

W. Rate Sheet Dated: 5/26/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	102.142	102.142	101.735	2.750	100.064	100.064	99.658	2.250	98.602	98.602	98.289	3.125	96.426	96.426	96.126
2.875	102.349	102.349	101.942	2.875	100.237	100.237	99.831	2.500	98.933	98.933	98.621	3.250	97.692	97.692	97.392
3.000	102.553	102.553	102.147	3.000	100.406	100.406	100.000	2.625	99.098	99.098	98.785	3.375	97.770	97.770	97.470
3.125	102.751	102.751	102.344	3.125	100.537	100.537	100.131	2.750	100.558	100.558	100.258	3.500	97.848	97.848	97.548
3.250	103.146	103.146	102.846	3.250	101.008	101.008	100.708	2.875	100.719	100.719	100.419	3.625	97.926	97.926	97.626
3.375	103.244	103.244	102.944	3.375	101.164	101.164	100.864	3.000	100.876	100.876	100.576	Margin = 2.250		Index = 0.050	
3.500	103.440	103.440	103.140	3.500	101.308	101.308	101.008	3.125	100.994	100.994	100.694	30 Year OTC			
3.625	103.624	103.624	103.324	3.625	101.352	101.352	101.052	3.250	102.543	102.543	102.243	Rate	30 Day	45 Day	60 Day
3.750	103.499	103.499	103.199	3.750	102.819	102.819	102.519	3.375	102.687	102.687	102.387	4.000	101.570	101.570	101.070
3.875	103.569	103.569	103.269	3.875	102.943	102.943	102.643	3.500	102.820	102.820	102.520	4.125	101.692	101.692	101.192
4.000	103.745	103.745	103.445	4.000	103.062	103.062	102.762	3.625	102.857	102.857	102.557	4.375	102.623	102.623	102.123
4.125	103.867	103.867	103.567	4.125	103.153	103.153	102.853	3.750	103.524	103.524	103.224	4.500	102.746	102.746	102.246
4.250	104.093	104.093	103.893	4.250	103.433	103.433	103.233	3.875	103.639	103.639	103.339	4.625	102.903	102.903	102.403
4.375	104.098	104.098	103.898	4.375	103.557	103.557	103.357	4.000	103.749	103.749	103.449	4.875	103.155	103.155	102.655
4.500	104.221	104.221	104.021	4.500	103.676	103.676	103.476	4.125	103.832	103.832	103.532	5.000	103.279	103.279	102.779
4.625	104.378	104.378	104.178	4.625	103.767	103.767	103.567	4.250	103.725	103.725	103.425	5.125	103.436	103.436	102.936
4.750	103.912	103.912	103.702	4.750	103.266	103.266	103.057	4.375	103.841	103.841	103.541	5.500	104.452	104.452	103.952
4.875	103.930	103.930	103.721	4.875	103.390	103.390	103.181	4.500	103.951	103.951	103.651	5.625	104.610	104.610	104.110
6.250	106.000	106.000	105.800	6.250	105.036	105.036	104.836	4.625	104.033	104.033	103.733	6.250	104.807	104.807	104.307

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	102.342	102.242	102.242	101.835	2.750	101.744	101.644	101.644	101.238	2.250	100.732	100.632	100.632	100.319
2.875	102.549	102.449	102.449	102.042	2.875	101.917	101.817	101.817	101.411	2.375	100.903	100.803	100.803	100.490
3.000	102.753	102.653	102.653	102.247	3.000	102.086	101.986	101.986	101.580	2.500	101.063	100.963	100.963	100.651
3.125	102.951	102.851	102.851	102.444	3.125	102.217	102.117	102.117	101.711	2.625	101.228	101.128	101.128	100.815
3.250	103.246	103.146	103.146	102.846	3.250	102.688	102.588	102.588	102.288	2.750	101.588	101.488	101.488	101.188
3.375	103.444	103.344	103.344	103.044	3.375	102.844	102.744	102.744	102.444	2.875	101.749	101.649	101.649	101.349
3.500	103.640	103.540	103.540	103.240	3.500	102.988	102.888	102.888	102.588	3.000	101.906	101.806	101.806	101.506
3.625	103.824	103.724	103.724	103.424	3.625	103.032	102.932	102.932	102.632	3.125	102.024	101.924	101.924	101.624
3.750	103.699	103.599	103.599	103.299	3.750	103.449	103.349	103.349	103.049	3.250	104.173	104.073	104.073	103.773
3.875	103.869	103.769	103.769	103.469	3.875	103.573	103.473	103.473	103.173	3.375	104.317	104.217	104.217	103.917
4.000	104.045	103.945	103.945	103.645	4.000	103.692	103.592	103.592	103.292	3.500	104.450	104.350	104.350	104.050
4.125	104.167	104.067	104.067	103.767	4.125	103.783	103.683	103.683	103.383	3.625	104.887	104.787	104.787	104.487
4.250	104.993	104.893	104.893	104.693	4.250	104.763	104.663	104.663	104.363	3.750	105.654	105.554	105.554	105.254

