

W. Rate Sheet Dated: 3/17/2021

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	100.165	100.165	99.727	2.750	97.946	97.946	97.509	2.250	97.897	97.897	97.597	3.125	96.445	96.445	96.145
2.875	100.360	100.360	99.923	2.875	98.113	98.113	97.675	2.500	98.231	98.231	97.931	3.250	98.019	98.019	97.719
3.000	100.561	100.561	100.123	3.000	98.274	98.274	97.836	2.625	98.383	98.383	98.083	3.375	97.796	97.796	97.496
3.125	100.758	100.758	100.321	3.125	98.434	98.434	97.996	2.750	99.244	99.244	98.944	3.500	97.871	97.871	97.571
3.250	101.758	101.758	101.458	3.250	99.482	99.482	99.182	2.875	99.398	99.398	99.098	3.625	97.945	97.945	97.645
3.375	101.849	101.849	101.549	3.375	99.634	99.634	99.334	3.000	99.546	99.546	99.246	Margin = 2.250		Index = 0.090	
3.500	102.036	102.036	101.736	3.500	99.805	99.805	99.505	3.125	99.694	99.694	99.394	30 Year OTC			
3.625	102.214	102.214	101.914	3.625	99.941	99.941	99.641	3.250	102.108	102.108	101.808	Rate	30 Day	45 Day	60 Day
3.750	102.647	102.647	102.347	3.750	101.905	101.905	101.605	3.375	102.248	102.248	101.948	4.000	102.007	102.007	101.507
3.875	102.729	102.729	102.429	3.875	102.012	102.012	101.712	3.500	102.372	102.372	102.072	4.125	102.173	102.173	101.673
4.000	102.882	102.882	102.582	4.000	102.139	102.139	101.839	3.625	102.498	102.498	102.198	4.375	103.026	103.026	102.526
4.125	103.048	103.048	102.748	4.125	102.251	102.251	101.951	3.750	103.331	103.331	103.031	4.500	103.106	103.106	102.606
4.250	103.847	103.847	103.647	4.250	103.110	103.110	102.910	3.875	103.429	103.429	103.129	4.625	103.222	103.222	102.722
4.375	103.901	103.901	103.701	4.375	103.217	103.217	103.017	4.000	103.547	103.547	103.247	4.875	103.985	103.985	103.485
4.500	103.981	103.981	103.781	4.500	103.344	103.344	103.144	4.125	103.651	103.651	103.351	5.000	104.092	104.092	103.592
4.625	104.097	104.097	103.897	4.625	103.456	103.456	103.256	4.250	103.192	103.192	102.892	5.125	104.208	104.208	103.708
4.750	104.833	104.833	104.633	4.750	104.096	104.096	103.896	4.375	103.290	103.290	102.990	5.500	104.922	104.922	104.422
4.875	104.860	104.860	104.660	4.875	104.203	104.203	104.003	4.500	103.408	103.408	103.108	5.625	105.038	105.038	104.538
6.250	106.000	106.000	105.800	6.250	105.304	105.304	105.104	4.625	103.512	103.512	103.212	6.250	105.066	105.066	104.566

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	100.959	100.859	100.859	100.422	2.750	100.859	100.759	100.759	100.322	2.250	99.893	99.793	99.793	99.493
2.875	101.155	101.055	101.055	100.618	2.875	101.026	100.926	100.926	100.488	2.375	100.063	99.963	99.963	99.663
3.000	101.160	101.060	101.060	100.622	3.000	101.020	100.920	100.920	100.483	2.500	100.057	99.957	99.957	99.657
3.125	101.157	101.057	101.057	100.619	3.125	101.020	100.920	100.920	100.482	2.625	100.045	99.945	99.945	99.645
3.250	101.909	101.809	101.809	101.509	3.250	101.908	101.808	101.808	101.508	2.750	100.754	100.654	100.654	100.354
3.375	102.713	102.613	102.613	102.313	3.375	102.574	102.474	102.474	102.174	2.875	101.410	101.310	101.310	101.010
3.500	102.709	102.609	102.609	102.309	3.500	102.593	102.493	102.493	102.193	3.000	101.405	101.305	101.305	101.005
3.625	102.700	102.600	102.600	102.300	3.625	102.558	102.458	102.458	102.158	3.125	101.404	101.304	101.304	101.004
3.750	103.555	103.455	103.455	103.155	3.750	103.636	103.536	103.536	103.236	3.250	103.670	103.570	103.570	103.270
3.875	104.313	104.213	104.213	103.913	3.875	104.138	104.038	104.038	103.738	3.375	104.286	104.186	104.186	103.886
4.000	104.284	104.184	104.184	103.884	4.000	104.159	104.059	104.059	103.759	3.500	104.271	104.171	104.171	103.871
4.125	104.297	104.197	104.197	103.897	4.125	104.143	104.043	104.043	103.743	3.625	104.272	104.172	104.172	103.872
4.250	104.830	104.730	104.730	104.530	4.250	104.890	104.790	104.790	104.590	3.750	104.980	104.880	104.880	104.580

