



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/12/2021

45 Day Lock Exp.: 7/26/2021

60 Day Lock Exp.: 8/10/2021

W. Rate Sheet Dated: 6/11/2021

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	102.407	102.407	102.032	2.750	100.329	100.329	99.954	2.250	98.660	98.660	98.355	3.125	96.405	96.405	96.105
2.875	102.614	102.614	102.239	2.875	100.503	100.503	100.128	2.500	98.991	98.991	98.687	3.250	97.671	97.671	97.371
3.000	102.819	102.819	102.444	3.000	100.672	100.672	100.297	2.625	99.156	99.156	98.851	3.375	97.749	97.749	97.449
3.125	103.016	103.016	102.641	3.125	100.803	100.803	100.428	2.750	100.562	100.562	100.262	3.500	97.827	97.827	97.527
3.250	103.443	103.443	103.143	3.250	101.305	101.305	101.005	2.875	100.722	100.722	100.422	3.625	97.905	97.905	97.605
3.375	103.541	103.541	103.241	3.375	101.461	101.461	101.161	3.000	100.879	100.879	100.579	Margin = 2.250		Index = 0.050	
3.500	103.737	103.737	103.437	3.500	101.605	101.605	101.305	3.125	100.997	100.997	100.697	30 Year OTC			
3.625	103.921	103.921	103.621	3.625	101.649	101.649	101.349	3.250	102.336	102.336	102.036	Rate	30 Day	45 Day	60 Day
3.750	103.671	103.671	103.371	3.750	102.991	102.991	102.691	3.375	102.494	102.494	102.194	4.000	101.742	101.742	101.242
3.875	103.741	103.741	103.441	3.875	103.115	103.115	102.815	3.500	102.627	102.627	102.327	4.125	101.864	101.864	101.364
4.000	103.917	103.917	103.617	4.000	103.234	103.234	102.934	3.625	102.679	102.679	102.379	4.375	102.466	102.466	101.966
4.125	104.039	104.039	103.739	4.125	103.325	103.325	103.025	3.750	103.529	103.529	103.229	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	103.645	103.645	103.345	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	103.755	103.755	103.455	4.875	103.234	103.234	102.734
4.500	104.065	104.065	103.865	4.500	103.520	103.520	103.320	4.125	103.837	103.837	103.537	5.000	103.357	103.357	102.857
4.625	104.222	104.222	104.022	4.625	103.611	103.611	103.411	4.250	103.715	103.715	103.415	5.125	103.514	103.514	103.014
4.750	103.990	103.990	103.790	4.750	103.344	103.344	103.144	4.375	103.831	103.831	103.531	5.500	104.562	104.562	104.062
4.875	104.009	104.009	103.809	4.875	103.468	103.468	103.268	4.500	103.941	103.941	103.641	5.625	104.719	104.719	104.219
6.250	106.000	106.000	105.800	6.250	105.302	105.302	105.102	4.625	104.023	104.023	103.723	6.250	105.073	105.073	104.573

FHA Streamline															
30/25 Year					20 Year					15/10 Year					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750	102.607	102.507	102.507	102.132	2.750	102.009	101.909	101.909	101.534	2.250	100.790	100.690	100.690	100.385	
2.875	102.814	102.714	102.714	102.339	2.875	102.183	102.083	102.083	101.708	2.375	100.961	100.861	100.861	100.556	
3.000	103.019	102.919	102.919	102.544	3.000	102.352	102.252	102.252	101.877	2.500	101.121	101.021	101.021	100.717	
3.125	103.216	103.116	103.116	102.741	3.125	102.483	102.383	102.383	102.008	2.625	101.286	101.186	101.186	100.881	
3.250	103.543	103.443	103.443	103.143	3.250	102.985	102.885	102.885	102.585	2.750	101.592	101.492	101.492	101.192	
3.375	103.741	103.641	103.641	103.341	3.375	103.141	103.041	103.041	102.741	2.875	101.752	101.652	101.652	101.352	
3.500	103.937	103.837	103.837	103.537	3.500	103.285	103.185	103.185	102.885	3.000	101.909	101.809	101.809	101.509	
3.625	104.121	104.021	104.021	103.721	3.625	103.329	103.229	103.229	102.929	3.125	102.027	101.927	101.927	101.627	
3.750	103.871	103.771	103.771	103.471	3.750	103.621	103.521	103.521	103.221	3.250	103.966	103.866	103.866	103.566	
3.875	104.041	103.941	103.941	103.641	3.875	103.745	103.645	103.645	103.345	3.375	104.124	104.024	104.024	103.724	
4.000	104.217	104.117	104.117	103.817	4.000	103.864	103.764	103.764	103.464	3.500	104.257	104.157	104.157	103.857	
4.125	104.339	104.239	104.239	103.939	4.125	103.955	103.855	103.855	103.555	3.625	104.309	104.209	104.209	103.909	
4.250	104.837	104.737	104.737	104.537	4.250	104.607	104.507	104.507	104.307	3.750	105.659	105.559	105.559	105.259	

