

W. Rate Sheet Dated: 5/28/2021

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	101.532	2.750	99.892	99.892	99.454	2.250	98.492	98.492	98.180	3.125	96.426	96.426	96.126
2.875	102.177	102.177	101.739	2.875	100.065	100.065	99.628	2.500	98.824	98.824	98.511	3.250	97.692	97.692	97.392
3.000	102.381	102.381	101.944	3.000	100.235	100.235	99.797	2.625	98.988	98.988	98.676	3.375	97.770	97.770	97.470
3.125	102.579	102.579	102.141	3.125	100.365	100.365	99.928	2.750	100.433	100.433	100.133	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	100.594	100.594	100.294	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	100.751	100.751	100.451	Margin = 2.250		Index = 0.050	
3.500	103.424	103.424	103.124	3.500	101.292	101.292	100.992	3.125	100.869	100.869	100.569	30 Year OTC			
3.625	103.608	103.608	103.308	3.625	101.336	101.336	101.036	3.250	102.527	102.527	102.227	Rate	30 Day	45 Day	60 Day
3.750	103.468	103.468	103.168	3.750	102.788	102.788	102.488	3.375	102.671	102.671	102.371	4.000	101.539	101.539	101.039
3.875	103.537	103.537	103.237	3.875	102.912	102.912	102.612	3.500	102.804	102.804	102.504	4.125	101.661	101.661	101.161
4.000	103.714	103.714	103.414	4.000	103.031	103.031	102.731	3.625	102.842	102.842	102.542	4.375	102.466	102.466	101.966
4.125	103.836	103.836	103.536	4.125	103.122	103.122	102.822	3.750	103.567	103.567	103.267	4.500	102.590	102.590	102.090
4.250	103.937	103.937	103.737	4.250	103.277	103.277	103.077	3.875	103.682	103.682	103.382	4.625	102.747	102.747	102.247
4.375	103.941	103.941	103.741	4.375	103.401	103.401	103.201	4.000	103.792	103.792	103.492	4.875	103.280	103.280	102.780
4.500	104.065	104.065	103.865	4.500	103.520	103.520	103.320	4.125	103.875	103.875	103.575	5.000	103.404	103.404	102.904
4.625	104.222	104.222	104.022	4.625	103.611	103.611	103.411	4.250	103.799	103.799	103.499	5.125	103.561	103.561	103.061
4.750	104.037	104.037	103.837	4.750	103.391	103.391	103.191	4.375	103.915	103.915	103.615	5.500	104.562	104.562	104.062
4.875	104.055	104.055	103.855	4.875	103.515	103.515	103.315	4.500	104.025	104.025	103.725	5.625	104.719	104.719	104.219
6.250	106.000	106.000	105.800	6.250	105.271	105.271	105.071	4.625	104.108	104.108	103.808	6.250	105.041	105.041	104.541

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	102.170	102.070	102.070	101.632	2.750	101.572	101.472	101.472	101.034	2.250	100.622	100.522	100.522	100.210
2.875	102.377	102.277	102.277	101.839	2.875	101.745	101.645	101.645	101.208	2.375	100.793	100.693	100.693	100.381
3.000	102.581	102.481	102.481	102.044	3.000	101.915	101.815	101.815	101.377	2.500	100.954	100.854	100.854	100.541
3.125	102.779	102.679	102.679	102.241	3.125	102.045	101.945	101.945	101.508	2.625	101.118	101.018	101.018	100.706
3.250	103.230	103.130	103.130	102.830	3.250	102.672	102.572	102.572	102.272	2.750	101.463	101.363	101.363	101.063
3.375	103.428	103.328	103.328	103.028	3.375	102.828	102.728	102.728	102.428	2.875	101.624	101.524	101.524	101.224
3.500	103.624	103.524	103.524	103.224	3.500	102.972	102.872	102.872	102.572	3.000	101.781	101.681	101.681	101.381
3.625	103.808	103.708	103.708	103.408	3.625	103.016	102.916	102.916	102.616	3.125	101.899	101.799	101.799	101.499
3.750	103.668	103.568	103.568	103.268	3.750	103.418	103.318	103.318	103.018	3.250	104.157	104.057	104.057	103.757
3.875	103.837	103.737	103.737	103.437	3.875	103.542	103.442	103.442	103.142	3.375	104.301	104.201	104.201	103.901
4.000	104.014	103.914	103.914	103.614	4.000	103.661	103.561	103.561	103.261	3.500	104.434	104.334	104.334	104.034
4.125	104.136	104.036	104.036	103.736	4.125	103.752	103.652	103.652	103.352	3.625	104.472	104.372	104.372	104.072
4.250	104.837	104.737	104.737	104.537	4.250	104.607	104.507	104.507	104.307	3.750	105.697	105.597	105.597	105.297

