443	101.443	101.143	3.750	101.293	101.193	101.193	100.893	3.250	100.958	100.858	100.858	100.558
3.875	101.712	101.612	101.612	101.312	3.875	101.417	101.317	101.317	101.017	3.375	101.102	101.002	101.002	100.702
4.000	101.889	101.789	101.789	101.489	4.000	101.536	101.436	101.436	101.136	3.500	101.235	101.135	101.135	100.835
4.125	102.011	101.911	101.911	101.611	4.125	101.627	101.527	101.527	101.227	3.625	101.273	101.173	101.173	100.873
4.250	102.259	102.159	102.159	101.959	4.250	102.029	101.929	101.929	101.729	3.750	102.591	102.491	102.491	102.191

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrownloans.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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45 Day Lock Exp.:

7/8/2021

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W. Rate Sheet Dated: 5/24/2021

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	97.577	97.577	97.377	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.067	98.067	97.867	2.000	N/A	N/A	N/A	2.500	97.844	97.685	97.583
2.625	98.450	98.450	98.250	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.875	98.875	98.675	2.125	N/A	N/A	N/A	2.625	98.411	98.252	98.143
2.750	99.385	99.385	99.185	2.250	94.187	94.187	93.987	2.250	94.187	94.187	93.987	2.750	99.628	99.628	99.428	2.250	94.084	94.084	93.884	2.750	99.246	99.087	98.975
2.875	100.073	100.073	99.873	2.375	95.204	95.204	95.004	2.375	95.030	95.030	94.830	2.875	100.254	100.254	100.054	2.375	95.145	95.145	94.945	2.875	99.934	99.775	99.663
2.990	100.549	100.549	100.349	2.500	96.381	96.381	96.181	2.500	96.216	96.216	96.016	2.990	100.620	100.620	100.420	2.500	96.671	96.671	96.471	2.990	100.410	100.251	100.139
3.000	100.649	100.649	100.449	2.625	97.522	97.522	97.322	2.625	97.421	97.421	97.221	3.000	100.720	100.720	100.520	2.625	97.747	97.747	97.547	3.000	100.510	100.351	100.239
3.125	101.085	101.085	100.885	2.750	98.538	98.538	98.338	2.750	98.476	98.476	98.276	3.125	101.385	101.385	101.185	2.750	98.581	98.581	98.381	3.125	101.130	100.955	100.832
3.250	101.870	101.870	101.670	2.875	99.296	99.296	99.096	2.875	99.233	99.233	99.033	3.250	102.102	102.102	101.902	2.875	99.277	99.277	99.077	3.250	101.916	101.741	101.618
3.375	102.357	102.357	102.157	2.990	99.905	99.905	99.705	2.990	99.799	99.799	99.599	3.375	102.648	102.648	102.448	2.990	99.776	99.776	99.576	3.375	102.503	102.328	102.205
3.500	102.706	102.706	102.506	3.000	100.005	100.005	99.805	3.000	99.899	99.899	99.699	3.500	103.047	103.047	102.847	3.000	99.876	99.876	99.676	3.500	103.002	102.827	102.704
3.625	103.107	103.107	102.907	3.125	101.259	101.259	101.059	3.125	101.221	101.221	101.021	3.625	103.269	103.269	103.069	3.125	101.185	101.185	100.985	3.625	103.043	102.868	102.745