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	-0.500	\$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 >90.00		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	98.992	98.992	98.492	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.114	99.114	98.614	4.750	101.000	101.000	100.500
3.875	99.672	99.672	99.172	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	99.496	99.496	98.996					4.500	99.840	99.840	99.340	Rate	30 Day	45 Day	60 Day
4.125	99.374	99.374	98.874					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	100.484	100.484	99.984	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	100.607	100.607	100.107				
4.500	100.648	100.648	100.148					5.125	100.764	100.764	100.264				
4.625	100.491	100.491	99.991					5.500	101.812	101.812	101.312				
4.750	101.685	101.685	101.185					5.625	101.969	101.969	101.469				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.323	102.323	101.823				



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30 Day Lock Exp.:

7/12/2021

45 Day Lock Exp.:

7/26/2021

60 Day Lock Exp.:

8/10/2021

W. Rate Sheet Dated: 6/11/2021

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	96.155	96.155	95.855
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	97.421	97.421	97.121
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	97.499	97.499	97.199
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.804	101.804	101.504	3.500	97.577	97.577	97.277
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	101.965	101.965	101.665	3.625	97.655	97.655	97.355
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	102.122	102.122	101.822	Margin = 2.250		Index = .050	
3.500	N/A	N/A	N/A	3.500	102.878	102.878	102.578	3.125	102.240	102.240	101.940	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.922	102.922	102.622	3.250	103.609	103.609	103.309	Rate	30 Day	45 Day	60 Day
3.750	103.546	103.546	103.246	3.750	103.296	103.296	102.996	3.375	103.768	103.768	103.468	3.250	98.961	98.961	98.461
3.875	103.616	103.616	103.316	3.875	103.420	103.420	103.120	3.500	103.901	103.901	103.601	3.375	99.160	99.160	98.660
4.000	103.792	103.792	103.492	4.000	103.539	103.539	103.239	3.625	103.953	103.953	103.653	3.500	99.356	99.356	98.856
4.125	103.914	103.914	103.614	4.125	103.630	103.630	103.330	3.750	103.834	103.834	103.534	3.625	99.540	99.540	99.040
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	99.621	99.621	99.121
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	99.791	99.791	99.291
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	99.967	99.967	99.467
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	100.089	100.089	99.589
4.750	102.677	102.677	102.477	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	102.386	102.286	102.286	101.986	3.250	101.829	101.729	101.729	101.429	2.750	98.811	98.711	98.711	98.411
3.375	102.585	102.485	102.485	102.185	3.375	101.984	101.884	101.884	101.584	2.875	98.971	98.871	98.871	98.571
3.500	102.781	102.681	102.681	102.381	3.500	102.128	102.028	102.028	101.728	3.000	99.128	99.028	99.028	98.728
3.625	102.965	102.865	102.865	102.565	3.625	102.172	102.072	102.072	101.772	3.125	99.246	99.146	99.146	98.846
3.750	101.746	101.646	101.646	101.346	3.750	101.496	101.396	101.396	101.096	3.250	100.841	100.741	100.741	100.441
3.875	101.916	101.816	101.816	101.516	3.875	101.620	101.520	101.520	101.220	3.375	100.999	100.899	100.899	100.599
4.000	102.092	101.992	101.992	101.692	4.000	101.739	101.639	101.639	101.339	3.500	101.132	101.032	101.032	100.732
4.125	102.214	102.114	102.114	101.814	4.125	101.830	101.730	101.730	101.430	3.625	101.184	101.084	101.084	100.784
4.250	102.024	101.924	101.924	101.724	4.250	101.794	101.694	101.694	101.494	3.750	102.534	102.434	102.434	102.134

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	-0.500
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)	



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30 Day Lock Exp.:

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45 Day Lock Exp.:

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60 Day Lock Exp.:

8/10/2021

W. Rate Sheet Dated: 6/11/2021

Release Time: 10:00 am ET

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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	98.168	98.168	97.968	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.654	98.654	98.454	2.000	N/A	N/A	N/A	2.500	98.448	98.306	98.209
2.625	99.236	99.236	99.036	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.458	99.458	99.258	2.125	N/A	N/A	N/A	2.625	99.300	99.136	99.015
2.750	100.049	100.049	99.849	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.198	100.198	99.998	2.250	N/A	N/A	N/A	2.750	100.113	99.949	99.828
2.875	100.711	100.711	100.511	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.806	100.806	100.606	2.375	N/A	N/A	N/A	2.875	100.775	100.611	100.490
2.990	101.159	101.159	100.959	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.148	101.148	100.948	2.500	N/A	N/A	N/A	2.990	101.223	101.059	100.938
3.000	101.259	101.259	101.059	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.248	101.248	101.048	2.625	N/A	N/A	N/A	3.000	101.323	101.159	101.038
3.125	101.601	101.601	101.401	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.642	101.642	101.442	2.750	N/A	N/A	N/A	3.125	101.765	101.601	101.480
3.250	102.278	102.278	102.078	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.332	102.332	102.132	2.875	N/A	N/A	N/A	3.250	102.442	102.291	102.186
3.375	102.879	102.879	102.679	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.997	102.997	102.797	2.990	N/A	N/A	N/A	3.375	103.143	102.992	102.887
3.500	103.185	103.185	102.985	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.310	103.310	103.110	3.000	N/A	N/A	N/A	3.500	103.549	103.398	103.293
3.625	103.535	103.535	103.335	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.485	103.485	103.285	3.125	N/A	N/A	N/A	3.625	103.899	103.748	103.643
3.750	103.076	103.076	102.876	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.394	102.394	102.194	3.250	N/A	N/A	N/A	3.750	103.112	103.012	102.912
3.875	103.550	103.550	103.350	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.838	102.838	102.638	3.375	N/A	N/A	N/A	3.875	103.586	103.486	103.386
3.990	103.816	103.816	103.616	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.057	103.057	102.857	3.500	N/A	N/A	N/A	3.990	103.852	103.752	103.652
4.000	103.916	103.916	103.716	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.157	103.157	102.957	3.625	N/A	N/A	N/A	4.000	103.952	103.852	103.752
4.125	104.145	104.145	103.945	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.355	103.355	103.155	3.750	N/A	N/A	N/A	4.125	104.281	104.181	104.081
4.250	104.264	104.264	104.064	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.085	102.085	101.885	3.875	N/A	N/A	N/A	4.250	104.023	103.923	103.823
4.375	104.656	104.656	104.456	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.509	102.509	102.309	3.990	N/A	N/A	N/A	4.375	104.415	104.315	104.215
4.500	105.018	105.018	104.818	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.824	102.824	102.624	4.000	N/A	N/A	N/A	4.500	104.778	104.678	104.578
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	N/A	N/A	N/A	2.875	101.885	101.885	101.685	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.694	99.694	99.494	2.000	99.714	99.580	99.491
2.875	N/A	N/A	N/A	2.990	102.294	102.294	102.094	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.286	100.286	100.086	2.125	100.305	100.171	100.082
2.990	N/A	N/A	N/A	3.000	102.394	102.394	102.194	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.801	100.801	100.601	2.250	100.820	100.686	100.597
3.000	N/A	N/A	N/A	3.125	102.832	102.832	102.632	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.239	101.239	101.039	2.375	101.258	101.124	101.035
3.125	N/A	N/A	N/A	3.250	103.001	103.001	102.801	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.671	101.671	101.471	2.500	101.698	101.575	101.498
3.250	N/A	N/A	N/A	3.375	103.721	103.721	103.521	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.209	102.209	102.009	2.625	102.236	102.113	102.036
3.375	N/A	N/A	N/A	3.500	104.095	104.095	103.895	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.709	102.709	102.509	2.750	102.736	102.613	102.536
3.500	N/A	N/A	N/A	3.625	104.443	104.443	104.243	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.102	103.102	102.902	2.875	103.129	103.006	102.929
3.625	N/A	N/A	N/A	3.750	103.708	103.708	103.508	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.433	103.433	103.233	2.990	103.460	103.337	103.260
3.750	N/A	N/A	N/A	3.875	104.179	104.179	103.979	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.533	103.533	103.333	3.000	103.560	103.437	103.360
3.875	N/A	N/A	N/A	3.990	104.414	104.414	104.214	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.935	103.935	103.735	3.125	103.962	103.839	103.762
3.990	N/A	N/A	N/A	4.000	104.514	104.514	104.314	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.031	104.031	103.831	3.250	104.058	103.935	103.865
4.000	N/A	N/A	N/A	4.125	104.840	104.840	104.640	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.517	104.517	104.317	3.375	104.544	104.421	104.352
4.125	N/A	N/A	N/A	4.250	104.571	104.571	104.371	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.863	104.863	104.663	3.500	104.890	104.767	104.698
4.250	N/A	N/A	N/A	4.375	104.958	104.958	104.758	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.281	105.281	105.081	3.625	105.308	105.185	105.115
4.375	N/A	N/A	N/A	4.500	105.301	105.301	105.101	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.767	104.767	104.567	3.750	104.794	104.671	104.601
4.500	N/A	N/A	N/A	4.625	105.532	105.532	105.332	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.207	105.207	105.007	3.875	105.234	105.111	105.041
4.625	N/A	N/A	N/A	4.750	105.662	105.662	105.462	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.535	105.535	105.335	3.990	105.562	105.439	105.369
4.750	N/A	N/A	N/A	4.875	106.002	106.002	105.802	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.635	105.635	105.435	4.000	105.662	105.539	105.469
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	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.936	99.936	99.736	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.529	100.529	100.329
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.388	100.388	100.188	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.121	101.121	100.921
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.750	100.750	100.550	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.636	101.636	101.436
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.082	101.082	100.882	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	102.074	102.074	101.874
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.589	101.589	101.389	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.476	102.476	102.276
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.991	101.991	101.791	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.908	102.908	102.708
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.337	102.337	102.137	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	103.312	103.312	103.112
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.610	102.610	102.410	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.132	103.132	103.112
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.807	102.807	102.607	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.643	103.643	103.443
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.907	102.907	102.707	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.743	103.743	103.543
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.183	103.183	102.983	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.145	104.145	103.945
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.914	102.914	102.714	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	1		