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 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	98.789	98.789	98.289	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.911	98.911	98.411	4.750	101.000	101.000	100.500
3.875	99.469	99.469	98.969	6.250	103.750	103.750	103.500	4.375	99.716	99.716	99.216	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.293	99.293	98.793					4.500	99.840	99.840	99.340	Rate	30 Day	45 Day	60 Day
4.125	99.171	99.171	98.671					4.625	99.997	99.997	99.497	6.250	102.750	102.750	102.250
4.250	100.876	100.876	100.376					4.875	100.530	100.530	100.030	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.771	100.771	100.271					5.000	100.654	100.654	100.154				
4.500	100.648	100.648	100.148					5.125	100.811	100.811	100.311				
4.625	100.491	100.491	99.991					5.500	101.812	101.812	101.312				
4.750	101.732	101.732	101.232					5.625	101.969	101.969	101.469				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.291	102.291	101.791				

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)



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrawholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/28/2021

45 Day Lock Exp.:

7/12/2021

60 Day Lock Exp.:

7/27/2021

W. Rate Sheet Dated: 5/28/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.176	96.176	95.876
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.442	97.442	97.142
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.520	97.520	97.220
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.738	101.738	101.438	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	101.899	101.899	101.599	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	102.056	102.056	101.756	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.535	102.535	102.235	3.125	102.174	102.174	101.874	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.579	102.579	102.279	3.250	103.770	103.770	103.470	Rate	30 Day	45 Day	60 Day
3.750	103.155	103.155	102.855	3.750	102.905	102.905	102.605	3.375	103.913	103.913	103.613	3.250	98.618	98.618	98.118
3.875	103.225	103.225	102.925	3.875	103.030	103.030	102.730	3.500	104.047	104.047	103.747	3.375	98.816	98.816	98.316
4.000	103.401	103.401	103.101	4.000	103.148	103.148	102.848	3.625	104.084	104.084	103.784	3.500	99.012	99.012	98.512
4.125	103.523	103.523	103.223	4.125	103.240	103.240	102.940	3.750	103.684	103.684	103.384	3.625	99.196	99.196	98.696
4.250	103.124	103.124	102.924	4.250	102.894	102.894	102.694	3.875	N/A	N/A	N/A	3.750	99.230	99.230	98.730
4.375	103.129	103.129	102.929	4.375	103.019	103.019	102.819	4.000	N/A	N/A	N/A	3.875	99.400	99.400	98.900
4.500	103.252	103.252	103.052	4.500	103.137	103.137	102.937	4.125	N/A	N/A	N/A	4.000	99.576	99.576	99.076
4.625	103.409	103.409	103.209	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.698	99.698	99.198
4.750	102.724	102.724	102.524	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.899	99.899	99.399
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	102.043	101.943	101.943	101.643	3.250	101.485	101.385	101.385	101.085	2.750	98.682	98.582	98.582	98.282
3.375	102.241	102.141	102.141	101.841	3.375	101.641	101.541	101.541	101.241	2.875	98.843	98.743	98.743	98.443
3.500	102.437	102.337	102.337	102.037	3.500	101.785	101.685	101.685	101.385	3.000	99.000	98.900	98.900	98.600
3.625	102.621	102.521	102.521	102.221	3.625	101.829	101.729	101.729	101.429	3.125	99.118	99.018	99.018	98.718
3.750	101.355	101.255	101.255	100.955	3.750	101.105	101.005	101.005	100.705	3.250	101.032	100.932	100.932	100.632
3.875	101.525	101.425	101.425	101.125	3.875	101.230	101.130	101.130	100.830	3.375	101.176	101.076	101.076	100.776
4.000	101.701	101.601	101.601	101.301	4.000	101.348	101.248	101.248	100.948	3.500	101.309	101.209	101.209	100.909
4.125	101.823	101.723	101.723	101.423	4.125	101.440	101.340	101.340	101.040	3.625	101.347	101.247	101.247	100.947
4.250	102.024	101.924	101.924	101.724	4.250	101.794	101.694	101.694	101.494	3.750	102.572	102.472	102.472	102.172