3.750	102.919	102.919	102.719	3.250	102.219	102.219	102.019	3.250	102.219	102.219	102.019	3.750	102.185	102.185	101.985	3.250	101.902	101.902	101.702	3.750	102.872	102.722	102.672
3.875	103.433	103.433	103.233	3.375	102.866	102.866	102.666	3.375	102.866	102.866	102.666	3.875	102.662	102.662	102.462	3.375	102.448	102.448	102.248	3.875	103.386	103.286	103.186
3.990	103.784	103.784	103.584	3.500	103.415	103.415	103.215	3.500	103.415	103.415	103.215	3.990	102.910	102.910	102.710	3.500	102.847	102.847	102.647	3.990	103.686	103.586	103.486
4.000	103.884	103.884	103.684	3.625	103.857	103.857	103.657	3.625	103.857	103.857	103.657	4.000	103.010	103.010	102.810	3.625	103.069	103.069	102.869	4.000	103.786	103.686	103.586
4.125	104.015	104.015	103.815	3.750	104.484	104.484	104.284	3.750	104.484	104.484	104.284	4.125	103.209	103.209	103.009	3.750	103.985	103.985	103.785	4.125	104.118	104.018	103.918
4.250	104.087	104.087	103.887	3.875	105.049	105.049	104.849	3.875	105.049	105.049	104.849	4.250	103.906	103.906	103.706	3.875	104.462	104.462	104.262	4.250	104.843	104.743	104.643
4.375	104.483	104.483	104.283	3.990	105.390	105.390	105.190	3.990	105.390	105.390	105.190	4.375	103.330	103.330	103.130	3.990	102.710	102.710	102.510	4.375	104.238	104.138	104.038
4.500	104.845	104.845	104.645	4.000	105.490	105.490	105.290	4.000	105.490	105.490	105.290	4.500	102.646	102.646	102.446	4.000	102.810	102.810	102.610	4.500	104.601	104.501	104.401
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	98.519	98.519	98.319	2.875	100.872	100.872	100.672	2.875	100.353	100.353	100.153	2.750	100.353	100.353	100.153	2.000	98.934	98.934	98.734	2.000	98.977	98.854	98.763
2.875	99.214	99.214	99.014	2.990	101.310	101.310	101.110	2.990	100.845	100.845	100.645	2.990	100.845	100.845	100.645	2.125	99.545	99.545	99.345	2.125	99.588	99.465	99.374
2.990	99.670	99.670	99.470	3.000	101.410	101.410	101.210	3.000	100.945	100.945	100.745	3.000	100.945	100.945	100.745	2.250	100.085	100.085	99.885	2.250	100.127	100.004	99.913
3.000	99.770	99.770	99.570	3.125	101.875	101.875	101.675	3.125	101.595	101.595	101.395	3.125	101.572	101.572	101.372	2.375	100.572	100.572	100.372	2.375	100.615	100.492	100.401
3.125	101.185	101.185	100.985	3.250	102.398	102.398	102.198	3.250	102.443	102.443	102.243	3.250	102.443	102.443	102.243	2.500	101.085	101.085	100.885	2.500	101.118	100.995	100.918
3.250	101.902	101.902	101.702	3.375	102.980	102.980	102.780	3.375	103.084	103.084	102.884	3.375	103.084	103.084	102.884	2.625	101.675	101.675	101.475	2.625	101.708	101.585	101.508