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.:

7/12/2021

45 Day Lock Exp.:

7/26/2021

60 Day Lock Exp.:

8/10/2021

W. Rate Sheet Dated: 6/11/2021

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	98.168	98.168	97.968	2.500	98.654	98.654	98.454	2.875	101.885	101.885	101.685	2.000	99.694	99.694	99.494	2.000	99.936	99.936	99.736
2.625	99.236	99.236	99.036	2.625	99.458	99.458	99.258	2.990	102.294	102.294	102.094	2.125	100.286	100.286	100.086	2.125	100.388	100.388	100.188
2.750	100.049	100.049	99.849	2.750	100.198	100.198	99.998	3.000	102.394	102.394	102.194	2.250	100.801	100.801	100.601	2.250	100.750	100.750	100.550
2.875	100.711	100.711	100.511	2.875	100.806	100.806	100.606	3.125	102.832	102.832	102.632	2.375	101.239	101.239	101.039	2.375	101.082	101.082	100.882
2.990	101.159	101.159	100.959	2.990	101.148	101.148	100.948	3.250	103.001	103.001	102.801	2.500	101.671	101.671	101.471	2.500	101.589	101.589	101.389
3.000	101.259	101.259	101.059	3.000	101.248	101.248	101.048	3.375	103.721	103.721	103.521	2.625	102.209	102.209	102.009	2.625	101.991	101.991	101.791
3.125	101.601	101.601	101.401	3.125	101.642	101.642	101.442	3.500	104.095	104.095	103.895	2.750	102.709	102.709	102.509	2.750	102.337	102.337	102.137
3.250	102.278	102.278	102.078	3.250	102.332	102.332	102.132	3.625	104.443	104.443	104.243	2.875	103.102	103.102	102.902	2.875	102.610	102.610	102.410
3.375	102.879	102.879	102.679	3.375	102.997	102.997	102.797	3.750	103.708	103.708	103.508	2.990	103.433	103.433	103.233	2.990	102.807	102.807	102.607
3.500	103.185	103.185	102.985	3.500	103.310	103.310	103.110	3.875	104.179	104.179	103.979	3.000	103.533	103.533	103.333	3.000	102.907	102.907	102.707
3.625	103.535	103.535	103.335	3.625	103.485	103.485	103.285	3.990	104.414	104.414	104.214	3.125	103.935	103.935	103.735	3.125	103.183	103.183	102.983
3.750	103.076	103.076	102.876	3.750	102.394	102.394	102.194	4.000	104.514	104.514	104.314	3.250	104.031	104.031	103.831	3.250	102.914	102.914	102.714
3.875	103.550	103.550	103.350	3.875	102.838	102.838	102.638	4.125	104.840	104.840	104.640	3.375	104.517	104.517	104.317	3.375	103.281	103.281	103.081
3.990	103.816	103.816	103.616	3.990	103.057	103.057	102.857	4.250	104.571	104.571	104.371	3.500	104.863	104.863	104.663	3.500	103.523	103.523	103.323
4.000	103.916	103.916	103.716	4.000	103.157	103.157	102.957	4.375	104.958	104.958	104.758	3.625	105.281	105.281	105.081	3.625	103.813	103.813	103.613
4.125	104.145	104.145	103.945	4.125	103.355	103.355	103.155	4.500	105.301	105.301	105.101	3.750	104.767	104.767	104.567	3.750	102.608	102.608	102.408
4.250	104.264	104.264	104.064	4.250	102.085	102.085	101.885	4.625	105.532	105.532	105.332	3.875	105.207	105.207	105.007	3.875	102.918	102.918	102.718
4.375	104.656	104.656	104.456	4.375	102.509	102.509	102.309	4.750	105.662	105.662	105.462	3.990	105.535	105.535	105.335	3.990	103.115	103.115	102.915
4.500	105.018	105.018	104.818	4.500	102.824	102.824	102.624	4.875	106.002	106.002	105.802	4.000	105.635	105.635	105.435	4.000	103.215	103.215	103.015