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	98.820	98.820	98.320	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.942	98.942	98.442	4.750	101.000	101.000	100.500
3.875	99.500	99.500	99.000	6.250	103.750	103.750	103.500	4.375	99.873	99.873	99.373	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.324	99.324	98.824					4.500	99.996	99.996	99.496	Rate	30 Day	45 Day	60 Day
4.125	99.202	99.202	98.702					4.625	100.153	100.153	99.653	6.250	102.750	102.750	102.250
4.250	101.032	101.032	100.532					4.875	100.405	100.405	99.905	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.927	100.927	100.427					5.000	100.529	100.529	100.029				
4.500	100.804	100.804	100.304					5.125	100.686	100.686	100.186				
4.625	100.647	100.647	100.147					5.500	101.702	101.702	101.202				
4.750	101.607	101.607	101.107					5.625	101.860	101.860	101.360				
Borrower Paid Como Only				Lender Paid Only				6.250	102.057	102.057	101.557				

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.:

6/25/2021

45 Day Lock Exp.:

7/12/2021

60 Day Lock Exp.:

7/26/2021

W. Rate Sheet Dated: 5/26/2021

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	101.863	101.863	101.563	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	102.024	102.024	101.724	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	102.181	102.181	101.881	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.550	102.550	102.250	3.125	102.299	102.299	101.999	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.594	102.594	102.294	3.250	103.786	103.786	103.486	Rate	30 Day	45 Day	60 Day
3.750	103.186	103.186	102.886	3.750	102.936	102.936	102.636	3.375	103.929	103.929	103.629	3.250	98.633	98.633	98.133
3.875	103.256	103.256	102.956	3.875	103.061	103.061	102.761	3.500	104.062	104.062	103.762	3.375	98.832	98.832	98.332
4.000	103.432	103.432	103.132	4.000	103.179	103.179	102.879	3.625	104.100	104.100	103.800	3.500	99.028	99.028	98.528
4.125	103.554	103.554	103.254	4.125	103.271	103.271	102.971	3.750	103.641	103.641	103.341	3.625	99.211	99.211	98.711
4.250	103.280	103.280	103.080	4.250	103.051	103.051	102.851	3.875	N/A	N/A	N/A	3.750	99.261	99.261	98.761
4.375	103.285	103.285	103.085	4.375	103.175	103.175	102.975	4.000	N/A	N/A	N/A	3.875	99.431	99.431	98.931
4.500	103.408	103.408	103.208	4.500	103.293	103.293	103.093	4.125	N/A	N/A	N/A	4.000	99.607	99.607	99.107
4.625	103.566	103.566	103.366	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.729	99.729	99.229
4.750	102.599	102.599	102.390	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.055	100.055	99.555
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	102.058	101.958	101.958	101.658	3.250	101.501	101.401	101.401	101.101	2.750	98.807	98.707	98.707	98.407
3.375	102.257	102.157	102.157	101.857	3.375	101.656	101.556	101.556	101.256	2.875	98.968	98.868	98.868	98.568
3.500	102.453	102.353	102.353	102.053	3.500	101.800	101.700	101.700	101.400	3.000	99.125	99.025	99.025	98.725
3.625	102.636	102.536	102.536	102.236	3.625	101.844	101.744	101.744	101.444	3.125	99.243	99.143	99.143	98.843
3.750	101.386	101.286	101.286	100.986	3.750	101.136	101.036	101.036	100.736	3.250	101.048	100.948	100.948	100.648
3.875	101.556	101.456	101.456	101.156	3.875	101.261	101.161	101.161	100.861	3.375	101.192	101.092	101.092	100.792
4.000	101.732	101.632	101.632	101.332	4.000	101.379	101.279	101.279	100.979	3.500	101.325	101.225	101.225	100.925
4.125	101.854	101.754	101.754	101.454	4.125	101.471	101.371	101.371	101.071	3.625	101.362	101.262	101.262	100.962
4.250	102.180	102.080	102.080	101.880	4.250	101.951	101.851	101.851	101.651	3.750	102.529	102.429	102.429	102.129

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.: 6/25/2021
45 Day Lock Exp.: 7/12/2021
60 Day Lock Exp.: 7/26/2021