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

30 Day Lock Exp.: 6/28/2021
45 Day Lock Exp.: 7/12/2021
60 Day Lock Exp.: 7/27/2021

W. Rate Sheet Dated: 5/28/2021

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	97.508	97.508	97.308	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.004	98.004	97.804	2.000	N/A	N/A	N/A	2.500	97.757	97.598	97.485
2.625	98.446	98.446	98.246	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.824	98.824	98.624	2.125	N/A	N/A	N/A	2.625	98.393	98.234	98.121
2.750	99.386	99.386	99.186	2.250	94.101	94.101	93.901	2.250	94.101	94.101	93.901	2.750	99.582	99.582	99.382	2.250	94.007	94.007	93.807	2.750	99.233	99.074	98.961
2.875	100.073	100.073	99.873	2.375	95.171	95.171	94.971	2.375	94.954	94.954	94.754	2.875	100.207	100.207	100.007	2.375	95.120	95.120	94.920	2.875	99.920	99.761	99.648
2.990	100.544	100.544	100.344	2.500	96.359	96.359	96.159	2.500	96.194	96.194	95.994	2.990	100.564	100.564	100.364	2.500	96.655	96.655	96.455	2.990	100.391	100.232	100.119
3.000	100.644	100.644	100.444	2.625	97.516	97.516	97.316	2.625	97.415	97.415	97.215	3.000	100.664	100.664	100.464	2.625	97.694	97.694	97.494	3.000	100.491	100.332	100.219
3.125	100.957	100.957	100.757	2.750	98.540	98.540	98.340	2.750	98.477	98.477	98.277	3.125	101.133	101.133	100.933	2.750	98.536	98.536	98.336	3.125	100.996	100.829	100.715
3.250	101.741	101.741	101.541	2.875	99.296	99.296	99.096	2.875	99.233	99.233	99.033	3.250	101.848	101.848	101.648	2.875	99.230	99.230	99.030	3.250	101.780	101.613	101.495
3.375	102.232	102.232	102.032	2.990	99.822	99.822	99.622	2.990	99.760	99.760	99.560	3.375	102.396	102.396	102.196	2.990	99.642	99.642	99.442	3.375	102.370	102.203	102.089
3.500	102.586	102.586	102.386	3.000	99.922	99.922	99.722	3.000	99.860	99.860	99.660	3.500	102.801	102.801	102.601	3.000	99.742	99.742	99.542	3.500	102.875	102.708	102.594
3.625	102.990	102.990	102.790	3.125	101.132	101.132	100.932	3.125	101.094	101.094	100.894	3.625	103.022	103.022	102.822	3.125	100.933	100.933	100.733	3.625	103.278	103.111	102.997
3.750	102.799	102.799	102.599	3.250	102.091	102.091	101.891	3.250	102.091	102.091	101.891	3.750	102.065	102.065	101.865	3.250	101.648	101.648	101.448	3.750	102.753	102.653	102.553
3.875	103.314	103.314	103.114	3.375	102.741	102.741	102.541	3.375	102.741	102.741	102.541	3.875	102.543	102.543	102.343	3.375	102.196	102.196	101.996	3.875	103.268	103.168	103.068
3.990	103.662	103.662	103.462	3.500	103.295	103.295	103.095	3.500	103.295	103.295	103.095	3.990	102.791	102.791	102.591	3.500	102.601	102.601	102.401	3.990	103.566	103.466	103.366
4.000	103.762	103.762	103.562	3.625	103.736	103.736	103.536	3.625	103.736	103.736	103.536	4.000	102.891	102.891	102.691	3.625	102.822	102.822	102.622	4.000	103.666	103.566	103.466
4.125	103.898	103.898	103.698	3.750	104.364	104.364	104.164	3.750	104.364	104.364	104.164	4.125	103.091	103.091	102.891	3.750	101.865	101.865	101.665	4.125	104.002	103.902	103.802
4.250	103.969	103.969	103.769	3.875	104.929	104.929	104.729	3.875	104.929	104.929	104.729	4.250	101.788	101.788	101.588	3.875	102.343	102.343	102.143	4.250	103.733	103.633	103.533
4.375	104.367	104.367	104.167	3.990	105.269	105.269	105.069	3.990	105.269	105.269	105.069	4.375	102.216	102.216	102.016	3.990	102.591	102.591	102.391	4.375	104.310	104.210	104.110
4.500	104.738	104.738	104.538	4.000	105.369	105.369	105.169	4.000	105.369	105.369	105.169	4.500	102.535	102.535	102.335	4.000	102.691	102.691	102.491	4.500	104.501	104.401	104.301
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	98.473	98.473	98.273	2.875	100.935	100.935	100.735	2.875	100.353	100.353	100.153	2.750	100.353	100.353	100.153	2.000	99.013	99.013	98.813	2.000	99.043	98.912	98.832