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

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60 Day Lock Exp.: 8/10/2021

W. Rate Sheet Dated: 6/11/2021

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
2.750	100.219	100.219	99.983	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	98.849	98.849	98.613	2.750	99.969
2.875	101.000	101.000	100.772	2.875	N/A	N/A	N/A	2.875	99.630	99.630	99.402	2.875	N/A	N/A	N/A	2.875	100.750
2.990	101.363	101.363	101.142	2.990	N/A	N/A	N/A	2.990	99.993	99.993	99.772	2.990	N/A	N/A	N/A	2.990	101.113
3.000	101.463	101.463	101.242	3.000	N/A	N/A	N/A	3.000	100.093	100.093	99.872	3.000	N/A	N/A	N/A	3.000	101.213
3.125	101.814	101.814	101.591	3.125	N/A	N/A	N/A	3.125	100.008	100.008	99.785	3.125	N/A	N/A	N/A	3.125	101.564
3.250	102.529	102.529	102.318	3.250	N/A	N/A	N/A	3.250	100.723	100.723	100.512	3.250	N/A	N/A	N/A	3.250	102.279
3.375	103.140	103.140	102.933	3.375	N/A	N/A	N/A	3.375	101.334	101.334	101.127	3.375	N/A	N/A	N/A	3.375	102.890
3.500	103.417	103.417	103.212	3.500	N/A	N/A	N/A	3.500	101.611	101.611	101.406	3.500	N/A	N/A	N/A	3.500	103.167
3.625	103.741	103.741	103.537	3.625	N/A	N/A	N/A	3.625	101.935	101.935	101.731	3.625	N/A	N/A	N/A	3.625	103.491
3.750	103.142	103.142	102.942	3.750	N/A	N/A	N/A	3.750	99.898	99.898	99.698	3.750	N/A	N/A	N/A	3.750	102.892
3.875	103.599	103.599	103.399	3.875	N/A	N/A	N/A	3.875	100.355	100.355	100.155	3.875	N/A	N/A	N/A	3.875	103.349
3.990	103.887	103.887	103.687	3.990	N/A	N/A	N/A	3.990	100.643	100.643	100.443	3.990	N/A	N/A	N/A	3.990	103.637
4.000	103.987	103.987	103.787	4.000	N/A	N/A	N/A	4.000	100.743	100.743	100.543	4.000	N/A	N/A	N/A	4.000	103.737
4.125	103.933	103.933	103.733	4.125	N/A	N/A	N/A	4.125	98.383	98.383	98.183	4.125	N/A	N/A	N/A	4.125	103.683
4.250	104.521	104.521	104.321	4.250	N/A	N/A	N/A	4.250	98.971	98.971	98.771	4.250	N/A	N/A	N/A	4.250	104.271
4.375	104.892	104.892	104.692	4.375	N/A	N/A	N/A	4.375	99.342	99.342	99.142	4.375	N/A	N/A	N/A	4.375	104.642
4.500	105.187	105.187	104.987	4.500	N/A	N/A	N/A	4.500	99.637	99.637	99.437	4.500	N/A	N/A	N/A	4.500	104.937
4.625	105.111	105.111	104.911	4.625	N/A	N/A	N/A	4.625	99.311	99.311	99.111	4.625	N/A	N/A	N/A	4.625	104.861
4.750	105.513	105.513	105.313	4.750	N/A	N/A	N/A	4.750	99.713	99.713	99.513	4.750	N/A	N/A	N/A	4.750	105.263
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
2.750	N/A	N/A	N/A	2.500	99.258	99.258	99.014	2.500	N/A	N/A	N/A	2.500	99.607	99.607	99.407	2.000	99.357
2.875	N/A	N/A	N/A	2.625	100.259	100.259	100.014	2.625	N/A	N/A	N/A	2.625	100.229	100.229	100.029	2.125	99.979
2.990	N/A	N/A	N/A	2.750	101.012	101.012	100.768	2.750	N/A	N/A	N/A	2.750	100.911	100.911	100.711	2.250	100.661
3.000	N/A	N/A	N/A	2.875	101.662	101.662	101.422	2.875	N/A	N/A	N/A	2.875	101.399	101.399	101.199	2.375	101.149
3.125	N/A	N/A	N/A	2.990	102.067	102.067	101.829	2.990	N/A	N/A	N/A	2.990	101.583	101.583	101.383	2.500	101.333
3.250	N/A	N/A	N/A	3.000	102.167	102.167	101.929	3.000	N/A	N/A	N/A	3.000	102.301	102.301	102.101	2.625	102.051
3.375	N/A	N/A	N/A	3.125	102.331	102.331	102.095	3.125	N/A	N/A	N/A	3.125	102.791	102.791	102.591	2.750	102.541
3.500	N/A	N/A	N/A	3.250	102.940	102.940	102.708	3.250	N/A	N/A	N/A	3.250	103.161	103.161	102.961	2.875	102.911
3.625	N/A	N/A	N/A	3.375	103.644	103.644	103.402	3.375	N/A	N/A	N/A	3.375	103.471	103.471	103.271	2.990	103.221
3.750	N/A	N/A	N/A	3.500	104.042	104.042	103.823	3.500	N/A	N/A	N/A	3.500	103.571	103.571	103.371	3.000	103.321
3.875	N/A	N/A	N/A	3.625	104.304	104.304	104.090	3.625	N/A	N/A	N/A	3.625	103.253	103.253	103.053	3.125	103.003
3.990	N/A	N/A	N/A	3.750	103.618	103.618	103.418	3.750	N/A	N/A	N/A	3.750	103.701	103.701	103.501	3.250	103.451
4.000	N/A	N/A	N/A	3.875	103.917	103.917	103.717	3.875	N/A	N/A	N/A	3.875	104.110	104.110	103.910	3.375	103.860
4.125	N/A	N/A	N/A	3.990	104.180	104.180	103.980	3.990	N/A	N/A	N/A	3.990	104.317	104.317	104.117	3.500	104.067
4.250	N/A	N/A	N/A	4.000	104.280	104.280	104.080	4.000	N/A	N/A	N/A	4.000	104.012	104.012	103.812	3.625	103.762
4.375	N/A	N/A	N/A	4.125	104.018	104.018	103.817	4.125	N/A	N/A	N/A	4.125	104.375	104.375	104.175	3.750	104.125
4.500	N/A	N/A	N/A	4.250	104.733	104.733	104.533	4.250	N/A	N/A	N/A	4.250	104.540	104.540	104.340	3.875	104.290
4.625	N/A	N/A	N/A	4.375	105.088	105.088	104.888	4.375	N/A	N/A	N/A	4.375	104.850	104.850	104.650	3.990	104.600
4.750	N/A	N/A	N/A	4.500	105.407	105.407	105.207	4.500	N/A	N/A	N/A	4.500	104.950	104.950	104.750	4.000	104.700