W. Rate Sheet Dated: 5/26/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																																			
30/25 Year						30/25 Year 105-125						30/25 Year >125						30/25 Year High Balance						30/25 Year 105-125 High Balance						30/25/20 Year Investment					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.500	97.848	97.848	97.648	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.262	98.262	98.062	2.000	N/A	N/A	N/A	2.500	98.106	97.947	97.841	2.500	98.106	97.947	97.841	2.500	98.106	97.947	97.841				
2.625	98.747	98.747	98.547	2.125	93.437	93.437	93.237	2.125	93.400	93.400	93.200	2.625	99.061	99.061	98.861	2.125	92.848	92.848	92.648	2.625	98.969	98.528	98.414	2.625	98.969	98.528	98.414	2.625	98.969	98.528	98.414				
2.750	99.669	99.669	99.469	2.250	94.476	94.476	94.276	2.250	94.476	94.476	94.276	2.750	99.803	99.803	99.603	2.250	94.286	94.286	94.086	2.750	99.518	99.351	99.237	2.750	99.518	99.351	99.237	2.750	99.518	99.351	99.237				
2.875	100.344	100.344	100.144	2.375	95.522	95.522	95.322	2.375	95.511	95.511	95.311	2.875	100.416	100.416	100.216	2.375	95.385	95.385	95.185	2.875	100.193	100.026	99.912	2.875	100.193	100.026	99.912	2.875	100.193	100.026	99.912				
2.990	100.807	100.807	100.607	2.500	96.692	96.692	96.492	2.500	96.629	96.629	96.429	2.990	100.769	100.769	100.569	2.500	96.906	96.906	96.706	2.990	100.655	100.488	100.374	2.990	100.655	100.488	100.374	2.990	100.655	100.488	100.374				
3.000	100.907	100.907	100.707	2.625	97.820	97.820	97.620	2.625	97.720	97.720	97.520	3.000	100.869	100.869	100.669	2.625	97.934	97.934	97.734	3.000	100.755	100.588	100.474	3.000	100.755	100.588	100.474	3.000	100.755	100.588	100.474				
3.125	101.228	101.228	101.028	2.750	98.822	98.822	98.622	2.750	98.760	98.760	98.560	3.125	101.402	101.402	101.202	2.750	98.756	98.756	98.556	3.125	101.273	101.106	100.992	3.125	101.273	101.106	100.992	3.125	101.273	101.106	100.992				
3.250	101.994	101.994	101.794	2.875	99.565	99.565	99.365	2.875	99.503	99.503	99.303	3.250	102.102	102.102	101.902	2.875	99.437	99.437	99.237	3.250	102.039	101.872	101.758	3.250	102.039	101.872	101.758	3.250	102.039	101.872	101.758				
3.375	102.465	102.465	102.265	2.990	100.085	100.085	99.885	2.990	100.020	100.020	99.820	3.375	102.633	102.633	102.433	2.990	99.847	99.847	99.647	3.375	102.610	102.443	102.329	3.375	102.610	102.443	102.329	3.375	102.610	102.443	102.329				
3.500	102.797	102.797	102.597	3.000	100.185	100.185	99.985	3.000	100.120	100.120	99.920	3.500	103.017	103.017	102.817	3.000	99.947	99.947	99.747	3.500	103.091	102.924	102.810	3.500	103.091	102.924	102.810	3.500	103.091	102.924	102.810				
3.625	103.183	103.183	102.983	3.125	101.406	101.406	101.206	3.125	101.370	101.370	101.170	3.625	103.227	103.227	103.027	3.125	101.202	101.202	101.002	3.625	103.278	103.111	103.000	3.625	103.278	103.111	103.000	3.625	103.278	103.111	103.000				
3.750	103.750	103.750	103.550	3.250	102.343	102.343	102.143	3.250	102.343	102.343	102.143	3.750	103.016	103.016	102.816	3.250	101.902	101.902	101.702	3.750	103.091	102.924	102.810	3.750	103.091	102.924	102.810	3.750	103.091	102.924	102.810				
3.875	103.245	103.245	103.045	3.375	102.971	102.971	102.771	3.375	102.971	102.971	102.771	3.875	103.227	103.227	103.027	3.375	102.433	102.433	102.233	3.875	103.244	103.077	102.964	3.875	103.244	103.077	102.964	3.875	103.244	103.077	102.964				
3.990	103.581	103.581	103.381	3.500	103.499	103.499	103.299	3.500	103.499	103.499	103.299	3.990	103.227	103.227	103.027	3.500	102.817	102.817	102.617	3.990	103.530	103.363	103.250	3.990	103.530	103.363	103.250	3.990	103.530	103.363	103.250				
4.000	103.681	103.681	103.481	3.625	103.926	103.926	103.726	3.625	103.926	103.926	103.726	4.000	103.227	103.227	103.027	3.625	103.027	103.027	102.827	4.000	103.630	103.463	103.350	4.000	103.630	103.463	103.350	4.000	103.630	103.463	103.350				