3.375	102.448	102.448	102.248	3.500	103.445	103.445	103.245	3.500	103.596	103.596	103.396	3.500	103.596	103.596	103.396	2.750	102.220	102.220	102.020	2.750	102.253	102.130	102.053
3.500	102.847	102.847	102.647	3.625	103.843	103.843	103.643	3.625	104.036	104.036	103.836	3.625	104.036	104.036	103.836	2.875	102.648	102.648	102.448	2.875	102.681	102.558	102.481
3.625	103.069	103.069	102.869	3.750	103.427	103.427	103.227	3.750	103.686	103.686	103.486	3.750	103.673	103.673	103.473	2.990	103.023	103.023	102.823	2.990	103.056	102.933	102.856
3.750	103.985	103.985	103.785	3.875	103.937	103.937	103.737	3.875	104.246	104.246	104.046	3.875	104.433	104.433	104.233	3.000	103.123	103.123	102.923	3.000	103.156	103.033	102.956
3.875	104.262	104.262	104.062	3.990	104.205	104.205	104.005	3.990	104.553	104.553	104.353	3.990	104.740	104.740	104.540	3.125	103.552	103.552	103.352	3.125	103.585	103.462	103.385
3.990	102.710	102.710	102.510	4.000	104.305	104.305	104.105	4.000	104.653	104.653	104.453	4.000	104.840	104.840	104.640	3.250	103.658	103.658	103.458	3.250	103.691	103.568	103.488
4.000	102.810	102.810	102.610	4.125	104.633	104.633	104.433	4.125	105.011	105.011	104.811	4.125	105.199	105.199	104.999	3.375	104.077	104.077	103.877	3.375	104.110	103.987	103.907
4.125	103.009	103.009	102.809	4.250	104.319	104.319	104.119	4.250	104.602	104.602	104.402	4.250	104.790	104.790	104.590	3.500	104.433	104.433	104.233	3.500	104.466	104.343	104.266
4.250	95.831	95.831	95.631	4.375	104.709	104.709	104.509	4.375	105.031	105.031	104.831	4.375	105.218	105.218	105.018	3.625	104.864	104.864	104.664	3.625	104.897	104.774	104.694
4.375	N/A	N/A	N/A	4.500	105.051	105.051	104.851	4.500	105.408	105.408	105.208	4.500	105.596	105.596	105.396	3.750	104.684	104.684	104.484	3.750	104.724	104.601	104.524
4.500	N/A	N/A	N/A	4.625	105.300	105.300	105.100	4.625	105.680	105.680	105.480	4.625	105.868	105.868	105.668	3.875	105.140	105.140	104.940	3.875	105.173	105.050	104.970
4.625	N/A	N/A	N/A	4.750	105.428	105.428	105.228	4.750	105.771	105.771	105.571	4.750	105.959	105.959	105.759	3.990	105.479	105.479	105.279	3.990	105.512	105.389	105.309
4.750	N/A	N/A	N/A	4.875	105.790	105.790	105.590	4.875	106.168	106.168	105.968	4.875	106.209	106.209	106.009	4.000	105.579	105.579	105.379	4.000	105.612	105.489	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	97.279	97.279	N/A	2.000	97.021	97.021	96.821	2.000	99.188	99.188	98.988	2.000	97.333	97.333	97.133	2.000	97.075	97.075	96.875	2.000	99.809	99.809	99.609
2.125	97.991	97.991	N/A	2.125	97.741	97.741	97.541	2.125	99.653	99.653	99.453	2.125	97.899	97.899	97.699	2.125	97.649	97.649	97.449	2.125	100.420	100.420	100.220
2.250	98.610	98.610	98.410	2.250	98.559	98.559	98.359	2.250	100.030	100.030	99.830	2.250	98.355										