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	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$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 LLPAs on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL <= 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001-High Balance
2.75-3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.25-3.625	1.500	1.125	1.000	0.875	0.750	0.750	0.750	0.500
3.75-4.125	2.125	1.875	1.375	1.125	1.000	0.875	0.875	0.500
4.25-4.625	2.250	2.000	1.500	1.250	1.000	1.000	1.000	0.500
4.75-5.125	1.000	0.875	0.625	0.500	0.500	0.375	0.375	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	99.257	99.257	98.757	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.423	99.423	98.923	4.750	101.000	101.000	100.500
3.875	100.233	100.233	99.733	6.250	103.750	103.750	103.500	4.375	100.276	100.276	99.776	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.081	100.081	99.581					4.500	100.356	100.356	99.856	Rate	30 Day	45 Day	60 Day
4.125	99.915	99.915	99.415					4.625	100.472	100.472	99.972	6.250	102.750	102.750	102.250
4.250	101.653	101.653	101.153					4.875	101.235	101.235	100.735	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only -1.000			
4.375	101.499	101.499	100.999					5.000	101.342	101.342	100.842				
4.500	101.419	101.419	100.919					5.125	101.458	101.458	100.958				
4.625	101.303	101.303	100.803					5.500	102.172	102.172	101.672				
4.750	102.667	102.667	102.167					5.625	102.288	102.288	101.788				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.316	102.316	101.816				

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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/16/2021

45 Day Lock Exp.:

5/3/2021

60 Day Lock Exp.:

5/17/2021

W. Rate Sheet Dated: 3/17/2021

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	96.195	96.195	95.895
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	97.769	97.769	97.469
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	97.546	97.546	97.246
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	99.399	99.399	99.099	3.500	97.621	97.621	97.321
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	99.553	99.553	99.253	3.625	97.695	97.695	97.395
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.701	99.701	99.401	Margin = 2.250		Index = .090	
3.500	N/A	N/A	N/A	3.500	99.335	99.335	99.035	3.125	99.849	99.849	99.549	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	99.471	99.471	99.171	3.250	101.638	101.638	101.338	Rate	30 Day	45 Day	60 Day
3.750	100.497	100.497	100.197	3.750	100.185	100.185	99.885	3.375	101.778	101.778	101.478	3.250	98.183	98.183	97.683
3.875	100.579	100.579	100.279	3.875	100.292	100.292	99.992	3.500	101.902	101.902	101.602	3.375	98.374	98.374	97.874
4.000	100.732	100.732	100.432	4.000	100.419	100.419	100.119	3.625	102.028	102.028	101.728	3.500	98.561	98.561	98.061
4.125	100.898	100.898	100.598	4.125	100.531	100.531	100.231	3.750	101.611	101.611	101.311	3.625	98.739	98.739	98.239
4.250	101.134	101.134	100.934	4.250	100.828	100.828	100.628	3.875	N/A	N/A	N/A	3.750	99.522	99.522	99.022
4.375	101.189	101.189	100.989	4.375	100.934	100.934	100.734	4.000	N/A	N/A	N/A	3.875	99.704	99.704	99.204
4.500	101.269	101.269	101.069	4.500	101.061	101.061	100.861	4.125	N/A	N/A	N/A	4.000	99.857	99.857	99.357
4.625	101.385	101.385	101.185	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.023	100.023	99.523
4.750	101.996	101.996	101.796	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.159	100.159	99.659
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	100.659	100.559	100.559	100.259	3.250	100.658	100.558	100.558	100.258	2.750	97.973	97.873	97.873	97.573
3.375	101.463	101.363	101.363	101.063	3.375	101.324	101.224	101.224	100.924	2.875	98.629	98.529	98.529	98.229
3.500	101.459	101.359	101.359	101.059	3.500	101.343	101.243	101.243	100.943	3.000	98.624	98.524	98.524	98.224
3.625	101.450	101.350	101.350	101.050	3.625	101.308	101.208	101.208	100.908	3.125	98.623	98.523	98.523	98.223
3.750	101.055	100.955	100.955	100.655	3.750	101.136	101.036	101.036	100.736	3.250	100.545	100.445	100.445	100.145
3.875	101.813	101.713	101.713	101.413	3.875	101.638	101.538	101.538	101.238	3.375	101.161	101.061	101.061	100.761
4.000	101.784	101.684	101.684	101.384	4.000	101.659	101.559	101.559	101.259	3.500	101.146	101.046	101.046	100.746
4.125	101.797	101.697	101.697	101.397	4.125	101.643	101.543	101.543	101.243	3.625	101.147	101.047	101.047	100.747
4.250	101.768	101.668	101.668	101.468	4.250	101.828	101.728	101.728	101.528	3.750	101.855	101.755	101.755	101.455

