

W. Rate Sheet Dated: 3/30/2021

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	101.405	101.405	100.999	2.750	99.187	99.187	98.780	2.250	97.764	97.764	97.464	3.125	96.445	96.445	96.145
2.875	101.601	101.601	101.195	2.875	99.353	99.353	98.947	2.500	98.098	98.098	97.798	3.250	98.019	98.019	97.719
3.000	101.801	101.801	101.395	3.000	99.514	99.514	99.108	2.625	98.250	98.250	97.950	3.375	97.796	97.796	97.496
3.125	101.999	101.999	101.593	3.125	99.674	99.674	99.268	2.750	100.266	100.266	99.966	3.500	97.871	97.871	97.571
3.250	102.780	102.780	102.480	3.250	100.504	100.504	100.204	2.875	100.420	100.420	100.120	3.625	97.945	97.945	97.645
3.375	102.871	102.871	102.571	3.375	100.656	100.656	100.356	3.000	100.568	100.568	100.268	Margin = 2.250		Index = 0.070	
3.500	103.057	103.057	102.757	3.500	100.827	100.827	100.527	3.125	100.716	100.716	100.416	30 Year OTC			
3.625	103.236	103.236	102.936	3.625	100.963	100.963	100.663	3.250	102.858	102.858	102.558	Rate	30 Day	45 Day	60 Day
3.750	103.751	103.751	103.451	3.750	103.009	103.009	102.709	3.375	102.998	102.998	102.698	4.000	101.710	101.710	101.210
3.875	103.832	103.832	103.532	3.875	103.115	103.115	102.815	3.500	103.122	103.122	102.822	4.125	101.876	101.876	101.376
4.000	103.985	103.985	103.685	4.000	103.242	103.242	102.942	3.625	103.248	103.248	102.948	4.375	102.932	102.932	102.432
4.125	104.151	104.151	103.851	4.125	103.354	103.354	103.054	3.750	103.425	103.425	103.125	4.500	103.013	103.013	102.513
4.250	104.453	104.453	104.253	4.250	103.716	103.716	103.516	3.875	103.522	103.522	103.222	4.625	103.129	103.129	102.629
4.375	104.507	104.507	104.307	4.375	103.823	103.823	103.623	4.000	103.641	103.641	103.341	4.875	104.235	104.235	103.735
4.500	104.588	104.588	104.388	4.500	103.950	103.950	103.750	4.125	103.745	103.745	103.445	5.000	104.342	104.342	103.842
4.625	104.704	104.704	104.504	4.625	104.062	104.062	103.862	4.250	104.064	104.064	103.764	5.125	104.458	104.458	103.958
4.750	105.083	105.083	104.883	4.750	104.346	104.346	104.146	4.375	104.162	104.162	103.862	5.500	105.110	105.110	104.610
4.875	105.110	105.110	104.910	4.875	104.453	104.453	104.253	4.500	104.280	104.280	103.980	5.625	105.226	105.226	104.726
6.250	106.000	106.000	105.800	6.250	105.929	105.929	105.729	4.625	104.384	104.384	104.084	6.250	105.691	105.691	105.191

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	101.505	101.405	101.405	100.999	2.750	100.767	100.667	100.667	100.260	2.250	99.794	99.694	99.694	99.394
2.875	101.701	101.601	101.601	101.195	2.875	100.933	100.833	100.833	100.427	2.375	99.964	99.864	99.864	99.564
3.000	101.901	101.801	101.801	101.395	3.000	101.094	100.994	100.994	100.588	2.500	100.128	100.028	100.028	99.728
3.125	102.099	101.999	101.999	101.593	3.125	101.254	101.154	101.154	100.748	2.625	100.128	100.180	100.180	99.880
3.250	102.780	102.680	102.680	102.380	3.250	102.084	101.984	101.984	101.684	2.750	101.196	101.096	101.096	100.796
3.375	102.971	102.871	102.871	102.571	3.375	102.236	102.136	102.136	101.836	2.875	101.350	101.250	101.250	100.950
3.500	103.157	103.057	103.057	102.757	3.500	102.407	102.307	102.307	102.007	3.000	101.498	101.398	101.398	101.098
3.625	103.336	103.236	103.236	102.936	3.625	102.543	102.443	102.443	102.143	3.125	101.646	101.546	101.546	101.246
3.750	103.851	103.751	103.751	103.451	3.750	103.539	103.439	103.439	103.139	3.250	104.388	104.288	104.288	103.988
3.875	104.032	103.932	103.932	103.632	3.875	103.645	103.545	103.545	103.245	3.375	104.528	104.428	104.428	104.128
4.000	104.185	104.085	104.085	103.785	4.000	103.772	103.672	103.672	103.372	3.500	104.652	104.552	104.552	104.252
4.125	104.351	104.251	104.251	103.951	4.125	103.884	103.784	103.784	103.484	3.625	104.778	104.678	104.678	104.378
4.250	105.253	105.153	105.153	104.853	4.250	104.946	104.846	104.846	104.646	3.750	105.455	105.355	105.355	105.055