15 Year 105-125					15 Year >125					15 Year SC					15 Year SC 105-125					15 Year SC >125				
Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	N/A	2.000	N/A	N/A	N/A	N/A	2.000	97.881	97.881	97.681		2.000	N/A	N/A	N/A	N/A		2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	N/A	2.125	98.503	98.503	98.303		2.125	N/A	N/A	N/A	N/A		2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	99.185	99.185	98.985		2.250	N/A	N/A	N/A	N/A		2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	99.673	99.673	99.473		2.375	N/A	N/A	N/A	N/A		2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	99.857	99.857	99.657		2.500	N/A	N/A	N/A	N/A		2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	100.575	100.575	100.375		2.625	N/A	N/A	N/A	N/A		2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.750	101.065	101.065	100.865		2.750	N/A	N/A	N/A	N/A		2.750	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	2.875	101.435	101.435	101.235		2.875	N/A	N/A	N/A	N/A		2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	N/A	2.990	101.745	101.745	101.545		2.990	N/A	N/A	N/A	N/A		2.990	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	3.000	101.845	101.845	101.645		3.000	N/A	N/A	N/A	N/A		3.000	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	3.125	101.027	101.027	100.827		3.125	N/A	N/A	N/A	N/A		3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	3.250	101.475	101.475	101.275		3.250	N/A	N/A	N/A	N/A		3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	3.375	101.884	101.884	101.684		3.375	N/A	N/A	N/A	N/A		3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	3.500	102.091	102.091	101.891		3.500	N/A	N/A	N/A	N/A		3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	3.625	100.780	100.780	100.580		3.625	N/A	N/A	N/A	N/A		3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	N/A	3.750	N/A	N/A	N/A	N/A	3.750	101.143	101.143	100.943		3.750	N/A	N/A	N/A	N/A		3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	N/A	3.875	N/A	N/A	N/A	N/A	3.875	101.308	101.308	101.108		3.875	N/A	N/A	N/A	N/A		3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	N/A	3.990	N/A	N/A	N/A	N/A	3.990	101.618	101.618	101.418		3.990	N/A	N/A	N/A	N/A		3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	4.000	101.718	101.718	101.518		4.000	N/A	N/A	N/A	N/A		4.000	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%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	-6.125
Second Home ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	-1.950
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	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%	-1.875	-1.875