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.750		
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				
								4.375	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
												Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/16/2021

45 Day Lock Exp.:

5/3/2021

60 Day Lock Exp.:

5/17/2021

W. Rate Sheet Dated: 3/17/2021

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			
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	96.895	96.895	96.695	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.450	97.450	97.250	2.000	N/A	N/A	N/A
2.625	97.756	97.756	97.556	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.243	98.243	98.043	2.125	N/A	N/A	N/A
2.750	98.436	98.436	98.236	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.841	98.841	98.641	2.250	N/A	N/A	N/A
2.875	99.134	99.134	98.934	2.375	94.201	94.201	94.001	2.375	93.976	93.976	93.776	2.875	99.476	99.476	99.276	2.375	94.435	94.435	94.235
2.990	99.621	99.621	99.421	2.500	95.360	95.360	95.160	2.500	95.197	95.197	94.997	2.990	99.850	99.850	99.650	2.500	95.715	95.715	95.515
3.000	99.721	99.721	99.521	2.625	96.479	96.479	96.279	2.625	96.379	96.379	96.179	3.000	99.950	99.950	99.750	2.625	96.766	96.766	96.566
3.125	100.457	100.457	100.257	2.750	97.490	97.490	97.290	2.750	97.427	97.427	97.227	3.125	100.705	100.705	100.505	2.750	97.695	97.695	97.495
3.250	101.249	101.249	101.049	2.875	98.257	98.257	98.057	2.875	98.194	98.194	97.994	3.250	101.428	101.428	101.228	2.875	98.399	98.399	98.199
3.375	101.852	101.852	101.652	2.990	98.964	98.964	98.764	2.990	98.858	98.858	98.658	3.375	101.988	101.988	101.788	2.990	98.993	98.993	98.793
3.500	102.368	102.368	102.168	3.000	99.064	99.064	98.864	3.000	98.958	98.958	98.758	3.500	102.401	102.401	102.201	3.000	99.093	99.093	98.893
3.625	103.038	103.038	102.838	3.125	100.315	100.315	100.115	3.125	100.278	100.278	100.078	3.625	102.637	102.637	102.437	3.125	100.363	100.363	100.163
3.750	103.568	103.568	103.368	3.250	101.284	101.284	101.084	3.250	101.284	101.284	101.084	3.750	102.139	102.139	101.939	3.250	101.228	101.228	101.028
3.875	104.107	104.107	103.907	3.375	101.947	101.947	101.747	3.375	101.947	101.947	101.747	3.875	102.640	102.640	102.440	3.375	101.788	101.788	101.588
3.990	104.435	104.435	104.235	3.500	102.514	102.514	102.314	3.500	102.514	102.514	102.314	3.990	102.914	102.914	102.714	3.500	102.201	102.201	102.001
4.000	104.535	104.535	104.335	3.625	103.359	103.359	103.159	3.625	103.324	103.324	103.124	4.000	103.014	103.014	102.814	3.625	102.437	102.437	102.237
4.125	104.879	104.879	104.679	3.750	104.253	104.253	104.053	3.750	104.253	104.253	104.053	4.125	103.219	103.219	103.019	3.750	101.939	101.939	101.739
4.250	104.981	104.981	104.781	3.875	104.846	104.846	104.646	3.875	104.846	104.846	104.646	4.250	102.090	102.090	101.890	3.875	102.440	102.440	102.240
4.375	105.394	105.394	105.194	3.990	105.216	105.216	105.016	3.990	105.216	105.216	105.016	4.375	102.533	102.533	102.333	3.990	102.714	102.714	102.514
4.500	105.774	105.774	105.574	4.000	105.316	105.316	105.116	4.000	105.316	105.316	105.116	4.500	102.859	102.859	102.659	4.000	102.814	102.814	102.614
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				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	97.632	97.632	97.432	2.875	100.691	100.691	100.491	2.875	99.316	99.316	99.116	2.875	99.316	99.316	99.116	2.000	98.491	98.491	98.291
2.875	98.336	98.336	98.136	2.990	101.140	101.140	100.940	2.990	99.822	99.822	99.622	2.990	99.822	99.822	99.622	2.125	99.103	99.103	98.903
2.990	98.887	98.887	98.687	3.000	101.240	101.240	101.040	3.000	99.922	99.922	99.722	3.000	99.922	99.922	99.722	2.250	99.648	99.648	99.448
3.000	98.987	98.987	98.787	3.125	101.717	101.717	101.517	3.125	100.652	100.652	100.452	3.125	100.629	100.629	100.429	2.375	100.145	100.145	99.945
3.125	100.326	100.326	100.126	3.250	102.117	102.117	101.917	3.250	101.511	101.511	101.311	3.250	101.511	101.511	101.311	2.500	100.818	100.818	100.618