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 >90.000		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	98.960	98.960	98.460	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.126	99.126	98.626	4.750	101.000	101.000	100.500
3.875	99.937	99.937	99.437	6.250	103.750	103.750	103.500	4.375	100.182	100.182	99.682	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.784	99.784	99.284					4.500	100.263	100.263	99.763	Rate	30 Day	45 Day	60 Day
4.125	99.618	99.618	99.118					4.625	100.379	100.379	99.879	6.250	102.750	102.750	102.250
4.250	101.560	101.560	101.060					4.875	101.485	101.485	100.985	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.405	101.405	100.905					5.000	101.592	101.592	101.092				
4.500	101.325	101.325	100.825					5.125	101.708	101.708	101.208				
4.625	101.209	101.209	100.709					5.500	102.360	102.360	101.860				
4.750	102.917	102.917	102.417					5.625	102.476	102.476	101.976				
Borrower Paid Como Only				Lender Paid Only				6.250	102.941	102.941	102.441				

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/29/2021

45 Day Lock Exp.:

5/14/2021

60 Day Lock Exp.:

5/31/2021

W. Rate Sheet Dated: 3/30/2021

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	100.233	100.233	99.933	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	100.387	100.387	100.087	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	100.536	100.536	100.236	Margin = 2.250		Index = .070	
3.500	N/A	N/A	N/A	3.500	100.357	100.357	100.057	3.125	100.684	100.684	100.384	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	100.493	100.493	100.193	3.250	102.388	102.388	102.088	Rate	30 Day	45 Day	60 Day
3.750	101.788	101.788	101.488	3.750	101.476	101.476	101.176	3.375	102.528	102.528	102.228	3.250	98.105	98.105	97.605
3.875	101.870	101.870	101.570	3.875	101.582	101.582	101.282	3.500	102.652	102.652	102.352	3.375	98.296	98.296	97.796
4.000	102.022	102.022	101.722	4.000	101.710	101.710	101.410	3.625	102.778	102.778	102.478	3.500	98.482	98.482	97.982
4.125	102.188	102.188	101.888	4.125	101.822	101.822	101.522	3.750	101.892	101.892	101.592	3.625	98.661	98.661	98.161
4.250	102.053	102.053	101.853	4.250	101.746	101.746	101.546	3.875	N/A	N/A	N/A	3.750	99.413	99.413	98.913
4.375	102.107	102.107	101.907	4.375	101.853	101.853	101.653	4.000	N/A	N/A	N/A	3.875	99.595	99.595	99.095
4.500	102.188	102.188	101.988	4.500	101.980	101.980	101.780	4.125	N/A	N/A	N/A	4.000	99.747	99.747	99.247
4.625	102.304	102.304	102.104	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.913	99.913	99.413
4.750	102.246	102.246	102.046	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.378	100.378	99.878
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	101.530	101.430	101.430	101.130	3.250	100.834	100.734	100.734	100.434	2.750	98.415	98.315	98.315	98.015
3.375	101.721	101.621	101.621	101.321	3.375	100.986	100.886	100.886	100.586	2.875	98.569	98.469	98.469	98.169
3.500	101.907	101.807	101.807	101.507	3.500	101.157	101.057	101.057	100.757	3.000	98.717	98.617	98.617	98.317
3.625	102.086	101.986	101.986	101.686	3.625	101.293	101.193	101.193	100.893	3.125	98.865	98.765	98.765	98.465
3.750	101.538	101.438	101.438	101.138	3.750	101.226	101.126	101.126	100.826	3.250	101.263	101.163	101.163	100.863
3.875	101.720	101.620	101.620	101.320	3.875	101.332	101.232	101.232	100.932	3.375	101.403	101.303	101.303	101.003
4.000	101.872	101.772	101.772	101.472	4.000	101.460	101.360	101.360	101.060	3.500	101.527	101.427	101.427	101.127
4.125	102.038	101.938	101.938	101.638	4.125	101.572	101.472	101.472	101.172	3.625	101.653	101.553	101.553	101.253
4.250	102.503	102.403	102.403	102.203	4.250	102.196	102.096	102.096	101.896	3.750	102.330	102.230	102.230	101.930