4.125	103.802	103.802	103.602	3.750	104.315	104.315	104.115	3.750	104.315	104.315	104.115	4.125	103.006	103.006	102.806	3.750	103.006	103.006	102.806	4.125	103.951	103.784	103.671	4.125	103.951	103.784	103.671	4.125	103.951	103.784	103.671				
4.250	103.920	103.920	103.720	3.875	104.860	104.860	104.660	3.875	104.860	104.860	104.660	4.250	103.006	103.006	102.806	3.875	103.006	103.006	102.806	4.250	103.951	103.784	103.671	4.250	103.951	103.784	103.671	4.250	103.951	103.784	103.671				
4.375	104.302	104.302	104.102	3.990	105.182	105.182	104.982	3.990	105.182	105.182	104.982	4.375	103.006	103.006	102.806	3.990	103.006	103.006	102.806	4.375	103.951	103.784	103.671	4.375	103.951	103.784	103.671	4.375	103.951	103.784	103.671				
4.500	104.655	104.655	104.455	4.000	105.282	105.282	105.082	4.000	105.282	105.282	105.082	4.500	103.006	103.006	102.806	4.000	103.006	103.006	102.806	4.500	103.951	103.784	103.671	4.500	103.951	103.784	103.671	4.500	103.951	103.784	103.671				
30/25 Year >125 High Balance						20 Year						20 Year 105-125						20 Year >125						15 Year						15/10 Year Investment					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	98.694	98.694	98.494	2.875	101.203	101.203	101.003	2.875	100.619	100.619	100.419	2.750	100.619	100.619	100.419	2.875	99.213	99.213	99.013	2.750	99.248	99.117	99.037	2.750	99.248	99.117	99.037	2.750	99.248	99.117	99.037				
2.875	99.375	99.375	99.175	2.990	101.627	101.627	101.427	2.990	101.094	101.094	100.894	2.875	101.094	101.094	100.894	2.990	99.816	99.816	99.616	2.875	99.851	99.720	99.640	2.875	99.851	99.720	99.640	2.875	99.851	99.720	99.640				
2.990	99.782	99.782	99.582	3.000	101.727	101.727	101.527	3.000	101.194	101.194	100.994	2.990	101.194	101.194	100.994	3.000	100.344	100.344	100.144	2.990	100.379	100.248	100.168	2.990	100.379	100.248	100.168	2.990	100.379	100.248	100.168				
3.000	99.882	99.882	99.682	3.125	102.172	102.172	101.972	3.125	101.736	101.736	101.536	3.000	101.736	101.736	101.536	3.125	101.514	101.514	101.314	3.000	101.549	101.418	101.338	3.000	101.549	101.418	101.338	3.000	101.549	101.418	101.338				
3.125	101.202	101.202	101.002	3.250	102.518	102.518	102.318	3.250	102.563	102.563	102.363	3.125	102.563	102.563	102.363	3.250	102.342	102.342	102.142	3.125	102.377	102.246	102.166	3.125	102.377	102.246	102.166	3.125	102.377	102.246	102.166				
3.250	101.902	101.902	101.702	3.375	103.084	103.084	102.884	3.375	103.184	103.184	102.984	3.250	103.184	103.184	102.984	3.375	102.863	102.863	102.663	3.250	102.898	102.767	102.687	3.250	102.898	102.767	102.687	3.250	102.898	102.767	102.687				
3.375	102.433	102.433	102.233	3.500	103.532	103.532	103.332	3.500	103.676	103.676	103.476	3.375	103.676	103.676	103.476	3.500	103.455	103.455	103.255	3.375	103.490	103.359	103.279	3.375	103.490	103.359	103.279	3.375	103.490	103.359	103.279				
3.500	102.817	102.817	102.617	3.625	103.916	103.916	103.716	3.625	104.100	104.100	103.900	3.500	104.100	104.100	103.900	3.625	103.836	103.836	103.636	3.500	103.871	103.740	103.660	3.500	103.871	103.740	103.660	3.500	103.871	103.740	103.660				
3.625	103.027	103.027	102.827	3.750	103.253	103.253	103.053	3.750	103.512	103.512	103.312	3.625	103.512	103.512	103.312	3.750	103.291	103.291	103.091	3.625	103.326	103.195	103.115	3.625	103.326	103.195	103.115	3.625	103.326	103.195	103.115				
3.750	103.816	103.816	103.616	3.875	103.744	103.744	103.544	3.875	104.053	104.053	103.853	3.750	104.053	104.053	103.853	3.875	103.836	103.836	103.636	3.750	103.871	103.740	103.660	3.750	103.871	103.740	103.660	3.750	103.871	103.740	103.660				
3.875	102.277	102.277	102.077	3.990	103.999	103.999	103.799	3.990	104.340	104.340	104.140	3.875	104.340	104.340	104.140	3.990	104.028	104.028	103.828	3.875	104.063	103.932	103.852	3.875	104.063	103.932									