3.250	101.228	101.228	101.028	3.375	102.716	102.716	102.516	3.375	102.169	102.169	101.969	3.375	102.169	102.169	101.969	2.625	101.416	101.416	101.216
3.375	101.788	101.788	101.588	3.500	103.197	103.197	102.997	3.500	102.698	102.698	102.498	3.500	102.698	102.698	102.498	2.750	101.974	101.974	101.774
3.500	102.021	102.021	102.001	3.625	103.621	103.621	103.421	3.625	103.164	103.164	102.964	3.625	103.164	103.164	102.964	2.875	102.416	102.416	102.216
3.625	102.437	102.437	102.237	3.750	104.065	104.065	103.865	3.750	104.060	104.060	103.860	3.750	103.648	103.648	103.448	2.990	102.811	102.811	102.611
3.750	101.939	101.939	101.739	3.875	104.000	104.000	103.800	3.875	104.050	104.050	103.850	3.875	104.237	104.237	104.037	3.000	102.911	102.911	102.711
3.875	102.440	102.440	102.240	3.990	104.296	104.296	104.096	3.990	104.384	104.384	104.184	3.990	104.571	104.571	104.371	3.125	103.364	103.364	103.164
3.990	102.714	102.714	102.514	4.000	104.396	104.396	104.196	4.000	104.484	104.484	104.284	4.000	104.671	104.671	104.471	3.250	103.505	103.505	103.305
4.000	102.814	102.814	102.614	4.125	104.736	104.736	104.536	4.125	104.861	104.861	104.661	4.125	105.049	105.049	104.849	3.375	103.950	103.950	103.750
4.125	103.019	103.019	102.819	4.250	104.336	104.336	104.136	4.250	104.793	104.793	104.593	4.250	104.980	104.980	104.780	3.500	104.331	104.331	104.131
4.250	95.221	95.221	95.021	4.375	104.743	104.743	104.543	4.375	105.239	105.239	105.039	4.375	105.426	105.426	105.226	3.625	104.782	104.782	104.582
4.375	N/A	N/A	N/A	4.500	105.102	105.102	104.902	4.500	105.634	105.634	105.434	4.500	105.821	105.821	105.621	3.750	104.844	104.844	104.644
4.500	N/A	N/A	N/A	4.625	105.349	105.349	105.149	4.625	105.910	105.910	105.710	4.625	106.097	106.097	105.897	3.875	105.319	105.319	105.119
4.625	N/A	N/A	N/A	4.750	105.616	105.616	105.416	4.750	106.069	106.069	105.869	4.750	106.256	106.256	106.056	3.990	105.674	105.674	105.474
4.750	N/A	N/A	N/A	4.875	105.985	105.985	105.785	4.875	98.309	98.309	98.109	4.875	98.309	98.309	98.109	4.000	105.774	105.774	105.574
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 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
2.000	96.635	96.635	N/A	2.000	96.377	96.377	96.177	2.000	99.136	99.136	98.936	2.000	97.080	97.080	96.880	2.000	96.822	96.822	96.622
2.125	97.350	97.350	N/A	2.125	97.100	97.100	96.900	2.125	99.601	99.601	99.401	2.125	97.648	97.648	97.448	2.125	97.398	97.398	97.198
2.250	98.131	98.131	N/A	2.250	98.080	98.080	97.880	2.250	100.049	100.049	99.849	2.250	98.332	98.332	98.132	2.250	98.281	98.281	98.081
2.375	98.998	98.998	98.798	2.375	98.969	98.969	98.769	2.375	100.619	100.619	100.419	2.375	99.272	99.272	99.072	2.375	99.243	99.243	99.043
2.500	99.899	99.899	99.699	2.500	99.891	99.891	99.691	2.500	101.175	101.175	100.975	2.500	100.056	100.056	99.856	2.500	100.048	100.048	99.848
2.625	100.599	100.599	100.399	2.625	100.599	100.599	100.399	2.625	101.622	101.622	101.422	2.625	100.605	100.605	100.405	2.625	100.605	100.605	100.405
2.750	101.212	101.212	101.012	2.750	101.212	101.212	101.012	2.750	102.013	102.013	101.813	2.750	101.051	101.051	100.851	2.750	101.051	101.051	100.851
2.875	101.696	101.696	101.496	2.875	101.696	101.696	101.496	2.875	102.322	102.322	102.122	2.875	101.402	101.402	101.202	2.875	101.402	101.402	101.202
2.990	102.145	102.145	101.945	2.990	102.145	102.145	101.945	2.990	102.568	102.568	102.368	2.990	101.702	101.702	101.502	2.990	101.702	101.702	101.502
3.000	102.245	102.245	102.045	3.000	102.245	102.245	102.045	3.000	102.668	102.668	102.468	3.000	101.802	101.802	101.602	3.000	101.802	101.802	101.602
3.125	102.757	102.757	102.557	3.125	102.757	102.757	102.557	3.125	102.983	102.983	102.783	3.125	102.176	102.176	101.976	3.125	102.176	102.176	101.976
3.250	103.243	103.243	103.043	3.250	103.243	103.243	103.043	3.250	103.203	103.203	103.003	3.250	101.741	101.741	101.541				



