



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.: 4/26/2021

45 Day Lock Exp.: 5/10/2021

60 Day Lock Exp.: 5/25/2021

W. Rate Sheet Dated: 3/26/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	101.624	101.624	101.218	2.750	99.405	99.405	98.999	2.250	98.045	98.045	97.745	3.125	96.455	96.455	96.155
2.875	101.820	101.820	101.414	2.875	99.572	99.572	99.166	2.500	98.379	98.379	98.079	3.250	98.030	98.030	97.730
3.000	102.020	102.020	101.614	3.000	99.733	99.733	99.327	2.625	98.531	98.531	98.231	3.375	97.807	97.807	97.507
3.125	102.218	102.218	101.811	3.125	99.893	99.893	99.487	2.750	100.297	100.297	99.997	3.500	97.881	97.881	97.581
3.250	102.920	102.920	102.620	3.250	100.645	100.645	100.345	2.875	100.451	100.451	100.151	3.625	97.955	97.955	97.655
3.375	103.011	103.011	102.711	3.375	100.797	100.797	100.497	3.000	100.600	100.600	100.300	Margin = 2.250		Index = 0.070	
3.500	103.198	103.198	102.898	3.500	100.967	100.967	100.667	3.125	100.747	100.747	100.447	30 Year OTC			
3.625	103.376	103.376	103.076	3.625	101.104	101.104	100.804	3.250	102.843	102.843	102.543	Rate	30 Day	45 Day	60 Day
3.750	103.844	103.844	103.544	3.750	103.102	103.102	102.802	3.375	102.982	102.982	102.682	4.000	101.804	101.804	101.304
3.875	103.926	103.926	103.626	3.875	103.209	103.209	102.909	3.500	103.106	103.106	102.806	4.125	101.969	101.969	101.469
4.000	104.079	104.079	103.779	4.000	103.336	103.336	103.036	3.625	103.232	103.232	102.932	4.375	102.886	102.886	102.386
4.125	104.244	104.244	103.944	4.125	103.448	103.448	103.148	3.750	103.456	103.456	103.156	4.500	102.966	102.966	102.466
4.250	104.406	104.406	104.206	4.250	103.670	103.670	103.470	3.875	103.554	103.554	103.254	4.625	103.082	103.082	102.582
4.375	104.461	104.461	104.261	4.375	103.776	103.776	103.576	4.000	103.672	103.672	103.372	4.875	104.126	104.126	103.626
4.500	104.541	104.541	104.341	4.500	103.903	103.903	103.703	4.125	103.776	103.776	103.476	5.000	104.233	104.233	103.733
4.625	104.657	104.657	104.457	4.625	104.015	104.015	103.815	4.250	103.814	103.814	103.514	5.125	104.349	104.349	103.849
4.750	104.974	104.974	104.774	4.750	104.237	104.237	104.037	4.375	103.912	103.912	103.612	5.500	105.078	105.078	104.578
4.875	105.001	105.001	104.801	4.875	104.343	104.343	104.143	4.500	104.030	104.030	103.730	5.625	105.194	105.194	104.694
6.250	106.000	106.000	105.800	6.250	105.804	105.804	105.604	4.625	104.134	104.134	103.834	6.250	105.566	105.566	105.066

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	101.724	101.624	101.624	101.218	2.750	100.985	100.885	100.885	100.479	2.250	100.075	99.975	99.975	99.675	
2.875	101.920	101.820	101.820	101.414	2.875	101.152	101.052	101.052	100.646	2.375	100.245	100.145	100.145	99.845	
3.000	102.120	102.020	102.020	101.614	3.000	101.313	101.213	101.213	100.807	2.500	100.409	100.309	100.309	100.009	
3.125	102.318	102.218	102.218	101.811	3.125	101.473	101.373	101.373	100.967	2.625	100.561	100.461	100.461	100.161	
3.250	102.920	102.820	102.820	102.520	3.250	102.225	102.125	102.125	101.825	2.750	101.227	101.127	101.127	100.827	
3.375	103.111	103.011	103.011	102.711	3.375	102.377	102.277	102.277	101.977	2.875	101.381	101.281	101.281	100.981	
3.500	103.298	103.198	103.198	102.898	3.500	102.547	102.447	102.447	102.147	3.000	101.530	101.430	101.430	101.130	
3.625	103.476	103.376	103.376	103.076	3.625	102.684	102.584	102.584	102.284	3.125	101.677	101.577	101.577	101.277	
3.750	103.944	103.844	103.844	103.544	3.750	103.632	103.532	103.532	103.232	3.250	104.373	104.273	104.273	103.973	
3.875	104.126	104.026	104.026	103.726	3.875	103.739	103.639	103.639	103.339	3.375	104.512	104.412	104.412	104.112	
4.000	104.279	104.179	104.179	103.879	4.000	103.866	103.766	103.766	103.466	3.500	104.636	104.536	104.536	104.236	
4.125	104.444	104.344	104.344	104.044	4.125	103.978	103.878	103.878	103.578	3.625	104.762	104.662	104.662	104.362	
4.250	105.206	105.106	105.106	104.906	4.250	104.900	104.800	104.800	104.600	3.750	105.486	105.386	105.386	105.086	

