



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.: 4/30/2021

45 Day Lock Exp.: 5/17/2021

60 Day Lock Exp.: 5/31/2021

W. Rate Sheet Dated: 3/31/2021

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	101.593	101.593	101.172	2.750	99.379	99.379	98.957	2.250	97.927	97.927	97.627	3.125	96.371	96.371	96.071
2.875	101.808	101.808	101.386	2.875	99.550	99.550	99.128	2.500	98.266	98.266	97.966	3.250	97.945	97.945	97.645
3.000	101.995	101.995	101.574	3.000	99.713	99.713	99.291	2.625	98.428	98.428	98.128	3.375	98.019	98.019	97.719
3.125	102.194	102.194	101.772	3.125	99.870	99.870	99.448	2.750	100.208	100.208	99.908	3.500	97.796	97.796	97.496
3.250	102.924	102.924	102.624	3.250	100.658	100.658	100.358	2.875	100.366	100.366	100.066	3.625	97.871	97.871	97.571
3.375	103.021	103.021	102.721	3.375	100.802	100.802	100.502	3.000	100.517	100.517	100.217	Margin = 2.250		Index = 0.070	
3.500	103.208	103.208	102.908	3.500	100.951	100.951	100.651	3.125	100.662	100.662	100.362	30 Year OTC			
3.625	103.392	103.392	103.092	3.625	101.111	101.111	100.811	3.250	102.918	102.918	102.618	Rate	30 Day	45 Day	60 Day
3.750	103.895	103.895	103.595	3.750	103.119	103.119	102.819	3.375	103.050	103.050	102.750	4.000	101.883	101.883	101.383
3.875	103.978	103.978	103.678	3.875	103.259	103.259	102.959	3.500	103.187	103.187	102.887	4.125	102.026	102.026	101.526
4.000	104.158	104.158	103.858	4.000	103.364	103.364	103.064	3.625	103.301	103.301	103.001	4.375	103.187	103.187	102.687
4.125	104.301	104.301	104.001	4.125	103.501	103.501	103.201	3.750	103.604	103.604	103.304	4.500	103.340	103.340	102.840
4.250	104.702	104.702	104.502	4.250	103.976	103.976	103.776	3.875	103.698	103.698	103.398	4.625	103.386	103.386	102.886
4.375	104.762	104.762	104.562	4.375	104.076	104.076	103.876	4.000	103.794	103.794	103.494	4.875	104.364	104.364	103.864
4.500	104.915	104.915	104.715	4.500	104.181	104.181	103.981	4.125	103.922	103.922	103.622	5.000	104.490	104.490	103.990
4.625	104.961	104.961	104.761	4.625	104.318	104.318	104.118	4.250	103.855	103.855	103.555	5.125	104.591	104.591	104.091
4.750	105.208	105.208	105.008	4.750	104.481	104.481	104.281	4.375	103.947	103.947	103.647	5.500	105.211	105.211	104.711
4.875	105.239	105.239	105.039	4.875	104.581	104.581	104.381	4.500	104.042	104.042	103.742	5.625	105.311	105.311	104.811
6.250	106.000	106.000	105.800	6.250	105.939	105.939	105.739	4.625	104.171	104.171	103.871	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	101.693	101.593	101.593	101.172	2.750	100.959	100.859	100.859	100.437	2.250	99.957	99.857	99.857	99.557	
2.875	101.908	101.808	101.808	101.386	2.875	101.130	101.030	101.030	100.608	2.375	100.128	100.028	100.028	99.728	
3.000	102.095	101.995	101.995	101.574	3.000	101.293	101.193	101.193	100.771	2.500	100.296	100.196	100.196	99.896	
3.125	102.294	102.194	102.194	101.772	3.125	101.450	101.350	101.350	100.928	2.625	100.458	100.358	100.358	100.058	
3.250	102.924	102.824	102.824	102.524	3.250	102.388	102.288	102.288	101.838	2.750	101.138	101.038	101.038	100.738	
3.375	103.121	103.021	103.021	102.721	3.375	102.532	102.432	102.432	101.982	2.875	101.296	101.196	101.196	100.896	
3.500	103.308	103.208	103.208	102.908	3.500	102.531	102.431	102.431	102.131	3.000	101.447	101.347	101.347	101.047	
3.625	103.492	103.392	103.392	103.092	3.625	102.691	102.591	102.591	102.291	3.125	101.592	101.492	101.492	101.192	
3.750	103.995	103.895	103.895	103.595	3.750	103.649	103.549	103.549	103.249	3.250	104.448	104.348	104.348	104.048	
3.875	104.178	104.078	104.078	103.778	3.875	103.789	103.689	103.689	103.389	3.375	104.580	104.480	104.480	104.180	
4.000	104.358	104.258	104.258	103.958	4.000	103.894	103.794	103.794	103.494	3.500	104.717	104.617	104.617	104.317	
4.125	104.501	104.401	104.401	104.101	4.125	104.031	103.931	103.931	103.631	3.625	104.831	104.731	104.731	104.431	
4.250	105.502	105.402	105.402	105.202	4.250	105.206	105.106	105.106	104.906	3.750	105.634	105.534	105.534	105.234	