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.:

6/25/2021

45 Day Lock Exp.:

7/12/2021

60 Day Lock Exp.:

7/26/2021

W. Rate Sheet Dated: 5/26/2021

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	97.848	97.848	97.648	2.500	98.262	98.262	98.062	2.875	101.203	101.203	101.003	2.000	99.213	99.213	99.013	2.000	99.465	99.465	99.265
2.625	98.747	98.747	98.547	2.625	99.061	99.061	98.861	2.990	101.627	101.627	101.427	2.125	99.816	99.816	99.616	2.125	99.924	99.924	99.724
2.750	99.669	99.669	99.469	2.750	99.803	99.803	99.603	3.000	101.727	101.727	101.527	2.250	100.344	100.344	100.144	2.250	100.295	100.295	100.095
2.875	100.344	100.344	100.144	2.875	100.416	100.416	100.216	3.125	102.172	102.172	101.972	2.375	100.822	100.822	100.622	2.375	100.703	100.703	100.503
2.990	100.807	100.807	100.607	2.990	100.769	100.769	100.569	3.250	102.518	102.518	102.318	2.500	101.316	101.316	101.116	2.500	101.248	101.248	101.048
3.000	100.907	100.907	100.707	3.000	100.869	100.869	100.669	3.375	103.084	103.084	102.884	2.625	101.893	101.893	101.693	2.625	101.681	101.681	101.481
3.125	101.228	101.228	101.028	3.125	101.402	101.402	101.202	3.500	103.532	103.532	103.332	2.750	102.424	102.424	102.224	2.750	102.053	102.053	101.853
3.250	101.994	101.994	101.794	3.250	102.102	102.102	101.902	3.625	103.916	103.916	103.716	2.875	102.836	102.836	102.636	2.875	102.343	102.343	102.143
3.375	102.465	102.465	102.265	3.375	102.633	102.633	102.433	3.750	103.253	103.253	103.053	2.990	103.198	103.198	102.998	2.990	102.563	102.563	102.363
3.500	102.797	102.797	102.597	3.500	103.017	103.017	102.817	3.875	103.744	103.744	103.544	3.000	103.298	103.298	103.098	3.000	102.663	102.663	102.463
3.625	103.183	103.183	102.983	3.625	103.227	103.227	103.027	3.990	103.999	103.999	103.799	3.125	103.707	103.707	103.507	3.125	102.949	102.949	102.749
3.750	102.750	102.750	102.550	3.750	102.016	102.016	101.816	4.000	104.099	104.099	103.899	3.250	103.768	103.768	103.568	3.250	102.703	102.703	102.503
3.875	103.245	103.245	103.045	3.875	102.477	102.477	102.277	4.125	104.417	104.417	104.217	3.375	104.172	104.172	103.972	3.375	102.985	102.985	102.785
3.990	103.581	103.581	103.381	3.990	102.712	102.712	102.512	4.250	104.148	104.148	103.948	3.500	104.514	104.514	104.314	3.500	103.225	103.225	103.025
4.000	103.681	103.681	103.481	4.000	102.812	102.812	102.612	4.375	104.525	104.525	104.325	3.625	104.929	104.929	104.729	3.625	103.517	103.517	103.317
4.125	103.802	103.802	103.602	4.125	103.006	103.006	102.806	4.500	104.859	104.859	104.659	3.750	104.640	104.640	104.440	3.750	102.479	102.479	102.279
4.250	103.920	103.920	103.720	4.250	101.739	101.739	101.539	4.625	105.093	105.093	104.893	3.875	105.079	105.079	104.879	3.875	102.789	102.789	102.589
4.375	104.302	104.302	104.102	4.375	102.148	102.148	101.948	4.750	105.259	105.259	105.059	3.990	105.408	105.408	105.208	3.990	102.988	102.988	102.788
4.500	104.655	104.655	104.455	4.500	102.451	102.451	102.251	4.875	105.607	105.607	105.407	4.000	105.508	105.508	105.308	4.000	103.088	103.088	102.888

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrownhouse.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/25/2021