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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrowholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/29/2021

45 Day Lock Exp.:

5/14/2021

60 Day Lock Exp.:

5/31/2021

W. Rate Sheet Dated: 3/30/2021

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	96.304	96.304	96.104	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	96.471	96.471	96.271	2.000	N/A	N/A	N/A
2.625	97.194	97.194	96.994	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.276	97.276	97.076	2.125	N/A	N/A	N/A
2.750	98.092	98.092	97.892	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.041	98.041	97.841	2.250	N/A	N/A	N/A
2.875	98.810	98.810	98.610	2.375	93.955	93.955	93.755	2.375	93.730	93.730	93.530	2.875	98.713	98.713	98.513	2.375	93.909	93.909	93.709
2.990	99.420	99.420	99.220	2.500	95.125	95.125	94.925	2.500	94.963	94.963	94.763	2.990	99.441	99.441	99.241	2.500	95.092	95.092	94.892
3.000	99.520	99.520	99.320	2.625	96.264	96.264	96.064	2.625	96.163	96.163	95.963	3.000	99.541	99.541	99.341	2.625	96.146	96.146	95.946
3.125	100.094	100.094	99.894	2.750	97.297	97.297	97.097	2.750	97.235	97.235	97.035	3.125	100.453	100.453	100.253	2.750	97.046	97.046	96.846
3.250	100.766	100.766	100.566	2.875	98.086	98.086	97.886	2.875	98.024	98.024	97.824	3.250	101.203	101.203	101.003	2.875	97.789	97.789	97.589
3.375	101.400	101.400	101.200	2.990	98.744	98.744	98.544	2.990	98.634	98.634	98.434	3.375	101.792	101.792	101.592	2.990	98.565	98.565	98.365
3.500	102.000	102.000	101.800	3.000	98.844	98.844	98.644	3.000	98.734	98.734	98.534	3.500	102.232	102.232	102.032	3.000	98.665	98.665	98.465
3.625	102.397	102.397	102.197	3.125	100.131	100.131	99.931	3.125	100.092	100.092	99.892	3.625	102.480	102.480	102.280	3.125	100.253	100.253	100.053
3.750	103.148	103.148	102.948	3.250	101.136	101.136	100.936	3.250	101.136	101.136	100.936	3.750	101.975	101.975	101.775	3.250	101.003	101.003	100.803
3.875	103.718	103.718	103.518	3.375	101.833	101.833	101.633	3.375	101.833	101.833	101.633	3.875	102.504	102.504	102.304	3.375	101.592	101.592	101.392
3.990	104.071	104.071	103.871	3.500	102.438	102.438	102.238	3.500	102.438	102.438	102.238	3.990	102.800	102.800	102.600	3.500	102.032	102.032	101.832
4.000	104.171	104.171	103.971	3.625	103.146	103.146	102.946	3.625	103.109	103.109	102.909	4.000	102.900	102.900	102.700	3.625	102.280	102.280	102.080
4.125	104.540	104.540	104.340	3.750	104.090	104.090	103.890	3.750	104.090	104.090	103.890	4.125	103.121	103.121	102.921	3.750	101.775	101.775	101.575
4.250	104.761	104.761	104.561	3.875	104.719	104.719	104.519	3.875	104.719	104.719	104.519	4.250	101.872	101.872	101.672	3.875	102.304	102.304	102.104
4.375	105.201	105.201	105.001	3.990	105.115	105.115	104.915	3.990	105.115	105.115	104.915	4.375	102.345	102.345	102.145	3.990	102.600	102.600	102.400
4.500	105.610	105.610	105.410	4.000	105.215	105.215	105.015	4.000	105.215	105.215	105.015	4.500	102.695	102.695	102.495	4.000	102.700	102.700	102.500
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	96.984	96.984	96.784	2.875	100.353	100.353	100.153	2.875	99.150	99.150	98.950	2.750	99.150	99.150	98.950	2.000	98.367	98.367	98.167
2.875	97.727	97.727	97.527	2.990	100.825	100.825	100.625	2.990	99.679	99.679	99.479	2.990	99.679	99.679	99.479	2.125	98.992	98.992	98.792
2.990	98.455	98.455	98.255	3.000	100.925	100.925	100.725	3.000	99.779	99.779	99.579	3.000	99.779	99.779	99.579	2.250	99.551	99.551	99.351
3.000	98.555	98.555	98.355	3.125	101.427	101.427	101.227	3.125	100.477	100.477	100.277	3.125	100.454	100.454	100.254	2.375	100.064	100.064	99.864
3.125	100.251	100.251	100.051	3.250	101.932	101.932	101.732	3.250	101.370	101.370	101.170	3.250	101.370	101.370	101.170	2.500	100.560	100.560	100.360