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	99.133	99.133	98.633	4.250	100.000	100.000	99.500
3.875	100.072	100.072	99.572	6.250	103.750	103.750	103.500	4.125	99.276	99.276	98.776	4.750	101.000	101.000	100.500
4.000	99.892	99.892	99.392					4.375	100.437	100.437	99.937	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	99.749	99.749	99.249					4.500	100.590	100.590	100.090	Rate	30 Day	45 Day	60 Day
4.250	101.810	101.810	101.310					4.625	100.636	100.636	100.136	6.250	102.750	102.750	102.250
4.375	101.651	101.651	101.151					4.875	101.614	101.614	101.114	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	101.497	101.497	100.997					5.000	101.740	101.740	101.240				
4.625	101.452	101.452	100.952					5.125	101.841	101.841	101.341				
4.750	103.042	103.042	102.542					5.500	102.461	102.461	101.961				
								5.625	102.561	102.561	102.061				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.941	102.941	102.441				

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)



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/30/2021

45 Day Lock Exp.:

5/17/2021

60 Day Lock Exp.:

5/31/2021

W. Rate Sheet Dated: 3/31/2021

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	96.121	96.121	95.821
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	97.695	97.695	97.395
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	97.769	97.769	97.469
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	100.050	100.050	99.750	3.500	97.546	97.546	97.246
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	100.209	100.209	99.909	3.625	97.621	97.621	97.321
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.359	100.359	100.059	Margin = 2.250		Index = .070	
3.500	N/A	N/A	N/A	3.500	100.731	100.731	100.431	3.125	100.504	100.504	100.204	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	100.891	100.891	100.591	3.250	102.698	102.698	102.398	Rate	30 Day	45 Day	60 Day
3.750	101.932	101.932	101.632	3.750	101.586	101.586	101.286	3.375	102.830	102.830	102.530	3.250	98.499	98.499	97.999
3.875	102.016	102.016	101.716	3.875	101.727	101.727	101.427	3.500	102.967	102.967	102.667	3.375	98.696	98.696	98.196
4.000	102.196	102.196	101.896	4.000	101.831	101.831	101.531	3.625	103.081	103.081	102.781	3.500	98.883	98.883	98.383
4.125	102.339	102.339	102.039	4.125	101.968	101.968	101.668	3.750	102.071	102.071	101.771	3.625	99.067	99.067	98.567
4.250	102.302	102.302	102.102	4.250	102.006	102.006	101.806	3.875	N/A	N/A	N/A	3.750	99.557	99.557	99.057
4.375	102.362	102.362	102.162	4.375	102.106	102.106	101.906	4.000	N/A	N/A	N/A	3.875	99.741	99.741	99.241
4.500	102.515	102.515	102.315	4.500	102.211	102.211	102.011	4.125	N/A	N/A	N/A	4.000	99.921	99.921	99.421
4.625	102.561	102.561	102.361	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.064	100.064	99.564
4.750	102.371	102.371	102.171	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.627	100.627	100.127
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	101.924	101.824	101.824	101.524	3.250	101.238	101.138	101.138	100.838	2.750	98.357	98.257	98.257	97.957
3.375	102.121	102.021	102.021	101.721	3.375	101.382	101.282	101.282	100.982	2.875	98.515	98.415	98.415	98.115
3.500	102.308	102.208	102.208	101.908	3.500	101.531	101.431	101.431	101.131	3.000	98.666	98.566	98.566	98.266
3.625	102.492	102.392	102.392	102.092	3.625	101.691	101.591	101.591	101.291	3.125	98.810	98.710	98.710	98.410
3.750	101.682	101.582	101.582	101.282	3.750	101.336	101.236	101.236	100.936	3.250	101.323	101.223	101.223	100.923
3.875	101.866	101.766	101.766	101.466	3.875	101.477	101.377	101.377	101.077	3.375	101.455	101.355	101.355	101.055
4.000	102.046	101.946	101.946	101.646	4.000	101.581	101.481	101.481	101.181	3.500	101.592	101.492	101.492	101.192
4.125	102.189	102.089	102.089	101.789	4.125	101.718	101.618	101.618	101.318	3.625	101.706	101.606	101.606	101.306
4.250	102.752	102.652	102.652	102.452	4.250	102.456	102.356	102.356	102.156	3.750	102.509	102.409	102.409	102.109