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7/12/2021

60 Day Lock Exp.:

7/26/2021

W. Rate Sheet Dated: 5/26/2021

Release Time: 10:00 am ET

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Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.707	99.707	99.507	2.750	99.707	99.707	99.507	2.750	99.707	99.707	99.507	2.750	99.043	99.043	98.843	2.750	99.043	99.043	98.843	2.750	99.457	99.357	99.257
2.875	100.531	100.531	100.331	2.875	100.531	100.531	100.331	2.875	100.531	100.531	100.331	2.875	99.867	99.867	99.667	2.875	99.867	99.867	99.667	2.875	100.281	100.181	100.081
2.990	100.929	100.929	100.729	2.990	100.929	100.929	100.729	2.990	100.929	100.929	100.729	2.990	100.265	100.265	100.065	2.990	100.265	100.265	100.065	2.990	100.679	100.579	100.479
3.000	101.029	101.029	100.829	3.000	101.029	101.029	100.829	3.000	101.029	101.029	100.829	3.000	100.365	100.365	100.165	3.000	100.365	100.365	100.165	3.000	100.779	100.679	100.579
3.125	101.473	101.473	101.273	3.125	101.473	101.473	101.273	3.125	101.473	101.473	101.273	3.125	100.329	100.329	100.083	3.125	100.329	100.329	100.083	3.125	101.223	101.100	100.977
3.250	102.240	102.240	102.005	3.250	102.115	102.115	101.880	3.250	102.240	102.240	102.005	3.250	101.096	101.096	100.861	3.250	100.971	100.971	100.736	3.250	101.990	101.870	101.755
3.375	102.712	102.712	102.483	3.375	102.587	102.587	102.358	3.375	102.712	102.712	102.483	3.375	101.568	101.568	101.339	3.375	101.443	101.443	101.214	3.375	102.462	102.345	102.233
3.500	103.059	103.059	102.835	3.500	102.934	102.934	102.710	3.500	103.059	103.059	102.835	3.500	101.915	101.915	101.691	3.500	101.790	101.790	101.566	3.500	102.809	102.692	102.585
3.625	103.445	103.445	103.221	3.625	103.320	103.320	103.096	3.625	103.445	103.445	103.221	3.625	102.301	102.301	102.077	3.625	102.176	102.176	101.952	3.625	103.195	103.079	102.971
3.750	102.887	102.887	102.687	3.750	102.262	102.262	102.062	3.750	102.262	102.262	102.062	3.750	100.393	100.393	100.193	3.750	99.768	99.768	99.568	3.750	102.637	102.537	102.437
3.875	103.374	103.374	103.174	3.875	102.749	102.749	102.549	3.875	102.749	102.749	102.549	3.875	100.880	100.880	100.680	3.875	100.255	100.255	100.055	3.875	103.124	103.024	102.924
3.990	103.701	103.701	103.501	3.990	103.076	103.076	102.876	3.990	103.076	103.076	102.876	3.990	101.207	101.207	101.007	3.990	100.582	100.582	100.382	3.990	103.451	103.351	103.251
4.000	103.801	103.801	103.601	4.000	103.176	103.176	102.976	4.000	103.176	103.176	102.976	4.000	101.307	101.307	101.107	4.000	100.682	100.682	100.482	4.000	103.551	103.451	103.351
4.125	103.521	103.521	103.321	4.125	102.896	102.896	102.696	4.125	102.896	102.896	102.696	4.125	99.017	99.017	98.817	4.125	98.392	98.392	98.192	4.125	103.271	103.171	103.071
4.250	104.117	104.117	103.917	4.250	103.742	103.742	103.542	4.250	103.742	103.742	103.542	4.250	99.613	99.613	99.413	4.250	99.238	99.238	99.038	4.250	103.867	103.767	103.667
4.375	104.508	104.508	104.308	4.375	104.133	104.133	103.933	4.375	104.133	104.133	103.933	4.375	100.004	100.004	99.804	4.375	99.629	99.629	99.429	4.375	104.258	104.158	104.058
4.500	104.819	104.819	104.619	4.500	104.444	104.444	104.244	4.500	104.444	104.444	104.244	4.500	100.315	100.315	100.115	4.500	99.940	99.940	99.740	4.500	104.569	104.469	104.369
4.625	104.997	104.997	104.797	4.625	104.622	104.622	104.422	4.625	104.622	104.622	104.422	4.625	99.805	99.805	99.605	4.625	99.430	99.430	99.230	4.625	104.747	104.647	104.547
4.750	105.414	105.414	105.214	4.750	105.414	105.414	105.214	4.750	105.414	105.414	105.214	4.750	100.222	100.222	100.022	4.750	100.222	100.222	100.022	4.750	105.164	105.064	104.964
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	99.043	99.043	98.843	2.500	98.684	98.684	98.485	2.500	98.684	98.684	98.485	2.500	98.684	98.684	98.485	2.000	99.109	99.109	98.909	2.000	98.859	98.759	98.659
2.875	99.867	99.867	99.667	2.625	99.709	99.709	99.470	2.625	99.709	99.709	99.470	2.625	99.709	99.709	99.470	2.125	99.738	99.738	99.538	2.125	99.488	99.388	99.288
2.990	100.265	100.265	100.065	2.750	100.490	100.490	100.253	2.750	100.490	100.490	100.253	2.750	100.490	100.490	100.253	2.250	100.425	100.425	100.225	2.250	100.175	100.075	99.975
3.000	100.365	100.365	100.165	2.875	101.166	101.166	100.932	2.875	101.166	101.166	100.932	2.875	101.166	101.166	100.932	2.375	100.944	100.944	100.744	2.375	100.694	100.594	100.494
3.125	100.329	100.329	100.083	2.990	101.596	101.596	101.363	2.990	101.596	101.596	101.363	2.990	101.596	101.596	101.363	2.500	101.235	101.235	101.035	2.500	100.985	100.885	100.785
3.250	101.096	101.096	100.861	3.000	101.696	101.696	101.463	3.000	101.696	101.696	101.463	3.000	101.696	101.696	101.463	2.625	101.984	101.984	101.784	2.625	101.734	101.634	101.534
3.375	101.568	101.568	101.339	3.125	101.888	101.888	101.629	3.125	101.888	101.888	101.629	3.125	101.888	101.888	101.629	2.750	102.493	102.493	102.293	2.750	102.243	102.143	102.043
3.500	101.915	101.915	101.691	3.250	102.330	102.330	102.075	3.250	102.330	102.330	102.075	3.250	102.330	102.330	102.075	2.875	102.874	102.874	102.674	2.875	102.624	102.524	102.424
3.625	102.301	102.301	102.077	3.375	103.097	103.097	102.849	3.375	103.097	103.097	102.849	3.375	103.097	103.097	102.849	2.990	103.181	103.181	102.981	2.990	102.931	102.831	102.731
3.750	99.768	99.768	99.568	3.500	103.581	103.581	103.342	3.500	104.331	104.331	104.092	3.500	103.581	103.581	103.342	3.000	103.281	103.281	103.081	3.000	103.031	102.931	102.831
3.875	100.255	100.255	100.055	3.625	103.891	103.891	103.657	3.625	104.641	104.641	104.407	3.625	103.891	103.891	103.657	3.125	103.065	103.065	102.865	3.125	102.815	102.715	102.615
3.990	100.582	100.582	100.382	3.750	103.054	103.054	102.854	3.750	104.304	104.304	104.104	3.750	104.304	104.304	104.104	3.250	103.526	103.526	103.326	3.250	103.276	103.176	103.076
4.000	100.682	100.682	100.482	3.875	103.387	103.387	103.187	3.875	104.637	104.637	104.437	3.875	104.637	104.637	104.437	3.375	103.851	103.851	103.651	3.375	103.601	103.501	103.401
4.125	98.392	98.392	98.192	3.990	103.688	103.688	103.488	3.990	104.938	104.938	104.738	3.990	104.938	104.938	104.738	3.500	104.092	104.092	103.892	3.500	103.842	103.742	103.642
4.250	99.238	99.238	99.038	4.000	103.788	103.788	103.588	4.000	105.038	105.038	104.838	4.000	105.038	105.038	104.838	3.625	104.006	104.006	103.806	3.625	103.756	103.656	103.556
4.375	99.629	99.629	99.429	4.125	103.606	103.606	103.406	4.125	104.856	104.856	104.656	4.125	104.856	104.856	104.656	3.750	104.379	104.379	104.179	3.750	104.129	104.029	103.929
4.500	99.940	99.940	99.740	4.250	104.436	104.436	104.236	4.250	105.686	105.686	105.486	4.250	105.686	105.686	105.486	3.875	104.548	104.548	104.348	3.875	104.298	104.198	104.098
4.625	99.430	99.430	99.230	4.375	104.807	104.807	104.607	4.375	106.057	106.057	105.857	4.375	106.057	106.057	105.857	3.990	104.813	104.813	104.613	3.990	104.563	104.463	104.363
4.750	100.222	100.222	100.022	4.500	105.137	105.137	104.937	4.500	106.387	106.387	106.187	4.500	106.387	106.387	106.187	4.000	104.913	104.913	104.713	4.000	104.663	104.563	104.463