3.250	101.003	101.003	100.803	3.375	102.562	102.562	102.362	3.375	102.063	102.063	101.863	3.375	102.063	102.063	101.863	2.625	101.175	101.175	100.975
3.375	101.592	101.592	101.392	3.500	103.076	103.076	102.876	3.500	102.630	102.630	102.430	3.500	102.630	102.630	102.430	2.750	101.758	101.758	101.558
3.500	102.032	102.032	101.832	3.625	103.521	103.521	103.321	3.625	103.121	103.121	102.921	3.625	103.121	103.121	102.921	2.875	102.226	102.226	102.026
3.625	102.280	102.280	102.080	3.750	103.309	103.309	103.109	3.750	103.306	103.306	103.106	3.750	103.493	103.493	103.293	2.990	102.656	102.656	102.456
3.750	101.775	101.775	101.575	3.875	103.875	103.875	103.675	3.875	103.931	103.931	103.731	3.875	104.118	104.118	103.918	3.000	102.756	102.756	102.556
3.875	102.304	102.304	102.104	3.990	104.195	104.195	103.995	3.990	104.289	104.289	104.089	3.990	104.477	104.477	104.277	3.125	103.235	103.235	103.035
3.990	102.600	102.600	102.400	4.000	104.295	104.295	104.095	4.000	104.389	104.389	104.189	4.000	104.577	104.577	104.377	3.250	103.478	103.478	103.278
4.000	102.700	102.700	102.500	4.125	104.659	104.659	104.459	4.125	104.793	104.793	104.593	4.125	104.980	104.980	104.780	3.375	103.946	103.946	103.746
4.125	102.921	102.921	102.721	4.250	104.123	104.123	103.923	4.250	104.582	104.582	104.382	4.250	104.769	104.769	104.569	3.500	104.356	104.356	104.156
4.250	95.223	95.223	95.023	4.375	104.557	104.557	104.357	4.375	105.059	105.059	104.859	4.375	105.247	105.247	105.047	3.625	104.833	104.833	104.633
4.375	N/A	N/A	N/A	4.500	104.944	104.944	104.744	4.500	105.485	105.485	105.285	4.500	105.672	105.672	105.472	3.750	105.109	105.109	104.909
4.500	N/A	N/A	N/A	4.625	105.209	105.209	105.009	4.625	105.774	105.774	105.574	4.625	105.962	105.962	105.762	3.875	105.618	105.618	105.418
4.625	N/A	N/A	N/A	4.750	105.426	105.426	105.226	4.750	105.881	105.881	105.681	4.750	106.068	106.068	105.868	3.990	106.011	106.011	105.811
4.750	N/A	N/A	N/A	4.875	105.820	105.820	105.620	4.875	98.309	98.309	98.109	4.875	98.309	98.309	98.109	4.000	106.111	106.111	105.911
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	96.610	96.610	#N/A	2.000	96.352	96.352	96.152	2.000	98.358	98.358	98.158	2.000	96.401	96.401	96.201	2.000	96.143	96.143	95.943
2.125	97.339	97.339	#N/A	2.125	97.089	97.089	96.889	2.125	98.832	98.832	98.632	2.125	96.979	96.979	96.779	2.125	96.729	96.729	96.529
2.250	97.955	97.955	#N/A	2.250	97.872	97.872	97.672	2.250	99.412	99.412	99.212	2.250	97.616	97.616	97.416	2.250	97.533	97.533	97.333
2.375	98.810	98.810	98.610	2.375	98.778	98.778	98.578	2.375	99.990	99.990	99.790	2.375	98.536	98.536	98.336	2.375	98.504	98.504	98.304
2.500	99.735	99.735	99.535	2.500	99.726	99.726	99.526	2.500	100.557	100.557	100.357	2.500	99.532	99.532	99.332	2.500	99.523	99.523	99.323
2.625	100.459	100.459	100.259	2.625	100.459	100.459	100.259	2.625	101.017	101.017	100.817	2.625	100.101	100.101	99.901	2.625	100.101	100.101	99.901
2.750	101.100	101.100	100.900	2.750	101.100	101.100	100.900	2.750	101.426	101.426	101.226	2.750	100.568	100.568	100.368	2.750	100.568	100.568	100.368
2.875	101.612	101.612	101.412	2.875	101.612	101.612	101.412	2.875	101.753	101.753	101.553	2.875	100.939	100.939	100.739	2.875	100.939	100.939	100.739
2.990	102.099	102.099	101.899	2.990	102.099	102.099	101.899	2.990	102.024	102.024	101.824	2.990	101.267	101.267	101.067	2.990	101.267	101.267	101.067
3.000	102.199	102.199	101.999	3.000	102.199	102.199	101.999	3.000	102.124	102.124	101.924	3.000	101.367	101.367	101.167	3.000	101.367	101.367	101.167
3.125	102.724	102.724	102.524	3.125	102.724	102.724	102.524	3.125	102.457	102.457	102.257	3.125	101.746	101.746	101.546	3.125	101.746	101.746	101.546
3.250	103.220	103.220	103.020	3.250	103.220	103.220	103.020	3.250	102.335	102.335	102.135	3.250	101.877	101.877	101.677	3.250	101.877	101.877	101.677
3.375	103.736	103.736																	