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 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	1.500	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"									
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	4.000	99.054	99.054	98.554	4.250	100.000	100.000	99.500						
3.875	100.030	100.030	99.530	6.250	103.750	103.750	103.500	4.125	99.219	99.219	98.719	4.750	101.000	101.000	100.500						
4.000	99.878	99.878	99.378					4.375	100.136	100.136	99.636	30 yr DPA "3.5% DPA ; Lender Paid Only"									
4.125	99.712	99.712	99.212					4.500	100.216	100.216	99.716	Rate	30 Day	45 Day	60 Day						
4.250	101.513	101.513	101.013					4.625	100.332	100.332	99.832	6.250	102.750	102.750	102.250						
4.375	101.358	101.358	100.858					4.875	101.376	101.376	100.876	<table><tr><th colspan="2">DPA Advantage Adjustment</th></tr><tr><td>203(k) / 203(k)s</td><td>-1.000</td></tr><tr><td colspan="2">203(k) & 203(k)s are Borrower Paid only</td></tr></table>				DPA Advantage Adjustment		203(k) / 203(k)s	-1.000	203(k) & 203(k)s are Borrower Paid only	
DPA Advantage Adjustment																					
203(k) / 203(k)s	-1.000																				
203(k) & 203(k)s are Borrower Paid only																					
4.500	101.278	101.278	100.778					5.000	101.483	101.483	100.983										
4.625	101.162	101.162	100.662					5.125	101.599	101.599	101.099										
4.750	102.807	102.807	102.307					5.500	102.328	102.328	101.828										
								5.625	102.444	102.444	101.944										
Borrower Paid Comp Only				Lender Paid Only				6.250	102.816	102.816	102.316										
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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60 Day Lock Exp.:

5/25/2021

W. Rate Sheet Dated: 3/26/2021

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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	96.205	96.205	95.905
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	97.780	97.780	97.480
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	97.557	97.557	97.257
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	100.265	100.265	99.965	3.500	97.631	97.631	97.331
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	100.419	100.419	100.119	3.625	97.705	97.705	97.405
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.567	100.567	100.267	Margin = 2.250		Index = .070	
3.500	N/A	N/A	N/A	3.500	100.497	100.497	100.197	3.125	100.715	100.715	100.415	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	100.634	100.634	100.334	3.250	102.373	102.373	102.073	Rate	30 Day	45 Day	60 Day
3.750	101.882	101.882	101.582	3.750	101.570	101.570	101.270	3.375	102.512	102.512	102.212	3.250	98.245	98.245	97.745
3.875	101.963	101.963	101.663	3.875	101.676	101.676	101.376	3.500	102.636	102.636	102.336	3.375	98.436	98.436	97.936
4.000	102.116	102.116	101.816	4.000	101.804	101.804	101.504	3.625	102.762	102.762	102.462	3.500	98.623	98.623	98.123
4.125	102.282	102.282	101.982	4.125	101.916	101.916	101.616	3.750	101.924	101.924	101.624	3.625	98.801	98.801	98.301
4.250	102.006	102.006	101.806	4.250	101.700	101.700	101.500	3.875	N/A	N/A	N/A	3.750	99.507	99.507	99.007
4.375	102.061	102.061	101.861	4.375	101.806	101.806	101.606	4.000	N/A	N/A	N/A	3.875	99.688	99.688	99.188
4.500	102.141	102.141	101.941	4.500	101.933	101.933	101.733	4.125	N/A	N/A	N/A	4.000	99.841	99.841	99.341
4.625	102.257	102.257	102.057	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.007	100.007	99.507
4.750	102.136	102.136	101.936	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.331	100.331	99.831
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	101.670	101.570	101.570	101.270	3.250	100.975	100.875	100.875	100.575	2.750	98.446	98.346	98.346	98.046
3.375	101.861	101.761	101.761	101.461	3.375	101.127	101.027	101.027	100.727	2.875	98.600	98.500	98.500	98.200
3.500	102.048	101.948	101.948	101.648	3.500	101.297	101.197	101.197	100.897	3.000	98.748	98.648	98.648	98.348
3.625	102.226	102.126	102.126	101.826	3.625	101.434	101.334	101.334	101.034	3.125	98.896	98.796	98.796	98.496
3.750	101.632	101.532	101.532	101.232	3.750	101.320	101.220	101.220	100.920	3.250	101.248	101.148	101.148	100.848
3.875	101.813	101.713	101.713	101.413	3.875	101.426	101.326	101.326	101.026	3.375	101.387	101.287	101.287	100.987
4.000	101.966	101.866	101.866	101.566	4.000	101.554	101.454	101.454	101.154	3.500	101.511	101.411	101.411	101.111
4.125	102.132	102.032	102.032	101.732	4.125	101.666	101.566	101.566	101.266	3.625	101.637	101.537	101.537	101.237
4.250	102.456	102.356	102.356	102.156	4.250	102.150	102.050	102.050	101.850	3.750	102.361	102.261	102.261	101.961