2.875	99.167	99.167	98.967	2.990	101.366	101.366	101.166	2.990	100.836	100.836	100.636	2.990	100.836	100.836	100.636	2.125	99.629	99.629	99.429	2.125	99.660	99.529	99.449
2.990	99.580	99.580	99.380	3.000	101.466	101.466	101.266	3.000	100.936	100.936	100.736	3.000	100.936	100.936	100.736	2.250	100.168	100.168	99.968	2.250	100.199	100.068	99.988
3.000	99.680	99.680	99.480	3.125	101.929	101.929	101.729	3.125	101.467	101.467	101.267	3.125	101.449	101.449	101.249	2.375	100.653	100.653	100.453	2.375	100.684	100.553	100.473
3.125	100.933	100.933	100.733	3.250	102.629	102.629	102.429	3.250	102.314	102.314	102.114	3.250	102.314	102.314	102.114	2.500	101.132	101.132	100.932	2.500	101.162	101.039	100.962
3.250	101.648	101.648	101.448	3.375	102.855	102.855	102.655	3.375	102.959	102.959	102.759	3.375	102.959	102.959	102.759	2.625	101.720	101.720	101.520	2.625	101.750	101.627	101.550
3.375	102.196	102.196	101.996	3.500	103.326	103.326	103.126	3.500	103.476	103.476	103.276	3.500	103.476	103.476	103.276	2.750	102.266	102.266	102.066	2.750	102.296	102.173	102.096
3.500	102.601	102.601	102.401	3.625	103.707	103.707	103.507	3.625	103.915	103.915	103.715	3.625	103.915	103.915	103.715	2.875	102.697	102.697	102.497	2.875	102.727	102.604	102.527
3.625	102.822	102.822	102.622	3.750	103.707	103.707	103.507	3.750	103.566	103.566	103.366	3.750	103.754	103.754	103.554	2.990	103.082	103.082	102.882	2.990	103.112	102.989	102.912
3.750	101.865	101.865	101.665	3.875	103.818	103.818	103.618	3.875	104.127	104.127	103.927	3.875	104.314	104.314	104.114	3.000	103.182	103.182	102.982	3.000	103.212	103.089	103.012
3.875	102.343	102.343	102.143	3.990	104.084	104.084	103.884	3.990	104.432	104.432	104.232	3.990	104.619	104.619	104.419	3.125	103.609	103.609	103.409	3.125	103.639	103.516	103.439
3.990	102.591	102.591	102.391	4.000	104.184	104.184	103.984	4.000	104.532	104.532	104.332	4.000	104.719	104.719	104.519	3.250	103.682	103.682	103.482	3.250	103.761	103.638	103.561
4.000	102.691	102.691	102.491	4.125	104.514	104.514	104.314	4.125	104.899	104.899	104.699	4.125	105.086	105.086	104.886	3.375	104.103	104.103	103.903	3.375	104.131	104.008	103.931
4.125	102.891	102.891	102.691	4.250	104.201	104.201	104.001	4.250	104.484	104.484	104.284	4.250	104.672	104.672	104.472	3.500	104.456	104.456	104.256	3.500	104.484	104.361	104.284
4.250	95.831	95.831	95.631	4.375	104.594	104.594	104.394	4.375	104.918	104.918	104.718	4.375	105.105	105.105	104.905	3.625	104.892	104.892	104.692	3.625	104.920	104.797	104.717
4.375	N/A	N/A	N/A	4.500	104.945	104.945	104.745	4.500	105.305	105.305	105.105	4.500	105.492	105.492	105.292	3.750	104.556	104.556	104.356	3.750	104.584	104.461	104.381
4.500	N/A	N/A	N/A	4.625	105.193	105.193	104.993	4.625	105.578	105.578	105.378	4.625	105.765	105.765	105.565	3.875	105.020	105.020	104.820	3.875	105.048	104.925	104.845
4.625	N/A	N/A	N/A	4.750	105.311	105.311	105.111	4.750	105.654	105.654	105.454	4.750	105.841	105.841	105.641	3.990	105.368	105.368	105.168	3.990	105.396	105.273	105.193
4.750	N/A	N/A	N/A	4.875	105.677	105.677	105.477	4.875	106.057	106.057	105.857	4.875	98.209	98.209	98.009	4.000	105.468	105.468	105.268	4.000	105.496	105.373	105.293
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	97.356	97.356	#N/A	2.000	97.098	97.098	96.898	2.000	99.268	99.268	99.068	2.000	97.411	97.411	97.211	2.000	97.153	97.153	96.953	2.000	99.856	99.856	99.656
2.125	98.076	98.076	#N/A	2.125	97.826	97.826	97.626	2.125	99.736	99.736	99.536	2.125	97.983	97.983	97.783	2.125	97.733	97.733	97.533	2.125	100.		