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				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only								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)	



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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/30/2021

45 Day Lock Exp.:

5/17/2021

60 Day Lock Exp.:

5/31/2021

W. Rate Sheet Dated: 3/31/2021

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	96.515	96.515	96.315	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	96.681	96.681	96.481	2.000	N/A	N/A	N/A
2.625	97.406	97.406	97.206	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.487	97.487	97.287	2.125	N/A	N/A	N/A
2.750	98.306	98.306	98.106	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.253	98.253	98.053	2.250	N/A	N/A	N/A
2.875	99.024	99.024	98.824	2.375	94.166	94.166	93.966	2.375	93.938	93.938	93.738	2.875	98.907	98.907	98.707	2.375	94.119	94.119	93.919
2.990	99.636	99.636	99.436	2.500	95.334	95.334	95.134	2.500	95.171	95.171	94.971	2.990	99.601	99.601	99.401	2.500	95.300	95.300	95.100
3.000	99.736	99.736	99.536	2.625	96.474	96.474	96.274	2.625	96.372	96.372	96.172	3.000	99.701	99.701	99.501	2.625	96.355	96.355	96.155
3.125	100.257	100.257	100.057	2.750	97.508	97.508	97.308	2.750	97.446	97.446	97.246	3.125	100.616	100.616	100.416	2.750	97.255	97.255	97.055
3.250	100.931	100.931	100.731	2.875	98.298	98.298	98.098	2.875	98.236	98.236	98.036	3.250	101.368	101.368	101.168	2.875	97.981	97.981	97.781
3.375	101.569	101.569	101.369	2.990	98.903	98.903	98.703	2.990	98.812	98.812	98.612	3.375	101.959	101.959	101.759	2.990	98.668	98.668	98.468
3.500	102.170	102.170	101.970	3.000	99.003	99.003	98.803	3.000	98.912	98.912	98.712	3.500	102.401	102.401	102.201	3.000	98.768	98.768	98.568
3.625	102.577	102.577	102.377	3.125	100.291	100.291	100.091	3.125	100.252	100.252	100.052	3.625	102.654	102.654	102.454	3.125	100.416	100.416	100.216
3.750	103.275	103.275	103.075	3.250	101.300	101.300	101.100	3.250	101.300	101.300	101.100	3.750	103.194	103.194	102.994	3.250	101.168	101.168	100.968
3.875	103.848	103.848	103.648	3.375	102.000	102.000	101.800	3.375	102.000	102.000	101.800	3.875	103.727	103.727	103.527	3.375	101.759	101.759	101.559
3.990	104.206	104.206	104.006	3.500	102.607	102.607	102.407	3.500	102.607	102.607	102.407	3.990	103.027	103.027	102.827	3.500	102.201	102.201	102.001
4.000	104.306	104.306	104.106	3.625	103.267	103.267	103.067	3.625	103.229	103.229	103.029	4.000	103.127	103.127	102.927	3.625	102.454	102.454	102.254
4.125	104.681	104.681	104.481	3.750	104.215	104.215	104.015	3.750	104.215	104.215	104.015	4.125	103.352	103.352	103.152	3.750	101.994	101.994	101.794
4.250	104.885	104.885	104.685	3.875	104.847	104.847	104.647	3.875	104.847	104.847	104.647	4.250	103.995	103.995	103.795	3.875	102.527	102.527	102.327
4.375	105.329	105.329	105.129	3.990	105.250	105.250	105.050	3.990	105.250	105.250	105.050	4.375	104.742	104.742	104.542	3.990	102.827	102.827	102.627
4.500	105.741	105.741	105.541	4.000	105.350	105.350	105.150	4.000	105.350	105.350	105.150	4.500	102.828	102.828	102.628	4.000	102.927	102.927	102.727
30/25 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
2.750	97.193	97.193	96.993	2.875	100.568	100.568	100.368	2.875	99.363	99.363	99.163	2.875	99.363	99.363	99.163	2.000	98.489	98.489	98.289
2.875	97.919	97.919	97.719	2.990	101.041	101.041	100.841	2.990	99.895	99.895	99.695	2.990	99.895	99.895	99.695	2.125	99.114	99.114	98.914
2.990	98.577	98.577	98.377	3.000	101.141	101.141	100.941	3.000	99.995	99.995	99.795	3.000	99.995	99.995	99.795	2.250	99.673	99.673	99.473
3.000	98.677	98.677	98.477	3.125	101.648	101.648	101.448	3.125	100.639	100.639	100.439	3.125	100.615	100.615	100.415	2.375	100.186	100.186	99.986
3.125	100.411	100.411	100.211	3.250	102.096	102.096	101.896	3.250	101.534	101.534	101.334	3.250	101.534	101.534	101.334	2.500	100.684	100.684	100.484