15 Year 105-125	
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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.:

6/25/2021

45 Day Lock Exp.:

7/12/2021

60 Day Lock Exp.:

7/26/2021

W. Rate Sheet Dated: 5/26/2021

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	99.707	99.707	99.507	2.750	99.043	99.043	98.843	2.500	98.684	98.684	98.445	2.000	99.109	99.109	98.909	2.000	97.383	97.383	97.183
2.875	100.531	100.531	100.331	2.875	99.867	99.867	99.667	2.625	99.709	99.709	99.470	2.125	99.738	99.738	99.538	2.125	98.012	98.012	97.812
2.990	100.929	100.929	100.729	2.990	100.265	100.265	100.065	2.750	100.490	100.490	100.253	2.250	100.425	100.425	100.225	2.250	98.699	98.699	98.499
3.000	101.029	101.029	100.829	3.000	100.365	100.365	100.165	2.875	101.166	101.166	100.932	2.375	100.944	100.944	100.744	2.375	99.218	99.218	99.018
3.125	101.473	101.473	101.273	3.125	100.329	100.329	100.083	2.990	101.596	101.596	101.363	2.500	101.235	101.235	101.035	2.500	99.509	99.509	99.309
3.250	102.240	102.240	102.005	3.250	101.096	101.096	100.861	3.000	101.696	101.696	101.463	2.625	101.984	101.984	101.784	2.625	100.258	100.258	100.058
3.375	102.712	102.712	102.483	3.375	101.568	101.568	101.339	3.125	101.888	101.888	101.629	2.750	102.493	102.493	102.293	2.750	100.767	100.767	100.567
3.500	103.059	103.059	102.835	3.500	101.915	101.915	101.691	3.250	102.530	102.530	102.275	2.875	102.874	102.874	102.674	2.875	101.148	101.148	100.948
3.625	103.445	103.445	103.221	3.625	102.301	102.301	102.077	3.375	103.097	103.097	102.849	2.990	103.181	103.181	102.981	2.990	101.455	101.455	101.255
3.750	102.887	102.887	102.687	3.750	100.393	100.393	100.193	3.500	103.581	103.581	103.342	3.000	103.281	103.281	103.081	3.000	101.555	101.555	101.355
3.875	103.374	103.374	103.174	3.875	100.880	100.880	100.680	3.625	103.891	103.891	103.657	3.125	103.065	103.065	102.865	3.125	100.839	100.839	100.639
3.990	103.701	103.701	103.501	3.990	101.207	101.207	101.007	3.750	103.054	103.054	102.854	3.250	103.526	103.526	103.326	3.250	101.300	101.300	101.100
4.000	103.801	103.801	103.601	4.000	101.307	101.307	101.107	3.875	103.387	103.387	103.187	3.375	103.851	103.851	103.651	3.375	101.625	101.625	101.425
4.125	103.521	103.521	103.321	4.125	99.017	99.017	98.817	3.990	103.688	103.688	103.488	3.500	104.092	104.092	103.892	3.500	101.866	101.866	101.666
4.250	104.117	104.117	103.917	4.250	99.613	99.613	99.413	4.000	103.788	103.788	103.588	3.625	104.006	104.006	103.806	3.625	100.780	100.780	100.580
4.375	104.508	104.508	104.308	4.375	100.004	100.004	99.804	4.125	103.606	103.606	103.401	3.750	104.379	104.379	104.179	3.750	101.153	101.153	100.953
4.500	104.819	104.819	104.619	4.500	100.315	100.315	100.115	4.250	104.436	104.436	104.236	3.875	104.548	104.548	104.348	3.875	101.322	101.322	101.122
4.625	104.997	104.997	104.797	4.625	99.805	99.805	99.605	4.375	104.807	104.807	104.607	3.990	104.813	104.813	104.613	3.990	101.587	101.587	101.387
4.750	105.414	105.414	105.214	4.750	100.222	100.222	100.022	4.500	105.137	105.137	104.937	4.000	104.913	104.913	104.713	4.000	101.687	101.687	101.487