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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

4/29/2021

5/14/2021

5/31/2021

W. Rate Sheet Dated: 3/30/2021

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@afrownlo.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/29/2021

45 Day Lock Exp.:

5/14/2021

60 Day Lock Exp.:

5/31/2021

W. Rate Sheet Dated: 3/30/2021

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	Rate	30 Day	45 Day	60 Day
2.750	98.203	98.203	98.003	2.750	98.203	98.203	98.003	2.750	98.203	98.203	98.003	2.750	96.615	96.615	96.415	2.750	96.615	96.615	96.415	2.750	96.615	96.615	96.415	2.750	96.615	96.615	96.415	2.750	96.615	96.615	96.415
2.875	99.009	99.009	98.809	2.875	99.009	99.009	98.809	2.875	99.009	99.009	98.809	2.875	97.421	97.421	97.221	2.875	97.421	97.421	97.221	2.875	97.421	97.421	97.221	2.875	97.421	97.421	97.221	2.875	97.421	97.421	97.221
2.990	99.673	99.673	99.473	2.990	99.673	99.673	99.473	2.990	99.673	99.673	99.473	2.990	98.085	98.085	97.885	2.990	98.085	98.085	97.885	2.990	98.085	98.085	97.885	2.990	98.085	98.085	97.885	2.990	98.085	98.085	97.885
3.000	99.773	99.773	99.573	3.000	99.773	99.773	99.573	3.000	99.773	99.773	99.573	3.000	98.185	98.185	97.985	3.000	98.185	98.185	97.985	3.000	98.185	98.185	97.985	3.000	98.185	98.185	97.985	3.000	98.185	98.185	97.985
3.125	100.441	100.441	100.241	3.125	100.441	100.441	100.241	3.125	100.441	100.441	100.241	3.125	99.179	99.179	98.979	3.125	99.179	99.179	98.979	3.125	99.179	99.179	98.979	3.125	99.179	99.179	98.979	3.125	99.179	99.179	98.979
3.250	101.095	101.095	100.872	3.250	100.970	100.970	100.747	3.250	101.095	101.095	100.872	3.250	100.269	100.269	100.046	3.250	100.144	100.144	99.921	3.250	100.144	100.144	99.921	3.250	100.144	100.144	99.921	3.250	100.144	100.144	99.921
3.375	101.783	101.783	101.567	3.375	101.658	101.658	101.442	3.375	101.783	101.783	101.567	3.375	100.957	100.957	100.741	3.375	100.832	100.832	100.616	3.375	100.832	100.832	100.616	3.375	100.832	100.832	100.616	3.375	100.832	100.832	100.616
3.500	102.333	102.333	102.121	3.500	102.108	102.108	101.996	3.500	102.333	102.333	102.121	3.500	101.507	101.507	101.295	3.500	101.382	101.382	101.170	3.500	101.382	101.382	101.170	3.500	101.382	101.382	101.170	3.500	101.382	101.382	101.170
3.625	102.823	102.823	102.612	3.625	102.698	102.698	102.487	3.625	102.823	102.823	102.612	3.625	101.997	101.997	101.786	3.625	101.872	101.872	101.661	3.625	101.872	101.872	101.661	3.625	101.872	101.872	101.661	3.625	101.872	101.872	101.661