3.250	101.168	101.168	100.968	3.375	102.729	102.729	102.529	3.375	102.230	102.230	102.030	3.375	102.230	102.230	102.030	2.625	101.296	101.296	101.096
3.375	101.759	101.759	101.559	3.500	103.246	103.246	103.046	3.500	102.799	102.799	102.599	3.500	102.799	102.799	102.599	2.750	101.881	101.881	101.681
3.500	102.021	102.021	102.001	3.625	103.697	103.697	103.497	3.625	103.296	103.296	103.096	3.625	103.296	103.296	103.096	2.875	102.349	102.349	102.149
3.625	102.454	102.454	102.254	3.750	104.336	104.336	104.136	3.750	103.432	103.432	103.232	3.750	103.619	103.619	103.419	2.990	102.785	102.785	102.585
3.750	101.994	101.994	101.794	3.875	104.005	104.005	103.805	3.875	104.060	104.060	103.860	3.875	104.248	104.248	104.048	3.000	102.885	102.885	102.685
3.875	102.527	102.527	102.327	3.990	104.329	104.329	104.129	3.990	104.425	104.425	104.225	3.990	104.613	104.613	104.413	3.125	103.366	103.366	103.166
3.990	102.827	102.827	102.627	4.000	104.429	104.429	104.229	4.000	104.525	104.525	104.325	4.000	104.713	104.713	104.513	3.250	103.559	103.559	103.359
4.000	102.927	102.927	102.727	4.125	104.800	104.800	104.600	4.125	104.933	104.933	104.733	4.125	105.120	105.120	104.920	3.375	104.033	104.033	103.833
4.125	103.152	103.152	102.952	4.250	104.248	104.248	104.048	4.250	104.706	104.706	104.506	4.250	104.893	104.893	104.693	3.500	104.446	104.446	104.246
4.250	95.222	95.222	95.022	4.375	104.686	104.686	104.486	4.375	105.189	105.189	104.989	4.375	105.376	105.376	105.176	3.625	104.932	104.932	104.732
4.375	N/A	N/A	N/A	4.500	105.075	105.075	104.875	4.500	105.615	105.615	105.415	4.500	105.803	105.803	105.603	3.750	105.006	105.006	104.806
4.500	N/A	N/A	N/A	4.625	105.344	105.344	105.144	4.625	105.912	105.912	105.712	4.625	106.099	106.099	105.899	3.875	105.520	105.520	105.320
4.625	N/A	N/A	N/A	4.750	105.550	105.550	105.350	4.750	106.003	106.003	105.803	4.750	106.190	106.190	105.990	3.990	105.917	105.917	105.717
4.750	N/A	N/A	N/A	4.875	105.947	105.947	105.747	4.875	98.309	98.309	98.109	4.875	98.309	98.309	98.109	4.000	106.017	106.017	105.817
15 Year 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
2.000	96.732	96.732	N/A	2.000	96.474	96.474	96.274	2.000	98.479	98.479	98.279	2.000	96.522	96.522	96.322	2.000	96.264	96.264	96.064
2.125	97.462	97.462	N/A	2.125	97.212	97.212	97.012	2.125	98.953	98.953	98.753	2.125	97.101	97.101	96.901	2.125	96.851	96.851	96.651
2.250	98.078	98.078	N/A	2.250	97.990	97.990	97.790	2.250	99.532	99.532	99.332	2.250	97.737	97.737	97.537	2.250	97.449	97.449	97.249
2.375	98.929	98.929	98.729	2.375	98.897	98.897	98.697	2.375	100.111	100.111	99.911	2.375	98.654	98.654	98.454	2.375	98.222	98.222	98.022
2.500	99.854	99.854	99.654	2.500	99.846	99.846	99.646	2.500	100.677	100.677	100.477	2.500	99.647	99.647	99.447	2.500	99.639	99.639	99.439
2.625	100.580	100.580	100.380	2.625	100.580	100.580	100.380	2.625	101.139	101.139	100.939	2.625	100.223	100.223	100.023	2.625	100.223	100.223	100.023
2.750	101.223	101.223	101.023	2.750	101.223	101.223	101.023	2.750	101.548	101.548	101.348	2.750	100.690	100.690	100.490	2.750	100.690	100.690	100.490
2.875	101.739	101.739	101.539	2.875	101.739	101.739	101.539	2.875	101.877	101.877	101.677	2.875	101.067	101.067	100.867	2.875	101.067	101.067	100.867
2.990	102.228	102.228	102.028	2.990	102.228	102.228	102.028	2.990	102.153	102.153	101.953	2.990	101.396	101.396	101.196	2.990	101.396	101.396	101.196
3.000	102.328	102.328	102.128	3.000	102.328	102.328	102.128	3.000	102.253	102.253	102.053	3.000	101.496	101.496	101.296	3.000	101.496	101.496	101.296
3.125	102.860	102.860	102.660	3.125	102.860	102.860	102.660	3.125	102.588	102.588	102.388	3.125	101.882	101.882	101.682	3.125	101.882	101.882	101.682
3.250	103.303	103.303	103.103	3.250	103.303	103.303	103.103	3.250	102.414	102.414	102.214	3.250	101.958	101.958	101.758				