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 AVIM	-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				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only											

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
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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Conforming FHMA																			
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	97.115	97.115	96.915	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.280	97.280	97.080	2.000	N/A	N/A	N/A
2.625	97.993	97.993	97.793	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.074	98.074	97.874	2.125	N/A	N/A	N/A
2.750	98.728	98.728	98.528	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.676	98.676	98.476	2.250	N/A	N/A	N/A
2.875	99.429	99.429	99.229	2.375	94.435	94.435	94.235	2.375	94.210	94.210	94.010	2.875	99.341	99.341	99.141	2.375	94.398	94.398	94.198
2.990	99.873	99.873	99.673	2.500	95.592	95.592	95.392	2.500	95.429	95.429	95.229	2.990	100.052	100.052	99.852	2.500	95.557	95.557	95.357
3.000	99.973	99.973	99.773	2.625	96.716	96.716	96.516	2.625	96.615	96.615	96.415	3.000	100.152	100.152	99.952	2.625	96.597	96.597	96.397
3.125	100.539	100.539	100.339	2.750	97.732	97.732	97.532	2.750	97.669	97.669	97.469	3.125	101.046	101.046	100.846	2.750	97.480	97.480	97.280
3.250	101.337	101.337	101.137	2.875	98.504	98.504	98.304	2.875	98.441	98.441	98.241	3.250	101.775	101.775	101.575	2.875	98.216	98.216	98.016
3.375	101.945	101.945	101.745	2.990	99.170	99.170	98.970	2.990	99.064	99.064	98.864	3.375	102.340	102.340	102.140	2.990	99.149	99.149	98.949
3.500	102.515	102.515	102.315	3.000	99.270	99.270	99.070	3.000	99.164	99.164	98.964	3.500	102.757	102.757	102.557	3.000	99.249	99.249	99.049
3.625	102.891	102.891	102.691	3.125	100.531	100.531	100.331	3.125	100.492	100.492	100.292	3.625	102.992	102.992	102.792	3.125	100.838	100.838	100.638
3.750	103.414	103.414	103.214	3.250	101.506	101.506	101.306	3.250	101.506	101.506	101.306	3.750	103.241	103.241	103.041	3.250	101.575	101.575	101.375
3.875	103.956	103.956	103.756	3.375	102.174	102.174	101.974	3.375	102.174	102.174	101.974	3.875	103.745	103.745	103.545	3.375	102.140	102.140	101.940
3.990	104.284	104.284	104.084	3.500	102.748	102.748	102.548	3.500	102.748	102.748	102.548	3.990	103.019	103.019	102.819	3.500	102.557	102.557	102.357
4.000	104.384	104.384	104.184	3.625	103.454	103.454	103.254	3.625	103.419	103.419	103.219	4.000	103.119	103.119	102.919	3.625	102.792	102.792	102.592
4.125	104.731	104.731	104.531	3.750	104.355	104.355	104.155	3.750	104.355	104.355	104.155	4.125	103.326	103.326	103.126	3.750	103.041	103.041	102.841
4.250	105.067	105.067	104.867	3.875	104.952	104.952	104.752	3.875	104.952	104.952	104.752	4.250	103.777	103.777	103.577	3.875	103.545	103.545	103.345
4.375	105.481	105.481	105.281	3.990	105.322	105.322	105.122	3.990	105.322	105.322	105.122	4.375	103.621	103.621	103.421	3.990	103.919	103.919	103.719
4.500	105.862	105.862	105.662	4.000	105.422	105.422	105.222	4.000	105.422	105.422	105.222	4.500	102.948	102.948	102.748	4.000	103.919	103.919	103.719
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				
2.750	97.417	97.417	97.217	2.875	101.047	101.047	100.847	2.875	99.564	99.564	99.364	2.875	99.564	99.564	99.364	2.000	98.797	98.797	98.597
2.875	98.153	98.153	97.953	2.990	101.502	101.502	101.302	2.990	100.075	100.075	99.875	2.990	100.075	100.075	99.875	2.125	99.411	99.411	99.211
2.990	99.043	99.043	98.843	3.000	101.602	101.602	101.402	3.000	100.175	100.175	99.975	3.000	100.175	100.175	99.975	2.250	99.958	99.958	99.758
3.000	99.143	99.143	98.943	3.125	102.083	102.083	101.883	3.125	100.869	100.869	100.669	3.125	100.869	100.869	100.669	2.375	100.458	100.458	100.258
3.125	100.799	100.799	100.599	3.250	102.497	102.497	102.297	3.250	101.734	101.734	101.534	3.250	101.734	101.734	101.534	2.500	100.948	100.948	100.748