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.:

4/16/2021

45 Day Lock Exp.:

5/3/2021

60 Day Lock Exp.:

5/17/2021

W. Rate Sheet Dated: 3/17/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
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	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
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	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
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	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	N/A	N/A	N/A	
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	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	N/A	N/A	N/A	
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	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
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	

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%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250

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%
Manufactured Home	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Conventional OTC	-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

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.: 4/16/2021
45 Day Lock Exp.: 5/3/2021
60 Day Lock Exp.: 5/17/2021

W. Rate Sheet Dated: 3/17/2021

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											
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.455	98.455	98.227	2.750	98.455	98.455	98.227	2.750	98.455	98.455	98.227	2.750	98.019	98.019	97.791	2.750	98.019	98.019	97.791	2.750	98.019	98.019	97.791	2.750	98.019	98.019	97.791
2.875	99.237	99.237	99.014	2.875	99.237	99.237	99.014	2.875	99.237	99.237	99.014	2.875	98.801	98.801	98.578	2.875	98.801	98.801	98.578	2.875	98.801	98.801	98.578	2.875	98.801	98.801	98.578
2.990	99.864	99.864	99.645	2.990	99.864	99.864	99.645	2.990	99.864	99.864	99.645	2.990	99.428	99.428	99.209	2.990	99.428	99.428	99.209	2.990	99.428	99.428	99.209	2.990	99.428	99.428	99.209
3.000	99.964	99.964	99.745	3.000	99.964	99.964	99.745	3.000	99.964	99.964	99.745	3.000	99.528	99.528	99.309	3.000	99.528	99.528	99.309	3.000	99.528	99.528	99.309	3.000	99.528	99.528	99.309
3.125	100.586	100.586	100.381	3.125	100.586	100.586	100.381	3.125	100.586	100.586	100.381	3.125	100.150	100.150	99.945	3.125	100.150	100.150	99.945	3.125	100.150	100.150	99.945	3.125	100.150	100.150	99.945
3.250	101.256	101.256	101.055	3.250	101.131	101.131	100.930	3.250	101.256	101.256	101.055	3.250	99.468	99.468	99.267	3.250	99.468	99.468	99.267	3.250	99.468	99.468	99.267	3.250	99.468	99.468	99.267
3.375	101.921	101.921	101.721	3.375	101.796	101.796	101.596	3.375	101.921	101.921	101.721	3.375	100.133	100.133	99.933	3.375	100.133	100.133	99.933	3.375	100.133	100.133	99.933	3.375	100.133	100.133	99.933