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.:

4/30/2021

45 Day Lock Exp.:

5/17/2021

60 Day Lock Exp.:

5/31/2021

W. Rate Sheet Dated: 3/31/2021

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

30 Day Lock Exp.: 4/30/2021
45 Day Lock Exp.: 5/17/2021
60 Day Lock Exp.: 5/31/2021

W. Rate Sheet Dated: 3/31/2021

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	98.377	98.377	98.163	2.750	98.377	98.377	98.163	2.750	98.377	98.377	98.163	2.750	96.789	96.789	96.575	2.750	96.789	96.789	96.575
2.875	99.177	99.177	98.965	2.875	99.177	99.177	98.965	2.875	99.177	99.177	98.965	2.875	97.589	97.589	97.377	2.875	97.589	97.589	97.377
2.990	99.835	99.835	99.627	2.990	99.835	99.835	99.627	2.990	99.835	99.835	99.627	2.990	98.247	98.247	98.039	2.990	98.247	98.247	98.039
3.000	99.935	99.935	99.727	3.000	99.935	99.935	99.727	3.000	99.935	99.935	99.727	3.000	98.347	98.347	98.139	3.000	98.347	98.347	98.139
3.125	100.586	100.586	100.386	3.125	100.586	100.586	100.386	3.125	100.586	100.586	100.386	3.125	99.324	99.324	99.124	3.125	99.324	99.324	99.124
3.250	101.196	101.196	100.972	3.250	101.071	101.071	100.847	3.250	101.196	101.196	100.972	3.250	100.370	100.370	100.146	3.250	100.245	100.245	100.021
3.375	101.881	101.881	101.663	3.375	101.756	101.756	101.538	3.375	101.881	101.881	101.663	3.375	101.055	101.055	100.837	3.375	100.930	100.930	100.712
3.500	102.434	102.434	102.218	3.500	102.309	102.309	102.093	3.500	102.434	102.434	102.218	3.500	101.608	101.608	101.392	3.500	101.483	101.483	101.267
3.625	102.920	102.920	102.708	3.625	102.795	102.795	102.583	3.625	102.920	102.920	102.708	3.625	102.094	102.094	101.882	3.625	101.969	101.969	101.757
3.750	103.086	103.086	102.870	3.750	102.961	102.961	102.749	3.750	103.086	103.086	102.870	3.750	102.298	102.298	102.086	3.750	99.548	99.548	99.332
3.875	103.646	103.646	103.436	3.875	102.896	102.896	102.686	3.875	102.896	102.896	102.686	3.875	100.858	100.858	100.648	3.875	100.108	100.108	99.898
3.990	104.053	104.053	103.852	3.990	103.303	103.303	103.102	3.990	103.303	103.303	103.102	3.990	101.265	101.265	101.064	3.990	100.515	100.515	100.314
4.000	104.153	104.153	103.952	4.000	103.403	103.403	103.202	4.000	103.403	103.403	103.202	4.000	101.365	101.365	101.164	4.000	100.615	100.615	100.414
4.125	104.534	104.534	104.334	4.125	103.784	103.784	103.584	4.125	103.784	103.784	103.584	4.125	101.746	101.746	101.546	4.125	100.996	100.996	100.796