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.:

6/28/2021

45 Day Lock Exp.:

7/12/2021

60 Day Lock Exp.:

7/27/2021

W. Rate Sheet Dated: 5/28/2021

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	97.508	97.508	97.308	2.500	98.004	98.004	97.804	2.875	100.935	100.935	100.735	2.000	99.013	99.013	98.813	2.000	99.268	99.268	99.068
2.625	98.446	98.446	98.246	2.625	98.824	98.824	98.624	2.990	101.366	101.366	101.166	2.125	99.629	99.629	99.429	2.125	99.736	99.736	99.536
2.750	99.386	99.386	99.186	2.750	99.582	99.582	99.382	3.000	101.466	101.466	101.266	2.250	100.168	100.168	99.968	2.250	100.113	100.113	99.913
2.875	100.073	100.073	99.873	2.875	100.207	100.207	100.007	3.125	101.929	101.929	101.729	2.375	100.653	100.653	100.453	2.375	100.512	100.512	100.312
2.990	100.544	100.544	100.344	2.990	100.564	100.564	100.364	3.250	102.269	102.269	102.069	2.500	101.132	101.132	100.932	2.500	101.065	101.065	100.865
3.000	100.644	100.644	100.444	3.000	100.664	100.664	100.464	3.375	102.855	102.855	102.655	2.625	101.720	101.720	101.520	2.625	101.506	101.506	101.306
3.125	100.957	100.957	100.757	3.125	101.133	101.133	100.933	3.500	103.326	103.326	103.126	2.750	102.266	102.266	102.066	2.750	101.887	101.887	101.687
3.250	101.741	101.741	101.541	3.250	101.848	101.848	101.648	3.625	103.727	103.727	103.527	2.875	102.697	102.697	102.497	2.875	102.188	102.188	101.988
3.375	102.232	102.232	102.032	3.375	102.396	102.396	102.196	3.750	103.307	103.307	103.107	2.990	103.082	103.082	102.882	2.990	102.430	102.430	102.230
3.500	102.586	102.586	102.386	3.500	102.801	102.801	102.601	3.875	103.818	103.818	103.618	3.000	103.182	103.182	102.982	3.000	102.530	102.530	102.330
3.625	102.990	102.990	102.790	3.625	103.022	103.022	102.822	3.990	104.084	104.084	103.884	3.125	103.609	103.609	103.409	3.125	102.828	102.828	102.628
3.750	102.799	102.799	102.599	3.750	102.065	102.065	101.865	4.000	104.184	104.184	103.984	3.250	103.682	103.682	103.482	3.250	102.609	102.609	102.409
3.875	103.314	103.314	103.114	3.875	102.543	102.543	102.343	4.125	104.516	104.516	104.316	3.375	104.103	104.103	103.903	3.375	102.904	102.904	102.704
3.990	103.662	103.662	103.462	3.990	102.791	102.791	102.591	4.250	104.201	104.201	104.001	3.500	104.456	104.456	104.256	3.500	103.150	103.150	102.950
4.000	103.762	103.762	103.562	4.000	102.891	102.891	102.691	4.375	104.594	104.594	104.394	3.625	104.892	104.892	104.692	3.625	103.458	103.458	103.258
4.125	103.898	103.898	103.698	4.125	103.091	103.091	102.891	4.500	104.945	104.945	104.745	3.750	104.556	104.556	104.356	3.750	102.387	102.387	102.187
4.250	103.969	103.969	103.769	4.250	101.788	101.788	101.588	4.625	105.193	105.193	104.993	3.875	105.020	105.020	104.820	3.875	102.711	102.711	102.511
4.375	104.367	104.367	104.167	4.375	102.216	102.216	102.016	4.750	105.311	105.311	105.111	3.990	105.368	105.368	105.168	3.990	102.926	102.926	102.726
4.500	104.738	104.738	104.538	4.500	102.535	102.535	102.335	4.875	105.677	105.677	105.477	4.000	105.468	105.468	105.268	4.000	103.026	103.026	102.826

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.:

6/28/2021

45 Day Lock Exp.:

7/12/2021

60 Day Lock Exp.:

7/27/2021

W. Rate Sheet Dated: 5/28/2021

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	99.323	99.323	99.123	2.750	99.323	99.323	99.123	2.750	99.323	99.323	99.123	2.750	98.625	98.625	98.425	2.750	98.625	98.625	98.425	2.750	99.073	98.973	98.873
2.875	100.161	100.161	99.961	2.875	100.161	100.161	99.961	2.875	100.161	100.161	99.961	2.875	99.463	99.463	99.263	2.875	99.463	99.463	99.263	2.875	99.911	99.811	99.711
2.990	100.575	100.575	100.375	2.990	100.575	100.575	100.375	2.990	100.575	100.575	100.375	2.990	99.877	99.877	99.677	2.990	99.877	99.877	99.677	2.990	100.325	100.225	100.125
3.000	100.675	100.675	100.475	3.000	100.675	100.675	100.475	3.000	100.675	100.675	100.475	3.000	99.977	99.977	99.777	3.000	99.977	99.977	99.777	3.000	100.425	100.325	100.225
3.125	101.086	101.086	100.885	3.125	101.086	101.086	100.885	3.125	101.086	101.086	100.885	3.125	99.920	99.920	99.689	3.125	99.920	99.920	99.689	3.125	100.836	100.728	100.605
3.250	101.869	101.869	101.649	3.250	101.744	101.744	101.524	3.250	101.869	101.869	101.649	3.250	100.703	100.703	100.483	3.250	100.578	100.578	100.358	3.250	101.619	101.509	101.399
3.375	102.351	102.351	102.136	3.375	102.226	102.226	102.011	3.375	102.351	102.351	102.136	3.375	101.185	101.185	100.970	3.375	101.060	101.060	100.845	3.375	102.101	101.989	101.886
3.500	102.703	102.703	102.492	3.500	102.578	102.578	102.367	3.500	102.703	102.703	102.492	3.500	101.537	101.537	101.326	3.500	101.412	101.412	101.201	3.500	102.453	102.340	102.242
3.625	103.096	103.096	102.887	3.625	102.971	102.971	102.762	3.625	103.096	103.096	102.887	3.625	101.930	101.930	101.721	3.625	101.805	101.805	101.596	3.625	102.846	102.733	102.637
3.750	102.652	102.652	102.452	3.750	102.027	102.027	101.827	3.750	102.027	102.027	101.827	3.750	100.152	100.152	99.952	3.750	99.527	99.527	99.327	3.750	102.402	102.302	102.202
3.875	103.151	103.151	102.951	3.875	102.526	102.526	102.326	3.875	102.526	102.526	102.326	3.875	100.651	100.651	100.451	3.875	100.026	100.026	99.826	3.875	102.901	102.801	102.701
3.990	103.488	103.488	103.288	3.990	102.863	102.863	102.663	3.990	102.863	102.863	102.663	3.990	100.988	100.988	100.788	3.990	100.363	100.363	100.163	3.990	103.238	103.138	103.038
4.000	103.588	103.588	103.388	4.000	102.963	102.963	102.763	4.000	102.963	102.963	102.763	4.000	101.088	101.088	100.888	4.000	100.463	100.463	100.263	4.000	103.338	103.238	103.138
4.125	103.410	103.410	103.210	4.125	102.785	102.785	102.585	4.125	102.785	102.785	102.585	4.125	98.906	98.906	98.706	4.125	98.281	98.281	98.081	4.125	103.160	103.060	102.960
4.250	104.015	104.015	103.815	4.250	103.640	103.640	103.440	4.250	103.640	103.640	103.440	4.250	99.511	99.511	99.311	4.250	99.136	99.136	98.936	4.250	103.765	103.665	103.565
4.375	104.413	104.413	104.213	4.375	104.038	104.038	103.838	4.375	104.038	104.038	103.838	4.375	99.909	99.909	99.709	4.375	99.534	99.534	99.334	4.375	104.163	104.063	103.963
4.500	104.728	104.728	104.528	4.500	104.353	104.353	104.153	4.500	104.353	104.353	104.153	4.500	100.224	100.224	100.024	4.500	99.849	99.849	99.649	4.500	104.478	104.378	104.278
4.625	104.810	104.810	104.610	4.625	104.435	104.435	104.235	4.625	104.435	104.435	104.235	4.625	99.618	99.618	99.418	4.625	99.243	99.243	99.043	4.625	104.560	104.460	104.360
4.750	105.233	105.233	105.033	4.750	105.233	105.233	105.033	4.750	105.233	105.233	105.033	4.750	100.041	100.041	99.841	4.750	100.041	100.041	99.841	4.750	104.983	104.883	104.783
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	98.625	98.625	98.425	2.500	98.320	98.320	98.093	2.500	98.320	98.320	98.093	2.500	98.320	98.320	98.093	2.000	98.320	98.320	98.200	2.000	98.670	98.570	98.470
2.875	99.463	99.463	99.263	2.625	99.348	99.348	99.121	2.625	99.348	99.348	99.121	2.625	99.348	99.348	99.121	2.125	99.553	99.553	99.353	2.125	99.303	99.203	99.103
2.990	99.877	99.877	99.677	2.750	100.136	100.136	99.909	2.750	100.136	100.136	99.909	2.750	100.136	100.136	99.909	2.250	100.246	100.246	100.046	2.250	99.996	99.896	99.796
3.000	99.977	99.977	99.777	2.875	100.820	100.820	100.597	2.875	100.820	100.820	100.597	2.875	100.820	100.820	100.597	2.375	100.770	100.770	100.570	2.375	100.520	100.420	100.320
3.125	99.920	99.920	99.689	2.990	101.258	101.258	101.038	2.990	101.258	101.258	101.038	2.990	101.258	101.258	101.038	2.500	101.039	101.039	100.839	2.500	100.789	100.689	100.589
3.250	100.703	100.703	100.483	3.000	101.358	101.358	101.138	3.000	101.358	101.358	101.138	3.000	101.358	101.358	101.138	2.625	101.796	101.796	101.596	2.625	101.546	101.446	101.346
3.375	101.185	101.185	100.970	3.125	101.545	101.545	101.301	3.125	101.545	101.545	101.301	3.125	101.545	101.545	101.301	2.750	102.311	102.311	102.111	2.750	102.061	101.961	101.861
3.500	101.537	101.537	101.326	3.250	102.197	102.197	101.957	3.250	102.197	102.197	101.957	3.250	102.197	102.197	101.957	2.875	102.694	102.694	102.494	2.875	102.444	102.344	102.244
3.625	101.930	101.930	101.721	3.375	102.774	102.774	102.542	3.375	102.774	102.774	102.542	3.375	102.774	102.774	102.542	2.990	103.010	103.010	102.810	2.990	102.760	102.660	102.560
3.750	99.527	99.527	99.327	3.500	103.269	103.269	103.042	3.500	103.269	103.269	103.042	3.500	103.269	103.269	103.042	3.000	103.110	103.110	102.910	3.000	102.860	102.760	102.660
3.875	100.026	100.026	99.826	3.625	103.583	103.583	103.360	3.625	103.583	103.583	103.360	3.625	103.583	103.583	103.360	3.125	102.948	102.948	102.748	3.125	102.698	102.598	102.498
3.990	100.363	100.363	100.163	3.750	102.812	102.812	102.612	3.750	104.062	104.062	103.862	3.750	104.062	104.062	103.862	3.250	104.315	104.315	104.115	3.250	103.165	103.065	102.965
4.000	100.463	100.463	100.263	3.875	105.150	105.150	104.950	3.875	104.400	104.400	104.200	3.875	104.400	104.400	104.200	3.375	103.745	103.745	103.545	3.375	103.495	103.395	103.295
4.125	98.281	98.281	98.081	3.990	103.458	103.458	103.258	3.990	104.708	104.708	104.508	3.990	104.708	104.708	104.508	3.500	103.986	103.986	103.786	3.500	103.736	103.636	103.536
4.250	99.136	99.136	98.936	4.000	103.558	103.558	103.358	4.000	104.808	104.808	104.608	4.000	104.808	104.808	104.608	3.625	103.893	103.893	103.693	3.625	103.643	103.543	103.443
4.375	99.534	99.534	99.334	4.125	103.743	103.743	103.543	4.125	104.723	104.723	104.523	4.125	104.723	104.723	104.523	3.750	104.271	104.271	104.071	3.750	104.021	103.921	103.821
4.500	99.849	99.849	99.649	4.250	104.214	104.214	104.014	4.250	105.464	105.464	105.264	4.250	105.464	105.464	105.264	3.875	104.443	104.443	104.243	3.875	104.193	104.093	103.993
4.625	99.243	99.243	99.043	4.375	104.595	104.595	104.395	4.375	105.845	105.845	105.645	4.375	105.845	105.845	105.645	3.990	104.715	104.715	104.515	3.990	104.465	104.365	104.265
4.750	100.041	100.041	99.841	4.500	104.933	104.933	104.733	4.500	106.183	106.183	105.983	4.500	106.183	106.183	105.983	4.000	104.815	104.815	104.615	4.000	104.565	104.465	104.365