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.:

6/23/2021

45 Day Lock Exp.:

7/8/2021

60 Day Lock Exp.:

7/23/2021

W. Rate Sheet Dated: 5/24/2021

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	97.577	97.577	97.377	2.500	98.067	98.067	97.867	2.875	100.872	100.872	100.672	2.000	98.934	98.934	98.734	2.000	99.188	99.188	98.988
2.625	98.450	98.450	98.250	2.625	98.875	98.875	98.675	2.990	101.310	101.310	101.110	2.125	99.545	99.545	99.345	2.125	99.653	99.653	99.453
2.750	99.385	99.385	99.185	2.750	99.628	99.628	99.428	3.000	101.410	101.410	101.210	2.250	100.085	100.085	99.885	2.250	100.030	100.030	99.830
2.875	100.073	100.073	99.873	2.875	100.254	100.254	100.054	3.125	101.875	101.875	101.675	2.375	100.572	100.572	100.372	2.375	100.466	100.466	100.266
2.990	100.549	100.549	100.349	2.990	100.620	100.620	100.420	3.250	102.398	102.398	102.198	2.500	101.085	101.085	100.885	2.500	101.019	101.019	100.819
3.000	100.649	100.649	100.449	3.000	100.720	100.720	100.520	3.375	102.980	102.980	102.780	2.625	101.675	101.675	101.475	2.625	101.461	101.461	101.261
3.125	101.085	101.085	100.885	3.125	101.385	101.385	101.185	3.500	103.445	103.445	103.245	2.750	102.220	102.220	102.020	2.750	101.841	101.841	101.641
3.250	101.870	101.870	101.670	3.250	102.102	102.102	101.902	3.625	103.843	103.843	103.643	2.875	102.648	102.648	102.448	2.875	102.142	102.142	101.942
3.375	102.357	102.357	102.157	3.375	102.648	102.648	102.448	3.750	103.427	103.427	103.227	2.990	103.023	103.023	102.823	2.990	102.375	102.375	102.175
3.500	102.706	102.706	102.506	3.500	103.047	103.047	102.847	3.875	103.937	103.937	103.737	3.000	103.123	103.123	102.923	3.000	102.475	102.475	102.275
3.625	103.107	103.107	102.907	3.625	103.269	103.269	103.069	3.990	104.205	104.205	104.005	3.125	103.552	103.552	103.352	3.125	102.771	102.771	102.571
3.750	102.919	102.919	102.719	3.750	102.185	102.185	101.985	4.000	104.305	104.305	104.105	3.250	103.658	103.658	103.458	3.250	102.584	102.584	102.384
3.875	103.433	103.433	103.233	3.875	102.662	102.662	102.462	4.125	104.633	104.633	104.433	3.375	104.077	104.077	103.877	3.375	102.877	102.877	102.677
3.990	103.784	103.784	103.584	3.990	102.910	102.910	102.710	4.250	104.319	104.319	104.119	3.500	104.433	104.433	104.233	3.500	103.127	103.127	102.927
4.000	103.884	103.884	103.684	4.000	103.010	103.010	102.810	4.375	104.709	104.709	104.509	3.625	104.864	104.864	104.664	3.625	103.429	103.429	103.229
4.125	104.015	104.015	103.815	4.125	103.209	103.209	103.009	4.500	105.051	105.051	104.851	3.750	104.684	104.684	104.484	3.750	102.376	102.376	102.176
4.250	104.087	104.087	103.887	4.250	101.906	101.906	101.706	4.625	105.300	105.300	105.100	3.875	105.140	105.140	104.940	3.875	102.697	102.697	102.497
4.375	104.483	104.483	104.283	4.375	102.330	102.330	102.130	4.750	105.428	105.428	105.228	3.990	105.479	105.479	105.279	3.990	102.906	102.906	102.706
4.500	104.845	104.845	104.645	4.500	102.646	102.646	102.446	4.875	105.790	105.790	105.590	4.000	105.579	105.579	105.379	4.000	103.006	103.006	102.806

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrownloans.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/23/2021