3.750	102.995	102.995	102.772	3.750	102.825	102.825	102.622	3.750	102.995	102.995	102.772	3.750	102.245	102.245	102.022	3.750	102.120	102.120	101.908	3.750	102.120	102.120	101.908	3.750	102.120	102.120	101.908	3.750	102.120	102.120	101.908
3.875	103.561	103.561	103.344	3.875	103.411	103.411	103.204	3.875	103.561	103.561	103.344	3.875	103.711	103.711	103.504	3.875	103.586	103.586	103.379	3.875	103.586	103.586	103.379	3.875	103.586	103.586	103.379	3.875	103.586	103.586	103.379
3.990	103.976	103.976	103.764	3.990	103.826	103.826	103.619	3.990	103.976	103.976	103.764	3.990	104.176	104.176	103.969	3.990	104.051	104.051	103.844	3.990	104.051	104.051	103.844	3.990	104.051	104.051	103.844	3.990	104.051	104.051	103.844
4.000	104.076	104.076	103.864	4.000	103.926	103.926	103.719	4.000	104.076	104.076	103.864	4.000	104.276	104.276	104.069	4.000	104.151	104.151	103.944	4.000	104.151	104.151	103.944	4.000	104.151	104.151	103.944	4.000	104.151	104.151	103.944
4.125	104.461	104.461	104.261	4.125	104.311	104.311	104.104	4.125	104.461	104.461	104.261	4.125	104.611	104.611	104.404	4.125	104.486	104.486	104.279	4.125	104.486	104.486	104.279	4.125	104.486	104.486	104.279	4.125	104.486	104.486	104.279
4.250	104.434	104.434	104.234	4.250	104.284	104.284	104.077	4.250	104.434	104.434	104.234	4.250	104.634	104.634	104.427	4.250	104.509	104.509	104.302	4.250	104.509	104.509	104.302	4.250	104.509	104.509	104.302	4.250	104.509	104.509	104.302
4.375	104.853	104.853	104.653	4.375	104.703	104.703	104.496	4.375	104.853	104.853	104.653	4.375	104.953	104.953	104.746	4.375	104.828	104.828	104.621	4.375	104.828	104.828	104.621	4.375	104.828	104.828	104.621	4.375	104.828	104.828	104.621
4.500	105.203	105.203	105.003	4.500	105.053	105.053	104.846	4.500	105.203	105.203	105.003	4.500	105.353	105.353	105.146	4.500	105.228	105.228	105.021	4.500	105.228	105.228	105.021	4.500	105.228	105.228	105.021	4.500	105.228	105.228	105.021
4.625	105.435	105.435	105.235	4.625	105.285	105.285	105.078	4.625	105.435	105.435	105.235	4.625	105.585	105.585	105.378	4.625	105.460	105.460	105.253	4.625	105.460	105.460	105.253	4.625	105.460	105.460	105.253	4.625	105.460	105.460	105.253
4.750	105.879	105.879	105.679	4.750	105.729	105.729	105.522	4.750	105.879	105.879	105.679	4.750	105.979	105.979	105.772	4.750	105.854	105.854	105.647	4.750	105.854	105.854	105.647	4.750	105.854	105.854	105.647	4.750	105.854	105.854	105.647
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	Rate	30 Day	45 Day	60 Day
2.750	96.615	96.615	96.415	2.500	97.939	97.939	97.701	2.500	97.939	97.939	97.701	2.500	97.939	97.939	97.701	2.500	97.939	97.939	97.701	2.000	98.215	98.215	98.015	2.000	98.215	98.215	98.015	2.000	98.215	98.215	98.015