3.250	101.575	101.575	101.375	3.375	103.100	103.100	102.900	3.375	102.397	102.397	102.197	3.375	102.397	102.397	102.197	2.625	101.549	101.549	101.349
3.375	102.140	102.140	101.940	3.500	103.586	103.586	103.386	3.500	102.934	102.934	102.734	3.500	102.934	102.934	102.734	2.750	102.112	102.112	101.912
3.500	102.557	102.557	102.357	3.625	104.009	104.009	103.809	3.625	103.401	103.401	103.201	3.625	103.401	103.401	103.201	2.875	102.556	102.556	102.356
3.625	102.792	102.792	102.592	3.750	103.568	103.568	103.368	3.750	103.563	103.563	103.363	3.750	103.563	103.563	103.363	2.990	102.958	102.958	102.758
3.750	103.041	103.041	102.841	3.875	104.106	104.106	103.906	3.875	104.156	104.156	103.956	3.875	104.343	104.343	104.143	3.000	103.058	103.058	102.858
3.875	103.545	103.545	103.345	3.990	104.402	104.402	104.202	3.990	104.490	104.490	104.290	3.990	104.678	104.678	104.478	3.125	103.511	103.511	103.311
3.990	102.819	102.819	102.619	4.000	104.502	104.502	104.302	4.000	104.590	104.590	104.390	4.000	104.778	104.778	104.578	3.250	103.566	103.566	103.366
4.000	102.919	102.919	102.719	4.125	104.845	104.845	104.645	4.125	104.970	104.970	104.770	4.125	105.157	105.157	104.957	3.375	104.011	104.011	103.811
4.125	103.126	103.126	102.926	4.250	104.423	104.423	104.223	4.250	104.880	104.880	104.680	4.250	105.067	105.067	104.867	3.500	104.399	104.399	104.199
4.250	95.222	95.222	95.022	4.375	104.831	104.831	104.631	4.375	105.328	105.328	105.128	4.375	105.516	105.516	105.316	3.625	104.848	104.848	104.648
4.375	N/A	N/A	N/A	4.500	105.191	105.191	104.991	4.500	105.722	105.722	105.522	4.500	105.910	105.910	105.710	3.750	105.193	105.193	104.993
4.500	N/A	N/A	N/A	4.625	105.439	105.439	105.239	4.625	105.999	105.999	105.799	4.625	106.187	106.187	105.987	3.875	105.669	105.669	105.469
4.625	N/A	N/A	N/A	4.750	105.728	105.728	105.528	4.750	106.181	106.181	105.981	4.750	106.309	106.309	106.109	3.990	106.030	106.030	105.830
4.750	N/A	N/A	N/A	4.875	106.097	106.097	105.897	4.875	98.309	98.309	98.109	4.875	98.309	98.309	98.109	4.000	106.130	106.130	105.930
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	96.941	96.941	N/A	2.000	96.682	96.682	96.482	2.000	98.785	98.785	98.585	2.000	96.729	96.729	96.529	2.000	96.470	96.470	96.270
2.125	97.658	97.658	N/A	2.125	97.408	97.408	97.208	2.125	99.253	99.253	99.053	2.125	97.300	97.300	97.100	2.125	97.050	97.050	96.850
2.250	98.267	98.267	N/A	2.250	98.198	98.198	97.998	2.250	99.814	99.814	99.614	2.250	97.923	97.923	97.723	2.250	97.854	97.854	97.654
2.375	99.120	99.120	98.920	2.375	99.090	99.090	98.890	2.375	100.386	100.386	100.186	2.375	98.848	98.848	98.648	2.375	98.818	98.818	98.618
2.500	100.027	100.027	99.827	2.500	100.019	100.019	99.819	2.500	100.945	100.945	100.745	2.500	99.824	99.824	99.624	2.500	99.816	99.816	99.616
2.625	100.732	100.732	100.532	2.625	100.732	100.732	100.532	2.625	101.395	101.395	101.195	2.625	100.378	100.378	100.178	2.625	100.378	100.378	100.178
2.750	101.350	101.350	101.150	2.750	101.350	101.350	101.150	2.750	101.788	101.788	101.588	2.750	100.826	100.826	100.626	2.750	100.826	100.826	100.626
2.875	101.839	101.839	101.639	2.875	101.839	101.839	101.639	2.875	102.099	102.099	101.899	2.875	101.182	101.182	100.982	2.875	101.182	101.182	100.982
2.990	102.289	102.289	102.089	2.990	102.289	102.289	102.089	2.990	102.352	102.352	102.152	2.990	101.483	101.483	101.283	2.990	101.483	101.483	101.283
3.000	102.389	102.389	102.189	3.000	102.389	102.389	102.189	3.000	102.452	102.452	102.252	3.000	101.583	101.583	101.383	3.000	101.583	101.583	101.383
3.125	102.888	102.888	102.688	3.125	102.888	102.888	102.688	3.125	102.765	102.765	102.565	3.125	101.942	101.942	101.742	3.125	101.942	101.942	101.742
3.250	103.305	103.305	103.105	3.250	103.305	103.305	103.105	3.250	102.434	102.434	102.234	3.250	101.973	101.973	101.773	3.250	101.973	101.973	101.773
3.375	103.794	103.794	103.594	3.375	103.794	103.794	103.594	3.375	102.746	10									