45 Day Lock Exp.:

7/8/2021

60 Day Lock Exp.:

7/23/2021

W. Rate Sheet Dated: 5/24/2021

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	99.340	99.340	99.140	2.750	99.340	99.340	99.140	2.750	99.340	99.340	99.140	2.750	98.782	98.782	98.582	2.750	98.782	98.782	98.582	2.750	99.090	98.990	98.890
2.875	100.178	100.178	99.978	2.875	100.178	100.178	99.978	2.875	100.178	100.178	99.978	2.875	99.620	99.620	99.420	2.875	99.620	99.620	99.420	2.875	99.928	99.828	99.728
2.990	100.589	100.589	100.389	2.990	100.589	100.589	100.389	2.990	100.589	100.589	100.389	2.990	100.031	100.031	99.831	2.990	100.031	100.031	99.831	2.990	100.339	100.239	100.139
3.000	100.689	100.689	100.489	3.000	100.689	100.689	100.489	3.000	100.689	100.689	100.489	3.000	100.131	100.131	99.931	3.000	100.131	100.131	99.931	3.000	100.439	100.339	100.239
3.125	101.235	101.235	100.999	3.125	101.235	101.235	100.999	3.125	101.235	101.235	100.999	3.125	100.165	100.165	99.929	3.125	100.165	100.165	99.929	3.125	100.985	100.861	100.749
3.250	102.017	102.017	101.792	3.250	101.892	101.892	101.667	3.250	102.017	102.017	101.792	3.250	100.947	100.947	100.722	3.250	100.822	100.822	100.597	3.250	101.767	101.646	101.542
3.375	102.497	102.497	102.278	3.375	102.372	102.372	102.153	3.375	102.497	102.497	102.278	3.375	101.427	101.427	101.208	3.375	101.302	101.302	101.083	3.375	102.247	102.129	102.028
3.500	102.851	102.851	102.634	3.500	102.726	102.726	102.509	3.500	102.851	102.851	102.634	3.500	101.781	101.781	101.564	3.500	101.656	101.656	101.439	3.500	102.601	102.483	102.384
3.625	103.241	103.241	103.026	3.625	103.116	103.116	102.901	3.625	103.241	103.241	103.026	3.625	102.171	102.171	101.956	3.625	102.046	102.046	101.831	3.625	102.991	102.874	102.776
3.750	102.796	102.796	102.596	3.750	102.171	102.171	101.971	3.750	102.171	102.171	101.971	3.750	100.302	100.302	100.102	3.750	99.677	99.677	99.477	3.750	102.546	102.446	102.346
3.875	103.293	103.293	103.093	3.875	102.668	102.668	102.468	3.875	102.668	102.668	102.468	3.875	100.799	100.799	100.599	3.875	100.174	100.174	99.974	3.875	103.043	102.943	102.843
3.990	103.628	103.628	103.428	3.990	103.003	103.003	102.803	3.990	103.003	103.003	102.803	3.990	101.134	101.134	100.934	3.990	100.509	100.509	100.309	3.990	103.378	103.278	103.178
4.000	103.728	103.728	103.528	4.000	103.103	103.103	102.903	4.000	103.103	103.103	102.903	4.000	101.234	101.234	101.034	4.000	100.609	100.609	100.409	4.000	103.478	103.378	103.278
4.125	103.514	103.514	103.314	4.125	102.889	102.889	102.689	4.125	102.889	102.889	102.689	4.125	99.026	99.026	98.826	4.125	98.401	98.401	98.201	4.125	103.264	103.164	103.064
4.250	104.120	104.120	103.920	4.250	103.745	103.745	103.545	4.250	103.745	103.745	103.545	4.250	99.632	99.632	99.432	4.250	99.257	99.257	99.057	4.250	103.870	103.770	103.670
4.375	104.517	104.517	104.317	4.375	104.142	104.142	103.942	4.375	104.142	104.142	103.942	4.375	100.029	100.029	99.829	4.375	99.654	99.654	99.454	4.375	104.267	104.167	104.067
4.500	104.834	104.834	104.634	4.500	104.459	104.459	104.259	4.500	104.459	104.459	104.259	4.500	100.346	100.346	100.146	4.500	99.971	99.971	99.771	4.500	104.584	104.484	104.384
4.625	104.921	104.921	104.721	4.625	104.546	104.546	104.346	4.625	104.546	104.546	104.346	4.625	99.745	99.745	99.545	4.625	99.370	99.370	99.170	4.625	104.671	104.571	104.471
4.750	105.344	105.344	105.144	4.750	105.344	105.344	105.144	4.750	105.344	105.344	105.144	4.750	100.168	100.168	99.968	4.750	100.168	100.168	99.968	4.750	105.094	104.994	104.894