2.875	97.421	97.421	97.221	2.625	98.580	98.580	98.340	2.625	98.580	98.580	98.340	2.625	98.580	98.580	98.340	2.625	98.580	98.580	98.340	2.125	98.868	98.868	98.668	2.125	98.868	98.868	98.668	2.125	98.868	98.868	98.668
2.990	98.085	98.085	97.885	2.750	99.554	99.554	99.352	2.750	99.554	99.554	99.352	2.750	99.554	99.554	99.352	2.750	99.554	99.554	99.352	2.250	99.615	99.615	99.415	2.250	99.615	99.615	99.415	2.250	99.615	99.615	99.415
3.000	98.185	98.185	97.985	2.875	100.282	100.282	100.081	2.875	100.282	100.282	100.081	2.875	100.282	100.282	100.081	2.875	100.282	100.282	100.081	2.375	100.166	100.166	100.066	2.375	100.166	100.166	100.066	2.375	100.166	100.166	100.066
3.125	99.179	99.179	98.979	2.990	100.777	100.777	100.577	2.990	100.777	100.777	100.577	2.990	100.777	100.777	100.577	2.990	100.777	100.777	100.577	2.500	100.630	100.630	100.430	2.500	100.630	100.630	100.430	2.500	100.630	100.630	100.430
3.250	100.269	100.269	100.046	3.000	100.877	100.877	100.677	3.000	100.877	100.877	100.677	3.000	100.877	100.877	100.677	3.000	100.877	100.877	100.677	2.625	101.231	101.231	101.031	2.625	101.231	101.231	101.031	2.625	101.231	101.231	101.031
3.375	100.957	100.957	100.741	3.125	101.407	101.407	101.207	3.125	101.407	101.407	101.207	3.125	101.407	101.407	101.207	3.125	101.407	101.407	101.207	2.750	101.775	101.775	101.575	2.750	101.775	101.775	101.575	2.750	101.775	101.775	101.575
3.500	101.507	101.507	101.295	3.250	102.050	102.050	101.808	3.250	102.050	102.050	101.808	3.250	102.050	102.050	101.808	3.250	102.050	102.050	101.808	2.875	102.183	102.183	101.983	2.875	102.183	102.183	101.983	2.875	102.183	102.183	101.983
3.625	101.997	101.997	101.786	3.375	102.686	102.686	102.448	3.375	102.686	102.686	102.448	3.375	102.686	102.686	102.448	3.375	102.686	102.686	102.448	2.990	102.519	102.519	102.319	2.990	102.519	102.519	102.319	2.990	102.519	102.519	102.319
3.750	99.457	99.457	99.234	3.500	103.260	103.260	103.025	3.500	103.260	103.260	103.025	3.500	103.260	103.260	103.025	3.500	103.260	103.260	103.025	3.000	102.619	102.619	102.419	3.000	102.619	102.619	102.419	3.000	102.619	102.619	102.419
3.875	100.023	100.023	99.806	3.625	103.643	103.643	103.415	3.625	103.643	103.643	103.415	3.625	103.643	103.643	103.415	3.625	103.643	103.643	103.415	3.125	102.704	102.704	102.504	3.125	102.704	102.704	102.504	3.125	102.704	102.704	102.504
3.990	100.438	100.438	100.226	3.750	104.024	104.024	103.796	3.750	104.024	104.024	103.796	3.750	104.024	104.024	103.796	3.750	104.024	104.024	103.796	3.250	103.192	103.192	102.992	3.250	103.192	103.192	102.992	3.250	103.192	103.192	102.992
4.000	100.538	100.538	100.326	3.875	104.603	104.603	104.375	4.000	104.603	104.603	104.375																				