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.:

4/26/2021

45 Day Lock Exp.:

5/10/2021

60 Day Lock Exp.:

5/25/2021

W. Rate Sheet Dated: 3/26/2021

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/26/2021

45 Day Lock Exp.:

5/10/2021

60 Day Lock Exp.:

5/25/2021

W. Rate Sheet Dated: 3/26/2021

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
2.750	98.635	98.635	98.419	2.750	98.635	98.635	98.419	2.750	98.635	98.635	98.419	2.750	97.335	97.335	97.119	2.750	97.335	97.335	97.119
2.875	99.423	99.423	99.211	2.875	99.423	99.423	99.211	2.875	99.423	99.423	99.211	2.875	98.123	98.123	97.911	2.875	98.123	98.123	97.911
2.990	100.067	100.067	99.860	2.990	100.067	100.067	99.860	2.990	100.067	100.067	99.860	2.990	98.767	98.767	98.560	2.990	98.767	98.767	98.560
3.000	100.167	100.167	99.960	3.000	100.167	100.167	99.960	3.000	100.167	100.167	99.960	3.000	98.867	98.867	98.660	3.000	98.867	98.867	98.660
3.125	100.808	100.808	100.608	3.125	100.808	100.808	100.608	3.125	100.808	100.808	100.608	3.125	99.522	99.522	99.322	3.125	99.522	99.522	99.322
3.250	101.448	101.448	101.246	3.250	101.323	101.323	101.121	3.250	101.448	101.448	101.246	3.250	100.522	100.522	100.320	3.250	100.397	100.397	100.195
3.375	102.121	102.121	101.921	3.375	101.996	101.996	101.796	3.375	102.121	102.121	101.921	3.375	101.195	101.195	100.995	3.375	101.070	101.070	100.870
3.500	102.658	102.658	102.458	3.500	102.533	102.533	102.333	3.500	102.658	102.658	102.458	3.500	101.732	101.732	101.532	3.500	101.607	101.607	101.407
3.625	103.138	103.138	102.938	3.625	103.013	103.013	102.813	3.625	103.138	103.138	102.938	3.625	102.212	102.212	102.012	3.625	102.087	102.087	101.887
3.750	103.287	103.287	103.045	3.750	102.537	102.537	102.295	3.750	102.537	102.537	102.295	3.750	99.595	99.595	99.353	3.750	98.845	98.845	98.603
3.875	103.838	103.838	103.601	3.875	103.088	103.088	102.851	3.875	103.088	103.088	102.851	3.875	100.146	100.146	99.909	3.875	99.396	99.396	99.159
3.990	104.233	104.233	104.003	3.990	103.483	103.483	103.253	3.990	103.483	103.483	103.253	3.990	100.541	100.541	100.311	3.990	99.791	99.791	99.561
4.000	104.333	104.333	104.103	4.000	103.583	103.583	103.353	4.000	103.583	103.583	103.353	4.000	100.641	100.641	100.411	4.000	99.891	99.891	99.661
4.125	104.702	104.702	104.487	4.125	103.952	103.952	103.737	4.125	103.952	103.952	103.737	4.125	101.010	101.010	100.795	4.125	100.260	100.260	100.045
4.250	104.597	104.597	104.397	4.250	104.222	104.222	104.022	4.250	104.222	104.222	104.022	4.250	99.597	99.597	99.397	4.250	99.222	99.222	99.022