Subordination Enhanced Relief Refi			
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% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
>80% & ≤ 90%	>81% & ≤ 95%	-1.375	-0.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

Cash Out Refi				
FICO ↓ \ ITV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/12/2021

45 Day Lock Exp.:

7/26/2021

60 Day Lock Exp.:

8/10/2021

W. Rate Sheet Dated: 6/11/2021

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	100.219	100.219	99.983	2.750	98.849	98.849	98.613	2.500	99.258	99.258	99.014	2.000	99.607	99.607	99.407	2.000	97.881	97.881	97.681
2.875	101.000	101.000	100.772	2.875	99.630	99.630	99.402	2.625	100.259	100.259	100.014	2.125	100.229	100.229	100.029	2.125	98.503	98.503	98.303
2.990	101.363	101.363	101.142	2.990	99.993	99.993	99.772	2.750	101.012	101.012	100.768	2.250	100.911	100.911	100.711	2.250	99.185	99.185	98.985
3.000	101.463	101.463	101.242	3.000	100.093	100.093	99.872	2.875	101.662	101.662	101.422	2.375	101.399	101.399	101.199	2.375	99.673	99.673	99.473
3.125	101.814	101.814	101.591	3.125	100.008	100.008	99.785	2.990	102.067	102.067	101.829	2.500	101.583	101.583	101.383	2.500	99.857	99.857	99.657
3.250	102.529	102.529	102.318	3.250	100.723	100.723	100.512	3.000	102.167	102.167	101.929	2.625	102.301	102.301	102.101	2.625	100.575	100.575	100.375
3.375	103.140	103.140	102.933	3.375	101.334	101.334	101.127	3.125	102.331	102.331	102.095	2.750	102.791	102.791	102.591	2.750	101.065	101.065	100.865
3.500	103.417	103.417	103.212	3.500	101.611	101.611	101.406	3.250	102.940	102.940	102.708	2.875	103.161	103.161	102.961	2.875	101.435	101.435	101.235
3.625	103.741	103.741	103.537	3.625	101.935	101.935	101.731	3.375	103.644	103.644	103.420	2.990	103.471	103.471	103.271	2.990	101.745	101.745	101.545
3.750	103.142	103.142	102.942	3.750	99.898	99.898	99.698	3.500	104.042	104.042	103.823	3.000	103.571	103.571	103.371	3.000	101.845	101.845	101.645
3.875	103.599	103.599	103.399	3.875	100.355	100.355	100.155	3.625	104.304	104.304	104.090	3.125	103.253	103.253	103.053	3.125	101.027	101.027	100.827
3.990	103.887	103.887	103.687	3.990	100.643	100.643	100.443	3.750	103.618	103.618	103.418	3.250	103.701	103.701	103.501	3.250	101.475	101.475	101.275
4.000	103.987	103.987	103.787	4.000	100.743	100.743	100.543	3.875	103.917	103.917	103.717	3.375	104.110	104.110	103.910	3.375	101.884	101.884	101.684
4.125	103.933	103.933	103.733	4.125	98.383	98.383	98.183	3.990	104.180	104.180	103.980	3.500	104.317	104.317	104.117	3.500	102.091	102.091	101.891
4.250	104.521	104.521	104.321	4.250	98.971	98.971	98.771	4.000	104.280	104.280	104.080	3.625	104.012	104.012	103.812	3.625	100.780	100.780	100.580
4.375	104.892	104.892	104.692	4.375	99.342	99.342	99.142	4.125	104.018	104.018	103.787	3.750	104.375	104.375	104.175	3.750	101.143	101.143	100.943
4.500	105.187	105.187	104.987	4.500	99.637	99.637	99.437	4.250	104.733	104.733	104.533	3.875	104.540	104.540	104.340	3.875	101.308	101.308	101.108
4.625	105.111	105.111	104.911	4.625	99.311	99.311	99.111	4.375	105.088	105.088	104.888	3.990	104.850	104.850	104.650	3.990	101.618	101.618	101.418
4.750	105.513	105.513	105.313	4.750	99.713	99.713	99.513	4.500	105.407	105.407	105.207	4.000	104.950	104.950	104.750	4.000	101.718	101.718	101.518