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.:

4/29/2021

45 Day Lock Exp.:

5/14/2021

60 Day Lock Exp.:

5/31/2021

W. Rate Sheet Dated: 3/30/2021

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	98.203	98.203	98.003	2.500	97.939	97.939	97.701	2.000	98.215	98.215	98.015	2.750	96.734	96.734	96.534	2.000	97.577	97.577	97.377
2.875	99.009	99.009	98.809	2.625	98.580	98.580	98.340	2.125	98.868	98.868	98.668	2.875	97.540	97.540	97.340	2.125	97.918	97.918	97.718
2.990	99.673	99.673	99.473	2.750	99.554	99.554	99.352	2.250	99.615	99.615	99.415	2.990	98.204	98.204	98.004	2.250	98.665	98.665	98.465
3.000	99.773	99.773	99.573	2.875	100.282	100.282	100.081	2.375	100.166	100.166	99.966	3.000	98.304	98.304	98.104	2.375	99.216	99.216	99.016
3.125	100.441	100.441	100.241	2.990	100.777	100.777	100.577	2.500	100.630	100.630	100.430	3.125	99.135	99.135	98.935	2.500	99.680	99.680	99.480
3.250	101.095	101.095	100.872	3.000	100.877	100.877	100.677	2.625	101.231	101.231	101.031	3.250	100.007	100.007	99.784	2.625	99.718	99.718	99.518
3.375	101.783	101.783	101.567	3.125	101.407	101.407	101.207	2.750	101.775	101.775	101.575	3.375	100.695	100.695	100.479	2.750	100.262	100.262	100.062
3.500	102.333	102.333	102.121	3.250	102.050	102.050	101.808	2.875	102.183	102.183	101.983	3.500	101.245	101.245	101.033	2.875	100.670	100.670	100.470
3.625	102.823	102.823	102.612	3.375	102.686	102.686	102.448	2.990	102.519	102.519	102.319	3.625	101.735	101.735	101.524	2.990	101.006	101.006	100.806
3.750	102.995	102.995	102.772	3.500	103.260	103.260	103.025	3.000	102.619	102.619	102.419	3.750	100.926	100.926	100.703	3.000	101.106	101.106	100.906
3.875	103.561	103.561	103.344	3.625	103.643	103.643	103.415	3.125	102.704	102.704	102.475	3.875	101.492	101.492	101.275	3.125	100.941	100.941	100.712
3.990	103.976	103.976	103.764	3.750	103.024	103.024	102.824	3.250	103.192	103.192	102.964	3.990	101.907	101.907	101.695	3.250	101.429	101.429	101.201
4.000	104.076	104.076	103.864	3.875	103.603	103.603	103.403	3.375	103.535	103.535	103.312	4.000	102.007	102.007	101.795	3.375	101.772	101.772	101.549
4.125	104.461	104.461	104.261	3.990	103.956	103.956	103.756	3.500	103.761	103.761	103.540	4.125	102.392	102.392	102.192	3.500	101.998	101.998	101.777
4.250	104.434	104.434	104.234	4.000	104.056	104.056	103.856	3.625	104.368	104.368	104.168	4.250	101.265	101.265	101.065	3.625	102.105	102.105	101.905
4.375	104.853	104.853	104.653	4.125	104.357	104.357	104.157	3.750	104.754	104.754	104.554	4.375	101.684	101.684	101.484	3.750	102.491	102.491	102.291
4.500	105.203	105.203	105.003	4.250	104.666	104.666	104.466	3.875	104.926	104.926	104.726	4.500	102.034	102.034	101.834	3.875	102.663	102.663	102.463
4.625	105.435	105.435	105.235	4.375	105.053	105.053	104.853	3.990	105.212	105.212	105.012	4.625	102.266	102.266	102.066	3.990	102.949	102.949	102.749
4.750	105.879	105.879	105.679	4.500	105.424	105.424	105.224	4.000	105.312	105.312	105.112	4.750	102.585	102.585	102.385	4.000	103.049	103.049	102.849

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-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
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
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.:

4/29/2021

45 Day Lock Exp.:

5/14/2021

60 Day Lock Exp.:

5/31/2021

W. Rate Sheet Dated: 3/30/2021

Release Time: 10:00 am ET

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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)