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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/25/2021

45 Day Lock Exp.:

7/12/2021

60 Day Lock Exp.:

7/26/2021

W. Rate Sheet Dated: 5/26/2021

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	99.707	99.707	99.507	2.500	98.684	98.684	98.445	2.000	99.109	99.109	98.909	2.750	98.700	98.700	98.500	2.000	97.596	97.596	97.396
2.875	100.531	100.531	100.331	2.625	99.709	99.709	99.470	2.125	99.738	99.738	99.538	2.875	99.524	99.524	99.324	2.125	98.225	98.225	98.025
2.990	100.929	100.929	100.729	2.750	100.490	100.490	100.253	2.250	100.425	100.425	100.225	2.990	99.922	99.922	99.722	2.250	98.912	98.912	98.712
3.000	101.029	101.029	100.829	2.875	101.166	101.166	100.932	2.375	100.944	100.944	100.744	3.000	100.022	100.022	99.822	2.375	99.431	99.431	99.231
3.125	101.473	101.473	101.277	2.990	101.596	101.596	101.363	2.500	101.235	101.235	101.035	3.125	100.226	100.226	99.980	2.500	99.722	99.722	99.522
3.250	102.240	102.240	102.005	3.000	101.696	101.696	101.463	2.625	101.984	101.984	101.784	3.250	100.993	100.993	100.758	2.625	100.471	100.471	100.271
3.375	102.712	102.712	102.483	3.125	101.888	101.888	101.629	2.750	102.493	102.493	102.293	3.375	101.465	101.465	101.236	2.750	100.980	100.980	100.780
3.500	103.059	103.059	102.835	3.250	102.530	102.530	102.275	2.875	102.874	102.874	102.674	3.500	101.812	101.812	101.588	2.875	101.361	101.361	101.161
3.625	103.445	103.445	103.221	3.375	103.097	103.097	102.849	2.990	103.181	103.181	102.981	3.625	102.198	102.198	101.974	2.990	101.668	101.668	101.468
3.750	102.887	102.887	102.687	3.500	103.581	103.581	103.342	3.000	103.281	103.281	103.081	3.750	100.965	100.965	100.765	3.000	101.768	101.768	101.568
3.875	103.374	103.374	103.174	3.625	103.891	103.891	103.657	3.125	103.065	103.065	102.865	3.875	101.452	101.452	101.252	3.125	101.302	101.302	101.102
3.990	103.701	103.701	103.501	3.750	103.054	103.054	102.854	3.250	103.526	103.526	103.326	3.990	101.779	101.779	101.579	3.250	101.763	101.763	101.563
4.000	103.801	103.801	103.601	3.875	103.387	103.387	103.187	3.375	103.851	103.851	103.651	4.000	101.879	101.879	101.679	3.375	102.088	102.088	101.888
4.125	103.521	103.521	103.321	3.990	103.688	103.688	103.488	3.500	104.092	104.092	103.892	4.125	100.594	100.594	100.394	3.500	102.329	102.329	102.129
4.250	104.117	104.117	103.917	4.000	103.788	103.788	103.588	3.625	104.006	104.006	103.806	4.250	101.190	101.190	100.990	3.625	101.743	101.743	101.543
4.375	104.508	104.508	104.308	4.125	103.606	103.606	103.401	3.750	104.379	104.379	104.179	4.375	101.581	101.581	101.381	3.750	102.116	102.116	101.916
4.500	104.819	104.819	104.619	4.250	104.436	104.436	104.236	3.875	104.548	104.548	104.348	4.500	101.892	101.892	101.692	3.875	102.285	102.285	102.085
4.625	104.997	104.997	104.797	4.375	104.807	104.807	104.607	3.990	104.813	104.813	104.613	4.625	101.726	101.726	101.526	3.990	102.550	102.550	102.350
4.750	105.414	105.414	105.214	4.500	105.137	105.137	104.937	4.000	104.913	104.913	104.713	4.750	102.143	102.143	101.943	4.000	102.650	102.650	102.450

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.:

6/25/2021

45 Day Lock Exp.:

7/12/2021

60 Day Lock Exp.:

7/26/2021

W. Rate Sheet Dated: 5/26/2021

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

*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)