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.:

6/28/2021

45 Day Lock Exp.:

7/12/2021

60 Day Lock Exp.:

7/27/2021

W. Rate Sheet Dated: 5/28/2021

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	99.323	99.323	99.123	2.750	98.625	98.625	98.425	2.500	98.320	98.320	98.093	2.000	98.920	98.920	98.720	2.000	97.194	97.194	96.994
2.875	100.161	100.161	99.961	2.875	99.463	99.463	99.263	2.625	99.348	99.348	99.121	2.125	99.553	99.553	99.353	2.125	97.827	97.827	97.627
2.990	100.575	100.575	100.375	2.990	99.877	99.877	99.677	2.750	100.136	100.136	99.909	2.250	100.246	100.246	100.046	2.250	98.520	98.520	98.320
3.000	100.675	100.675	100.475	3.000	99.977	99.977	99.777	2.875	100.820	100.820	100.597	2.375	100.770	100.770	100.570	2.375	99.044	99.044	98.844
3.125	101.086	101.086	100.855	3.125	99.920	99.920	99.689	2.990	101.258	101.258	101.038	2.500	101.039	101.039	100.839	2.500	99.313	99.313	99.113
3.250	101.869	101.869	101.649	3.250	100.703	100.703	100.483	3.000	101.358	101.358	101.138	2.625	101.796	101.796	101.596	2.625	100.070	100.070	99.870
3.375	102.351	102.351	102.136	3.375	101.185	101.185	100.970	3.125	101.545	101.545	101.301	2.750	102.311	102.311	102.111	2.750	100.585	100.585	100.385
3.500	102.703	102.703	102.492	3.500	101.537	101.537	101.326	3.250	102.197	102.197	101.957	2.875	102.694	102.694	102.494	2.875	100.968	100.968	100.768
3.625	103.096	103.096	102.887	3.625	101.930	101.930	101.721	3.375	102.774	102.774	102.542	2.990	103.010	103.010	102.810	2.990	101.284	101.284	101.084
3.750	102.652	102.652	102.452	3.750	100.152	100.152	99.952	3.500	103.269	103.269	103.042	3.000	103.110	103.110	102.910	3.000	101.384	101.384	101.184
3.875	103.151	103.151	102.951	3.875	100.651	100.651	100.451	3.625	103.583	103.583	103.360	3.125	102.948	102.948	102.748	3.125	100.722	100.722	100.522
3.990	103.488	103.488	103.288	3.990	100.988	100.988	100.788	3.750	102.812	102.812	102.612	3.250	103.415	103.415	103.215	3.250	101.189	101.189	100.989
4.000	103.588	103.588	103.388	4.000	101.088	101.088	100.888	3.875	103.150	103.150	102.950	3.375	103.745	103.745	103.545	3.375	101.519	101.519	101.319
4.125	103.410	103.410	103.210	4.125	98.906	98.906	98.706	3.990	103.458	103.458	103.258	3.500	103.986	103.986	103.786	3.500	101.760	101.760	101.560
4.250	104.015	104.015	103.815	4.250	99.511	99.511	99.311	4.000	103.558	103.558	103.358	3.625	103.893	103.893	103.693	3.625	100.667	100.667	100.467
4.375	104.413	104.413	104.213	4.375	99.909	99.909	99.709	4.125	103.473	103.473	103.273	3.750	104.271	104.271	104.071	3.750	101.045	101.045	100.845
4.500	104.728	104.728	104.528	4.500	100.224	100.224	100.024	4.250	104.214	104.214	104.014	3.875	104.443	104.443	104.243	3.875	101.217	101.217	101.017
4.625	104.810	104.810	104.610	4.625	99.618	99.618	99.418	4.375	104.595	104.595	104.395	3.990	104.715	104.715	104.515	3.990	101.489	101.489	101.289
4.750	105.233	105.233	105.033	4.750	100.041	100.041	99.841	4.500	104.933	104.933	104.733	4.000	104.815	104.815	104.615	4.000	101.589	101.589	101.389