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, LPMI, UW Fee Buyout		

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/12/2021

45 Day Lock Exp.:

7/26/2021

60 Day Lock Exp.:

8/10/2021

W. Rate Sheet Dated: 6/11/2021

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	100.219	100.219	99.983	2.500	99.258	99.258	99.014	2.000	99.607	99.607	99.407	2.750	98.859	98.859	98.623	2.000	98.094	98.094	97.894
2.875	101.000	101.000	100.772	2.625	100.259	100.259	100.014	2.125	100.229	100.229	100.029	2.875	99.640	99.640	99.412	2.125	98.716	98.716	98.516
2.990	101.363	101.363	101.142	2.750	101.012	101.012	100.768	2.250	100.911	100.911	100.711	2.990	100.003	100.003	99.782	2.250	99.398	99.398	99.198
3.000	101.463	101.463	101.242	2.875	101.662	101.662	101.422	2.375	101.399	101.399	101.199	3.000	100.103	100.103	99.882	2.375	99.886	99.886	99.686
3.125	101.814	101.814	101.591	2.990	102.067	102.067	101.829	2.500	101.583	101.583	101.383	3.125	100.236	100.236	100.013	2.500	100.070	100.070	99.870
3.250	102.529	102.529	102.318	3.000	102.167	102.167	101.929	2.625	102.301	102.301	102.101	3.250	100.951	100.951	100.740	2.625	100.788	100.788	100.588
3.375	103.140	103.140	102.933	3.125	102.331	102.331	102.095	2.750	102.791	102.791	102.591	3.375	101.562	101.562	101.355	2.750	101.278	101.278	101.078
3.500	103.417	103.417	103.212	3.250	102.940	102.940	102.708	2.875	103.161	103.161	102.961	3.500	101.839	101.839	101.634	2.875	101.648	101.648	101.448
3.625	103.741	103.741	103.537	3.375	103.644	103.644	103.420	2.990	103.471	103.471	103.271	3.625	102.163	102.163	101.959	2.990	101.958	101.958	101.758
3.750	103.142	103.142	102.942	3.500	104.042	104.042	103.823	3.000	103.571	103.571	103.371	3.750	100.845	100.845	100.645	3.000	102.058	102.058	101.858
3.875	103.599	103.599	103.399	3.625	104.304	104.304	104.090	3.125	103.253	103.253	103.053	3.875	101.302	101.302	101.102	3.125	101.490	101.490	101.290
3.990	103.887	103.887	103.687	3.750	103.618	103.618	103.418	3.250	103.701	103.701	103.501	3.990	101.590	101.590	101.390	3.250	101.938	101.938	101.738
4.000	103.987	103.987	103.787	3.875	103.917	103.917	103.717	3.375	104.110	104.110	103.910	4.000	101.690	101.690	101.490	3.375	102.347	102.347	102.147
4.125	103.933	103.933	103.733	3.990	104.180	104.180	103.980	3.500	104.317	104.317	104.117	4.125	100.483	100.483	100.283	3.500	102.554	102.554	102.354
4.250	104.521	104.521	104.321	4.000	104.280	104.280	104.080	3.625	104.012	104.012	103.812	4.250	101.071	101.071	100.871	3.625	101.746	101.746	101.546
4.375	104.892	104.892	104.692	4.125	104.018	104.018	103.787	3.750	104.375	104.375	104.175	4.375	101.442	101.442	101.242	3.750	102.109	102.109	101.909
4.500	105.187	105.187	104.987	4.250	104.733	104.733	104.533	3.875	104.540	104.540	104.340	4.500	101.737	101.737	101.537	3.875	102.274	102.274	102.074
4.625	105.111	105.111	104.911	4.375	105.088	105.088	104.888	3.990	104.850	104.850	104.650	4.625	101.536	101.536	101.336	3.990	102.584	102.584	102.384
4.750	105.513	105.513	105.313	4.500	105.407	105.407	105.207	4.000	104.950	104.950	104.750	4.750	101.938	101.938	101.738	4.000	102.684	102.684	102.484

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.:

7/12/2021

45 Day Lock Exp.:

7/26/2021

60 Day Lock Exp.:

8/10/2021

W. Rate Sheet Dated: 6/11/2021

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)