3.500	102.455	102.455	102.255	3.500	102.330	102.330	102.130	3.500	102.455	102.455	102.255	3.500	100.667	100.667	100.467	3.500	100.667	100.667	100.467	3.500	100.667	100.667	100.467	3.500	100.667	100.667	100.467
3.625	102.930	102.930	102.730	3.625	102.805	102.805	102.605	3.625	102.930	102.930	102.730	3.625	101.142	101.142	100.942	3.625	101.142	101.142	100.942	3.625	101.142	101.142	100.942	3.625	101.142	101.142	100.942
3.750	103.372	103.372	103.088	3.750	103.247	103.247	103.047	3.750	103.372	103.372	103.147	3.750	99.646	99.646	99.446	3.750	99.646	99.646	99.446	3.750	99.646	99.646	99.446	3.750	99.646	99.646	99.446
3.875	103.914	103.914	103.638	3.875	103.789	103.789	103.589	3.875	103.914	103.914	103.689	3.875	100.188	100.188	99.988	3.875	100.188	100.188	99.988	3.875	100.188	100.188	99.988	3.875	100.188	100.188	99.988
3.990	104.297	104.297	104.031	3.990	104.172	104.172	103.972	3.990	104.297	104.297	104.072	3.990	100.571	100.571	100.371	3.990	100.571	100.571	100.371	3.990	100.571	100.571	100.371	3.990	100.571	100.571	100.371
4.000	104.397	104.397	104.131	4.000	104.272	104.272	104.072	4.000	104.397	104.397	104.197	4.000	100.671	100.671	100.471	4.000	100.671	100.671	100.471	4.000	100.671	100.671	100.471	4.000	100.671	100.671	100.471
4.125	104.764	104.764	104.507	4.125	104.639	104.639	104.439	4.125	104.764	104.764	104.564	4.125	101.038	101.038	100.838	4.125	101.038	101.038	100.838	4.125	101.038	101.038	100.838	4.125	101.038	101.038	100.838
4.250	104.933	104.933	104.733	4.250	104.808	104.808	104.608	4.250	104.933	104.933	104.733	4.250	99.951	99.951	99.751	4.250	99.951	99.951	99.751	4.250	99.951	99.951	99.751	4.250	99.951	99.951	99.751
4.375	105.334	105.334	105.134	4.375	105.209	105.209	105.009	4.375	105.334	105.334	105.134	4.375	100.352	100.352	100.152	4.375	100.352	100.352	100.152	4.375	100.352	100.352	100.152	4.375	100.352	100.352	100.152
4.500	105.672	105.672	105.472	4.500	105.547	105.547	105.347	4.500	105.672	105.672	105.472	4.500	100.690	100.690	100.490	4.500	100.690	100.690	100.490	4.500	100.690	100.690	100.490	4.500	100.690	100.690	100.490
4.625	105.892	105.892	105.692	4.625	105.767	105.767	105.567	4.625	105.892	105.892	105.692	4.625	100.910	100.910	100.710	4.625	100.910	100.910	100.710	4.625	100.910	100.910	100.710	4.625	100.910	100.910	100.710
4.750	106.153	106.153	105.953	4.750	106.028	106.028	105.828	4.750	106.153	106.153	105.953	4.750	100.909	100.909	100.709	4.750	100.909	100.909	100.709	4.750	100.909	100.909	100.709	4.750	100.909	100.909	100.709
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.019	98.019	97.791	2.500	98.252	98.252	98.001	2.500	98.252	98.252	98.001	2.500	98.252	98.252	98.001	2.000	98.363	98.363	98.163	2.000	98.363	98.363	98.163	2.000	98.363	98.363	98.163
2.875	98.801	98.801	98.578	2.625	98.876	98.876	98.625	2.625	98.876	98.876	98.625	2.625	98.876	98.876	98.625	2.125	99.006	99.006	98.806	2.125	99.006	99.006	98.806	2.125	99.006	99.006	98.806