4.375	105.001	105.001	104.801	4.375	104.626	104.626	104.426	4.375	104.626	104.626	104.426	4.375	100.001	100.001	99.801	4.375	99.626	99.626	99.426
4.500	105.340	105.340	105.140	4.500	104.965	104.965	104.765	4.500	104.965	104.965	104.765	4.500	100.340	100.340	100.140	4.500	99.965	99.965	99.765
4.625	105.565	105.565	105.365	4.625	105.190	105.190	104.990	4.625	105.190	105.190	104.990	4.625	100.565	100.565	100.365	4.625	100.190	100.190	99.990
4.750	105.972	105.972	105.772	4.750	105.972	105.972	105.772	4.750	105.972	105.972	105.772	4.750	100.736	100.736	100.536	4.750	100.736	100.736	100.536
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
2.750	97.335	97.335	97.119	2.500	98.143	98.143	97.931	2.500	98.143	98.143	97.931	2.500	98.143	98.143	97.931	2.000	98.522	98.522	98.322
2.875	98.123	98.123	97.911	2.625	98.773	98.773	98.559	2.625	98.773	98.773	98.559	2.625	98.773	98.773	98.559	2.125	99.170	99.170	98.970
2.990	98.767	98.767	98.560	2.750	99.881	99.881	99.679	2.750	99.881	99.881	99.679	2.750	99.881	99.881	99.679	2.250	99.906	99.906	99.706
3.000	98.867	98.867	98.660	2.875	100.598	100.598	100.397	2.875	100.598	100.598	100.397	2.875	100.598	100.598	100.397	2.375	100.451	100.451	100.251
3.125	99.522	99.522	99.322	2.990	101.081	101.081	100.881	2.990	101.081	101.081	100.881	2.990	101.081	101.081	100.881	2.500	100.909	100.909	100.709
3.250	100.522	100.522	100.320	3.000	101.181	101.181	100.981	3.000	101.181	101.181	100.981	3.000	101.181	101.181	100.981	2.625	101.486	101.486	101.286
3.375	101.195	101.195	100.995	3.125	101.696	101.696	101.496	3.125	101.696	101.696	101.496	3.125	101.696	101.696	101.496	2.750	102.021	102.021	101.821
3.500	101.732	101.732	101.532	3.250	102.157	102.157	101.957	3.250	102.157	102.157	101.957	3.250	102.157	102.157	101.957	2.875	102.420	102.420	102.220
3.625	102.212	102.212	102.012	3.375	102.778	102.778	102.578	3.375	102.778	102.778	102.578	3.375	102.778	102.778	102.578	2.990	102.751	102.751	102.551
3.750	98.845	98.845	98.603	3.500	103.333	103.333	103.133	3.500	103.333	103.333	103.133	3.500	103.333	103.333	103.133	3.000	102.851	102.851	102.651
3.875	99.396	99.396	99.159	3.625	103.705	103.705	103.493	3.625	103.705	103.705	103.493	3.625	103.705	103.705	103.493	3.125	102.850	102.850	102.647
3.990	99.791	99.791	99.561	3.750	103.269	103.269	103.069	3.750	103.269	103.269	103.069	3.750	103.269	103.269	103.069	3.250	103.329	103.329	103.129
4.000	99.891	99.891	99.661	3.875	103.834	103.834	103.634	3.875	103.834	103.834	103.634	3.875	103.834	103.834	103.634	3.375	103.666	103.666	103.466