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.:

6/28/2021

45 Day Lock Exp.:

7/12/2021

60 Day Lock Exp.:

7/27/2021

W. Rate Sheet Dated: 5/28/2021

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	99.323	99.323	99.123	2.500	98.320	98.320	98.093	2.000	98.920	98.920	98.720	2.750	98.299	98.299	98.099	2.000	97.407	97.407	97.207
2.875	100.161	100.161	99.961	2.625	99.348	99.348	99.121	2.125	99.553	99.553	99.353	2.875	99.137	99.137	98.937	2.125	98.040	98.040	97.840
2.990	100.575	100.575	100.375	2.750	100.136	100.136	99.909	2.250	100.246	100.246	100.046	2.990	99.551	99.551	99.351	2.250	98.733	98.733	98.533
3.000	100.675	100.675	100.475	2.875	100.820	100.820	100.597	2.375	100.770	100.770	100.570	3.000	99.651	99.651	99.451	2.375	99.257	99.257	99.057
3.125	101.086	101.086	100.855	2.990	101.258	101.258	101.038	2.500	101.039	101.039	100.839	3.125	99.828	99.828	99.597	2.500	99.526	99.526	99.326
3.250	101.869	101.869	101.649	3.000	101.358	101.358	101.138	2.625	101.796	101.796	101.596	3.250	100.611	100.611	100.391	2.625	100.283	100.283	100.083
3.375	102.351	102.351	102.136	3.125	101.545	101.545	101.301	2.750	102.311	102.311	102.111	3.375	101.093	101.093	100.878	2.750	100.798	100.798	100.598
3.500	102.703	102.703	102.492	3.250	102.197	102.197	101.957	2.875	102.694	102.694	102.494	3.500	101.445	101.445	101.234	2.875	101.181	101.181	100.981
3.625	103.096	103.096	102.887	3.375	102.774	102.774	102.542	2.990	103.010	103.010	102.810	3.625	101.838	101.838	101.629	2.990	101.497	101.497	101.297
3.750	102.652	102.652	102.452	3.500	103.269	103.269	103.042	3.000	103.110	103.110	102.910	3.750	100.727	100.727	100.527	3.000	101.597	101.597	101.397
3.875	103.151	103.151	102.951	3.625	103.583	103.583	103.360	3.125	102.948	102.948	102.748	3.875	101.226	101.226	101.026	3.125	101.185	101.185	100.985
3.990	103.488	103.488	103.288	3.750	102.812	102.812	102.612	3.250	103.415	103.415	103.215	3.990	101.563	101.563	101.363	3.250	101.652	101.652	101.452
4.000	103.588	103.588	103.388	3.875	103.150	103.150	102.950	3.375	103.745	103.745	103.545	4.000	101.663	101.663	101.463	3.375	101.982	101.982	101.782
4.125	103.410	103.410	103.210	3.990	103.458	103.458	103.258	3.500	103.986	103.986	103.786	4.125	100.483	100.483	100.283	3.500	102.223	102.223	102.023
4.250	104.015	104.015	103.815	4.000	103.558	103.558	103.358	3.625	103.893	103.893	103.693	4.250	101.088	101.088	100.888	3.625	101.630	101.630	101.430
4.375	104.413	104.413	104.213	4.125	103.473	103.473	103.273	3.750	104.271	104.271	104.071	4.375	101.486	101.486	101.286	3.750	102.008	102.008	101.808
4.500	104.728	104.728	104.528	4.250	104.214	104.214	104.014	3.875	104.443	104.443	104.243	4.500	101.801	101.801	101.601	3.875	102.180	102.180	101.980
4.625	104.810	104.810	104.610	4.375	104.595	104.595	104.395	3.990	104.715	104.715	104.515	4.625	101.539	101.539	101.339	3.990	102.452	102.452	102.252
4.750	105.233	105.233	105.033	4.500	104.933	104.933	104.733	4.000	104.815	104.815	104.615	4.750	101.962	101.962	101.762	4.000	102.552	102.552	102.352

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%
Investment Property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	-6.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/28/2021

45 Day Lock Exp.:

7/12/2021

60 Day Lock Exp.:

7/27/2021

W. Rate Sheet Dated: 5/28/2021

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)