2.990	99.428	99.428	99.209	2.750	99.720	99.720	99.478	2.750	99.720	99.720	99.478	2.750	99.720	99.720	99.478	2.250	99.737	99.737	99.537	2.250	99.737	99.737	99.537	2.250	99.737	99.737	99.537
3.000	99.528	99.528	99.309	2.875	100.430	100.430	100.188	2.875	100.430	100.430	100.188	2.875	100.430	100.430	100.188	2.375	100.273	100.273	100.073	2.375	100.273	100.273	100.073	2.375	100.273	100.273	100.073
3.125	100.150	100.150	99.945	2.990	100.906	100.906	100.668	2.990	100.906	100.906	100.668	2.990	100.906	100.906	100.668	2.500	100.722	100.722	100.522	2.500	100.722	100.722	100.522	2.500	100.722	100.722	100.522
3.250	99.468	99.468	99.267	3.000	101.006	101.006	100.768	3.000	101.006	101.006	100.768	3.000	101.006	101.006	100.768	2.625	101.364	101.364	101.164	2.625	101.364	101.364	101.164	2.625	101.364	101.364	101.164
3.375	100.133	100.133	99.933	3.125	101.520	101.520	101.282	3.125	101.520	101.520	101.282	3.125	101.520	101.520	101.282	2.750	101.890	101.890	101.690	2.750	101.890	101.890	101.690	2.750	101.890	101.890	101.690
3.500	100.667	100.667	100.467	3.250	101.897	101.897	101.661	3.250	101.897	101.897	101.661	3.250	101.897	101.897	101.661	2.875	102.285	102.285	102.085	2.875	102.285	102.285	102.085	2.875	102.285	102.285	102.085
3.625	101.142	101.142	100.942	3.375	102.512	102.512	102.280	3.375	102.512	102.512	102.280	3.375	102.512	102.512	102.280	2.990	102.614	102.614	102.414	2.990	102.614	102.614	102.414	2.990	102.614	102.614	102.414
3.750	98.896	98.896	98.612	3.500	103.065	103.065	102.838	3.500	103.065	103.065	102.838	3.500	103.065	103.065	102.838	3.000	102.714	102.714	102.514	3.000	102.714	102.714	102.514	3.000	102.714	102.714	102.514
3.875	99.438	99.438	99.162	3.625	103.433	103.433	103.213	3.625	103.433	103.433	103.213	3.625	103.433	103.433	103.213	3.125	102.846	102.846	102.646	3.125	102.846	102.846	102.646	3.125	102.846	102.846	102.646
3.990	99.821	99.821	99.555	3.750	104.042	104.042	103.814	3.750	104.042	104.042	103.814	3.750	104.042	104.042	103.814	3.250	103.318	103.318	103.118	3.250	103.318	103.318	103.118	3.250	103.318	103.318	103.118
4.000	99.921	99.921	99.655	3.875	103.961	103.961	103.748	3.875	103.961	103.961	103.748	3.875	103.961	103.961	103.748	3.375	103.651	103.651	103.451	3.375	103.651	103.651	103.451	3.375	103.651	103.651	103.451
4.125	100.288	100.288	100.031	3.990	104.297	104.297	104.088	3.990	104.297	104.297	104.088	3.990	104.297	104.297	104.088	3.500	103.865	103.865	103.665	3.500	103.865	103.865	103.665	3.500	103.865	103.865	103.665
4.250	99.576	99.576	99.376	4.000	104.397	104.397	104.188	4.000	104.397	104.397	104.188	4.000	104.397	104.397	104.188	3.625	104.456	104.456	104.256	3.625	104.456	104.456	104.256	3.625	104.456	104.456	104.256
4.375	99.977	99.977	99.777	4.125	104.687	104.687	104.482	4.125	104.687	104.687	104.482	4.125	104.687	104.687	104.482	3.750	104.828	104.828	104.628	3.750	104.828	104.828	104.628	3.750	104.828	104.828	104.628