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	98.782	98.782	98.582	2.500	98.304	98.304	98.069	2.500	98.304	98.304	98.069	2.500	98.304	98.304	98.069	2.000	98.844	98.844	98.644	2.000	98.594	98.494	98.394
2.875	99.620	99.620	99.420	2.625	99.332	99.332	99.097	2.625	99.332	99.332	99.097	2.625	99.332	99.332	99.097	2.125	99.476	99.476	99.276	2.125	99.226	99.126	99.026
2.990	100.031	100.031	99.831	2.750	100.120	100.120	99.885	2.750	100.120	100.120	99.885	2.750	100.120	100.120	99.885	2.250	100.170	100.170	99.970	2.250	99.920	99.820	99.720
3.000	100.131	100.131	99.931	2.875	100.804	100.804	100.571	2.875	100.804	100.804	100.571	2.875	100.804	100.804	100.571	2.375	100.694	100.694	100.494	2.375	100.444	100.344	100.244
3.125	100.165	100.165	99.929	2.990	101.242	101.242	101.013	2.990	101.242	101.242	101.013	2.990	101.242	101.242	101.013	2.500	100.985	100.985	100.785	2.500	100.735	100.635	100.535
3.250	100.947	100.947	100.722	3.000	101.342	101.342	101.113	3.000	101.342	101.342	101.113	3.000	101.342	101.342	101.113	2.625	101.742	101.742	101.542	2.625	101.492	101.392	101.292
3.375	101.427	101.427	101.208	3.125	101.723	101.723	101.474	3.125	101.723	101.723	101.474	3.125	101.723	101.723	101.474	2.750	102.257	102.257	102.057	2.750	102.007	101.907	101.807
3.500	101.781	101.781	101.564	3.250	102.374	102.374	102.129	3.250	102.374	102.374	102.129	3.250	102.374	102.374	102.129	2.875	102.643	102.643	102.443	2.875	102.393	102.293	102.193
3.625	102.171	102.171	101.956	3.375	102.952	102.952	102.714	3.375	102.952	102.952	102.714	3.375	102.952	102.952	102.714	2.990	102.952	102.952	102.752	2.990	102.702	102.602	102.502
3.750	99.677	99.677	99.477	3.500	103.447	103.447	103.215	3.500	103.447	103.447	103.215	3.500	103.447	103.447	103.215	3.000	103.052	103.052	102.852	3.000	102.802	102.702	102.602
3.875	100.174	100.174	99.974	3.625	103.761	103.761	103.533	3.625	103.761	103.761	103.533	3.625	103.761	103.761	103.533	3.125	102.916	102.916	102.716	3.125	102.666	102.566	102.466
3.990	100.509	100.509	100.309	3.750	102.970	102.970	102.770	3.750	102.970	102.970	102.770	3.750	102.970	102.970	102.770	3.250	103.383	103.383	103.183	3.250	103.133	103.033	102.933
4.000	100.609	100.609	100.409	3.875	103.309	103.309	103.109	3.875	103.309	103.309	103.109	3.875	103.309	103.309	103.109	3.375	103.713	103.713	103.513	3.375	103.463	103.363	103.263
4.125	98.401	98.401	98.201	3.990	103.616	103.616	103.416	3.990	103.616	103.616	103.416	3.990	103.616	103.616	103.416	3.500	103.957	103.957	103.757	3.500	103.707	103.607	103.507
4.250	99.257	99.257	99.057	4.000	103.716	103.716	103.516	4.000	103.716	103.716	103.516	4.000	103.716	103.716	103.516	3.625	103.972	103.972	103.772	3.625	103.722	103.622	103.522
4.375	99.654	99.654	99.454	4.125	103.602	103.602	103.397	4.125	103.602	103.602	103.397	4.125	103.602	103.602	103.397	3.750	104.350	104.350	104.150	3.750	104.100	104.000	103.900
4.500	99.971	99.971	99.771	4.250	104.329	104.329	104.129	4.250	104.329	104.329	104.129	4.250	104.329	104.329	104.129	3.875	104.522	104.522	104.322	3.875	104.272	104.172	104.072
4.625	99.370	99.370	99.170	4.375	104.705	104.705	104.505	4.375	104.705	104.705	104.505	4.375	104.705	104.705	104.505	3.990	104.793	104.793	104.593	3.990	104.543	104.443	104.343
4.750	100.168	100.168	99.968	4.500	105.044	105.044	104.844	4.500	105.044	105.044	104.844	4.500	105.044	105.044	104.844	4.000	104.893	104.893	104.693	4.000	104.643	104.543	104.443
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.:

6/23/2021

45 Day Lock Exp.:

7/8/2021

60 Day Lock Exp.:

7/23/2021

W. Rate Sheet Dated: 5/24/2021

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	99.340	99.340	99.140	2.750	98.782	98.782	98.582	2.500	98.304	98.304	98.069	2.000	98.844	98.844	98.644	2.000	97.118	97.118	96.918
2.875	100.178	100.178	99.978	2.875	99.620	99.620	99.420	2.625	99.332	99.332	99.097	2.125	99.476	99.476	99.276	2.125	97.750	97.750	97.550
2.990	100.589	100.589	100.389	2.990	100.031	100.031	99.831	2.750	100.120	100.120	99.885	2.250	100.170	100.170	99.970	2.250	98.444	98.444	98.244
3.000	100.689	100.689	100.489	3.000	100.131	100.131	99.931	2.875	100.804	100.804	100.571	2.375	100.694	100.694	100.494	2.375	98.968	98.968	98.768
3.125	101.235	101.235	100.999	3.125	100.165	100.165	99.929	2.990	101.242	101.242	101.013	2.500	100.985	100.985	100.785	2.500	99.259	99.259	99.059
3.250	102.017	102.017	101.792	3.250	100.947	100.947	100.722	3.000	101.342	101.342	101.113	2.625	101.742	101.742	101.542	2.625	100.016	100.016	99.816
3.375	102.497	102.497	102.278	3.375	101.427	101.427	101.208	3.125	101.723	101.723	101.474	2.750	102.257	102.257	102.057	2.750	100.531	100.531	100.331
3.500	102.851	102.851	102.634	3.500	101.781	101.781	101.564	3.250	102.374	102.374	102.129	2.875	102.643	102.643	102.443	2.875	100.917	100.917	100.717
3.625	103.241	103.241	103.026	3.625	102.171	102.171	101.956	3.375	102.952	102.952	102.714	2.990	102.952	102.952	102.752	2.990	101.226	101.226	101.026
3.750	102.796	102.796	102.596	3.750	100.302	100.302	100.102	3.500	103.447	103.447	103.215	3.000	103.052	103.052	102.852	3.000	101.326	101.326	101.126
3.875	103.293	103.293	103.093	3.875	100.799	100.799	100.599	3.625	103.761	103.761	103.533	3.125	102.916	102.916	102.716	3.125	100.690	100.690	100.490
3.990	103.628	103.628	103.428	3.990	101.134	101.134	100.934	3.750	102.970	102.970	102.770	3.250	103.383	103.383	103.183	3.250	101.157	101.157	100.957
4.000	103.728	103.728	103.528	4.000	101.234	101.234	101.034	3.875	103.309	103.309	103.109	3.375	103.713	103.713	103.513	3.375	101.487	101.487	101.287
4.125	103.514	103.514	103.314	4.125	99.026	99.026	98.826	3.990	103.616	103.616	103.416	3.500	103.957	103.957	103.757	3.500	101.731	101.731	101.531
4.250	104.120	104.120	103.920	4.250	99.632	99.632	99.432	4.000	103.716	103.716	103.516	3.625	103.972	103.972	103.772	3.625	100.746	100.746	100.546
4.375	104.517	104.517	104.317	4.375	100.029	100.029	99.829	4.125	103.602	103.602	103.397	3.750	104.350	104.350	104.150	3.750	101.124	101.124	100.924
4.500	104.834	104.834	104.634	4.500	100.346	100.346	100.146	4.250	104.329	104.329	104.129	3.875	104.522	104.522	104.322	3.875	101.296	101.296	101.096
4.625	104.921	104.921	104.721	4.625	99.745	99.745	99.545	4.375	104.705	104.705	104.505	3.990	104.793	104.793	104.593	3.990	101.567	101.567	101.367
4.750	105.344	105.344	105.144	4.750	100.168	100.168	99.968	4.500	105.044	105.044	104.844	4.000	104.893	104.893	104.693	4.000	101.667	101.667	101.467

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.:

6/23/2021

45 Day Lock Exp.:

7/8/2021

60 Day Lock Exp.:

7/23/2021

W. Rate Sheet Dated: 5/24/2021

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	99.340	99.340	99.140	2.500	98.304	98.304	98.069	2.000	98.844	98.844	98.644	2.750	98.386	98.386	98.186	2.000	97.331	97.331	97.131
2.875	100.178	100.178	99.978	2.625	99.332	99.332	99.097	2.125	99.476	99.476	99.276	2.875	99.224	99.224	99.024	2.125	97.963	97.963	97.763
2.990	100.589	100.589	100.389	2.750	100.120	100.120	99.885	2.250	100.170	100.170	99.970	2.990	99.635	99.635	99.435	2.250	98.657	98.657	98.457
3.000	100.689	100.689	100.489	2.875	100.804	100.804	100.571	2.375	100.694	100.694	100.494	3.000	99.735	99.735	99.535	2.375	99.181	99.181	98.981
3.125	101.235	101.235	100.999	2.990	101.242	101.242	101.013	2.500	100.985	100.985	100.785	3.125	100.025	100.025	99.789	2.500	99.472	99.472	99.272
3.250	102.017	102.017	101.792	3.000	101.342	101.342	101.113	2.625	101.742	101.742	101.542	3.250	100.807	100.807	100.582	2.625	100.229	100.229	100.029
3.375	102.497	102.497	102.278	3.125	101.723	101.723	101.474	2.750	102.257	102.257	102.057	3.375	101.287	101.287	101.068	2.750	100.744	100.744	100.544
3.500	102.851	102.851	102.634	3.250	102.374	102.374	102.129	2.875	102.643	102.643	102.443	3.500	101.641	101.641	101.424	2.875	101.130	101.130	100.930
3.625	103.241	103.241	103.026	3.375	102.952	102.952	102.714	2.990	102.952	102.952	102.752	3.625	102.031	102.031	101.816	2.990	101.439	101.439	101.239
3.750	102.796	102.796	102.596	3.500	103.447	103.447	103.215	3.000	103.052	103.052	102.852	3.750	100.874	100.874	100.674	3.000	101.539	101.539	101.339
3.875	103.293	103.293	103.093	3.625	103.761	103.761	103.533	3.125	102.916	102.916	102.716	3.875	101.371	101.371	101.171	3.125	101.153	101.153	100.953
3.990	103.628	103.628	103.428	3.750	102.970	102.970	102.770	3.250	103.383	103.383	103.183	3.990	101.706	101.706	101.506	3.250	101.620	101.620	101.420
4.000	103.728	103.728	103.528	3.875	103.309	103.309	103.109	3.375	103.713	103.713	103.513	4.000	101.806	101.806	101.606	3.375	101.950	101.950	101.750
4.125	103.514	103.514	103.314	3.990	103.616	103.616	103.416	3.500	103.957	103.957	103.757	4.125	100.595	100.595	100.395	3.500	102.194	102.194	101.994
4.250	104.120	104.120	103.920	4.000	103.716	103.716	103.516	3.625	103.972	103.972	103.772	4.250	101.201	101.201	101.001	3.625	101.709	101.709	101.509
4.375	104.517	104.517	104.317	4.125	103.602	103.602	103.397	3.750	104.350	104.350	104.150	4.375	101.598	101.598	101.398	3.750	102.087	102.087	101.887
4.500	104.834	104.834	104.634	4.250	104.329	104.329	104.129	3.875	104.522	104.522	104.322	4.500	101.915	101.915	101.715	3.875	102.259	102.259	102.059
4.625	104.921	104.921	104.721	4.375	104.705	104.705	104.505	3.990	104.793	104.793	104.593	4.625	101.658	101.658	101.458	3.990	102.530	102.530	102.330
4.750	105.344	105.344	105.144	4.500	105.044	105.044	104.844	4.000	104.893	104.893	104.693	4.750	102.081	102.081	101.881	4.000	102.630	102.630	102.430

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 -.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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

6/23/2021

7/8/2021

7/23/2021

W. Rate Sheet Dated: 5/24/2021

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)