4.125	100.260	100.260	100.045	3.990	104.171	104.171	103.971	3.990	104.171	104.171	103.971	3.990	104.171	104.171	103.971	3.500	103.884	103.884	103.684
4.250	99.222	99.222	99.022	4.000	104.271	104.271	104.071	4.000	105.215	105.215	105.015	4.000	105.215	105.215	105.015	3.625	104.359	104.359	104.159
4.375	99.626	99.626	99.426	4.125	104.564	104.564	104.364	4.125	105.814	105.814	105.614	4.125	105.814	105.814	105.614	3.750	104.737	104.737	104.537
4.500	99.965	99.965	99.765	4.250	104.843	104.843	104.643	4.250	106.093	106.093	105.893	4.250	106.093	106.093	105.893	3.875	104.907	104.907	104.707
4.625	100.190	100.190	99.990	4.375	105.209	105.209	105.009	4.375	106.459	106.459	106.259	4.375	106.459	106.459	106.259	3.990	105.180	105.180	104.980
4.750	100.736	100.736	100.536	4.500	105.571	105.571	105.371	4.500	106.821	106.821	106.621	4.500	106.821	106.821	106.621	4.000	105.280	105.280	105.080
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	98.647	98.647	98.447	2.000	98.647	98.647	98.447	2.000	98.546	98.546	98.346	2.000	98.671	98.671	98.471	2.000	98.671	98.671	98.471
2.125	99.295	99.295	99.095	2.125	99.295	99.295	99.095	2.125	98.570	98.570	98.370	2.125	98.695	98.695	98.495	2.125	98.695	98.695	98.495
2.250	100.031	100.031	99.831	2.250	100.031	100.031	99.831	2.250	99.306	99.306	99.106	2.250	99.431	99.431	99.231	2.250	99.431	99.431	99.231
2.375	100.576	100.576	100.376	2.375	100.576	100.576	100.376	2.375	99.851	99.851	99.651	2.375	99.976	99.976	99.776	2.375	99.976	99.976	99.776
2.500	101.034	101.034	100.834	2.500	101.034	101.034	100.834	2.500	100.309	100.309	100.109	2.500	100.434	100.434	100.234	2.500	100.434	100.434	100.234
2.625	101.611	101.611	101.411	2.625	101.611	101.611	101.411	2.625	99.760	99.760	99.560	2.625	99.885	99.885	99.685	2.625	99.885	99.885	99.685
2.750	102.146	102.146	101.946	2.750	102.146	102.146	101.946	2.750	100.295	100.295	100.095	2.750	100.420	100.420	100.220	2.750	100.420	100.420	100.220
2.875	102.545	102.545	102.345	2.875	102.545	102.545	102.345	2.875	100.694	100.694	100.494	2.875	100.819	100.819	100.619	2.875	100.819	100.819	100.619
2.990	102.876	102.876	102.676	2.990	102.876	102.876	102.676	2.990	101.025	101.025	100.825	2.990	101.150	101.150	100.950	2.990	101.150	101.150	100.950
3.000	102.976	102.976	102.776	3.000	102.976	102.976	102.776	3.000	101.125	101.125	100.925	3.000	101.250	101.250	101.050	3.000	101.250	101.250	101.050
3.125	102.975	102.975	102.772	3.125	102.975	102.975	102.772	3.125	100.624	100.624	100.421	3.125	100.749	100.749	100.546	3.125	100.749	100.749	100.546
3.250	103.454	103.454	103.254	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.:

4/26/2021

45 Day Lock Exp.:

5/10/2021

60 Day Lock Exp.:

5/25/2021

W. Rate Sheet Dated: 3/26/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.635	98.635	98.419	2.500	98.143	98.143	97.931	2.000	98.522	98.522	98.322	2.750	97.310	97.310	97.094	2.000	97.884	97.884	97.684
2.875	99.423	99.423	99.211	2.625	98.773	98.773	98.559	2.125	99.170	99.170	98.970	2.875	98.098	98.098	97.886	2.125	98.220	98.220	98.020
2.990	100.067	100.067	99.860	2.750	99.881	99.881	99.679	2.250	99.906	99.906	99.706	2.990	98.742	98.742	98.535	2.250	98.956	98.956	98.756
3.000	100.167	100.167	99.960	2.875	100.598	100.598	100.397	2.375	100.451	100.451	100.251	3.000	98.842	98.842	98.635	2.375	99.501	99.501	99.301
3.125	100.808	100.808	100.608	2.990	101.081	101.081	100.881	2.500	100.909	100.909	100.709	3.125	99.490	99.490	99.290	2.500	99.959	99.959	99.759
3.250	101.448	101.448	101.246	3.000	101.181	101.181	100.981	2.625	101.486	101.486	101.286	3.250	100.310	100.310	100.108	2.625	99.973	99.973	99.773
3.375	102.121	102.121	101.921	3.125	101.696	101.696	101.496	2.750	102.021	102.021	101.821	3.375	100.983	100.983	100.783	2.750	100.508	100.508	100.308
3.500	102.658	102.658	102.458	3.250	102.157	102.157	101.934	2.875	102.420	102.420	102.220	3.500	101.520	101.520	101.320	2.875	100.907	100.907	100.707
3.625	103.138	103.138	102.938	3.375	102.778	102.778	102.558	2.990	102.751	102.751	102.551	3.625	102.000	102.000	101.800	2.990	101.238	101.238	101.038
3.750	103.287	103.287	103.045	3.500	103.333	103.333	103.119	3.000	102.851	102.851	102.651	3.750	100.766	100.766	100.524	3.000	101.338	101.338	101.138
3.875	103.838	103.838	103.601	3.625	103.705	103.705	103.493	3.125	102.850	102.850	102.647	3.875	101.317	101.317	101.080	3.125	101.087	101.087	100.884
3.990	104.233	104.233	104.003	3.750	103.269	103.269	103.069	3.250	103.329	103.329	103.129	3.990	101.712	101.712	101.482	3.250	101.566	101.566	101.366
4.000	104.333	104.333	104.103	3.875	103.834	103.834	103.634	3.375	103.666	103.666	103.466	4.000	101.812	101.812	101.582	3.375	101.903	101.903	101.703
4.125	104.702	104.702	104.487	3.990	104.171	104.171	103.971	3.500	103.884	103.884	103.684	4.125	102.181	102.181	101.966	3.500	102.121	102.121	101.921
4.250	104.597	104.597	104.397	4.000	104.271	104.271	104.071	3.625	104.359	104.359	104.159	4.250	101.422	101.422	101.222	3.625	102.096	102.096	101.896
4.375	105.001	105.001	104.801	4.125	104.564	104.564	104.364	3.750	104.737	104.737	104.537	4.375	101.826	101.826	101.626	3.750	102.474	102.474	102.274
4.500	105.340	105.340	105.140	4.250	104.843	104.843	104.643	3.875	104.907	104.907	104.707	4.500	102.165	102.165	101.965	3.875	102.644	102.644	102.444
4.625	105.565	105.565	105.365	4.375	105.209	105.209	105.009	3.990	105.180	105.180	104.980	4.625	102.390	102.390	102.190	3.990	102.917	102.917	102.717
4.750	105.972	105.972	105.772	4.500	105.571	105.571	105.371	4.000	105.280	105.280	105.080	4.750	102.679	102.679	102.479	4.000	103.017	103.017	102.817

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.:

4/26/2021

45 Day Lock Exp.:

5/10/2021

60 Day Lock Exp.:

5/25/2021

W. Rate Sheet Dated: 3/26/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline 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)