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.:

4/16/2021

45 Day Lock Exp.:

5/3/2021

60 Day Lock Exp.:

5/17/2021

W. Rate Sheet Dated: 3/17/2021

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	98.455	98.455	98.227	2.500	98.252	98.252	98.001	2.000	98.363	98.363	98.163	2.750	97.562	97.562	97.334	2.000	97.850	97.850	97.650
2.875	99.237	99.237	99.014	2.625	98.876	98.876	98.625	2.125	99.006	99.006	98.806	2.875	98.344	98.344	98.121	2.125	98.181	98.181	97.981
2.990	99.864	99.864	99.645	2.750	99.720	99.720	99.478	2.250	99.737	99.737	99.537	2.990	98.971	98.971	98.752	2.250	98.912	98.912	98.712
3.000	99.964	99.964	99.745	2.875	100.430	100.430	100.188	2.375	100.273	100.273	100.073	3.000	99.071	99.071	98.852	2.375	99.448	99.448	99.248
3.125	100.586	100.586	100.381	2.990	100.906	100.906	100.668	2.500	100.722	100.722	100.522	3.125	99.693	99.693	99.488	2.500	99.897	99.897	99.697
3.250	101.256	101.256	101.055	3.000	101.006	101.006	100.768	2.625	101.364	101.364	101.164	3.250	99.687	99.687	99.486	2.625	99.976	99.976	99.776
3.375	101.921	101.921	101.721	3.125	101.520	101.520	101.282	2.750	101.890	101.890	101.690	3.375	100.352	100.352	100.152	2.750	100.502	100.502	100.302
3.500	102.455	102.455	102.255	3.250	101.897	101.897	101.661	2.875	102.285	102.285	102.085	3.500	100.886	100.886	100.686	2.875	100.897	100.897	100.697
3.625	102.930	102.930	102.730	3.375	102.512	102.512	102.280	2.990	102.614	102.614	102.414	3.625	101.361	101.361	101.161	2.990	101.226	101.226	101.026
3.750	103.372	103.372	103.088	3.500	103.065	103.065	102.838	3.000	102.714	102.714	102.514	3.750	100.834	100.834	100.550	3.000	101.326	101.326	101.126
3.875	103.914	103.914	103.638	3.625	103.433	103.433	103.213	3.125	102.846	102.846	102.646	3.875	101.376	101.376	101.100	3.125	101.083	101.083	100.883
3.990	104.297	104.297	104.031	3.750	103.402	103.402	103.184	3.250	103.318	103.318	103.118	3.990	101.759	101.759	101.493	3.250	101.555	101.555	101.355
4.000	104.397	104.397	104.131	3.875	103.961	103.961	103.748	3.375	103.651	103.651	103.451	4.000	101.859	101.859	101.593	3.375	101.888	101.888	101.688
4.125	104.764	104.764	104.507	3.990	104.297	104.297	104.088	3.500	103.865	103.865	103.665	4.125	102.226	102.226	101.969	3.500	102.102	102.102	101.902
4.250	104.933	104.933	104.733	4.000	104.397	104.397	104.188	3.625	104.456	104.456	104.256	4.250	101.767	101.767	101.567	3.625	102.196	102.196	101.996
4.375	105.334	105.334	105.134	4.125	104.687	104.687	104.482	3.750	104.828	104.828	104.628	4.375	102.168	102.168	101.968	3.750	102.568	102.568	102.368
4.500	105.672	105.672	105.472	4.250	105.211	105.211	104.994	3.875	104.995	104.995	104.795	4.500	102.506	102.506	102.306	3.875	102.735	102.735	102.535
4.625	105.892	105.892	105.692	4.375	105.453	105.453	105.239	3.990	105.261	105.261	105.061	4.625	102.726	102.726	102.526	3.990	103.001	103.001	102.801
4.750	106.153	106.153	105.939	4.500	105.777	105.777	105.535	4.000	105.361	105.361	105.161	4.750	102.856	102.856	102.642	4.000	103.101	103.101	102.901

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
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.:

4/16/2021

45 Day Lock Exp.:

5/3/2021

60 Day Lock Exp.:

5/17/2021

W. Rate Sheet Dated: 3/17/2021

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	0.500	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)