4.250	104.562	104.562	104.362	4.250	104.187	104.187	103.987	4.250	104.187	104.187	103.987	4.250	99.574	99.574	99.374	4.250	99.199	99.199	98.999
4.375	104.985	104.985	104.785	4.375	104.610	104.610	104.410	4.375	104.610	104.610	104.410	4.375	99.997	99.997	99.797	4.375	99.622	99.622	99.422
4.500	105.332	105.332	105.132	4.500	104.957	104.957	104.757	4.500	104.957	104.957	104.757	4.500	100.344	100.344	100.144	4.500	99.969	99.969	99.769
4.625	105.561	105.561	105.361	4.625	105.186	105.186	104.986	4.625	105.186	105.186	104.986	4.625	100.573	100.573	100.373	4.625	100.198	100.198	99.998
4.750	105.923	105.923	105.723	4.750	105.923	105.923	105.723	4.750	105.923	105.923	105.723	4.750	100.685	100.685	100.485	4.750	100.685	100.685	100.485
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	96.789	96.789	96.575	2.500	98.079	98.079	97.843	2.500	98.079	98.079	97.843	2.500	98.079	98.079	97.843	2.000	98.354	98.354	98.154
2.875	97.589	97.589	97.377	2.625	98.717	98.717	98.480	2.625	98.717	98.717	98.480	2.625	98.717	98.717	98.480	2.125	99.006	99.006	98.806
2.990	98.247	98.247	98.039	2.750	99.719	99.719	99.490	2.750	99.719	99.719	99.490	2.750	99.719	99.719	99.490	2.250	99.748	99.748	99.548
3.000	98.347	98.347	98.139	2.875	100.443	100.443	100.215	2.875	100.443	100.443	100.215	2.875	100.443	100.443	100.215	2.375	100.297	100.297	100.097
3.125	99.324	99.324	99.124	2.990	100.936	100.936	100.711	2.990	100.936	100.936	100.711	2.990	100.936	100.936	100.711	2.500	100.760	100.760	100.560
3.250	100.370	100.370	100.146	3.000	101.036	101.036	100.811	3.000	101.036	101.036	100.811	3.000	101.036	101.036	100.811	2.625	101.350	101.350	101.150
3.375	101.055	101.055	100.837	3.125	101.562	101.562	101.338	3.125	101.562	101.562	101.338	3.125	101.562	101.562	101.338	2.750	101.889	101.889	101.689
3.500	101.608	101.608	101.392	3.250	102.167	102.167	101.929	3.250	102.167	102.167	101.929	3.250	102.167	102.167	101.929	2.875	102.295	102.295	102.095
3.625	102.094	102.094	101.882	3.375	102.797	102.797	102.562	3.375	102.797	102.797	102.562	3.375	102.797	102.797	102.562	2.990	102.632	102.632	102.432
3.750	99.548	99.548	99.332	3.500	103.366	103.366	103.137	3.500	103.366	103.366	103.137	3.500	103.366	103.366	103.137	3.000	102.732	102.732	102.532
3.875	100.108	100.108	99.898	3.625	103.741	103.741	103.519	3.625	103.741	103.741	103.519	3.625	103.741	103.741	103.519	3.125	102.786	102.786	102.586
3.990	100.515	100.515	100.314	3.750	103.117	103.117	102.917	3.750	103.117	103.117	102.917	3.750	103.117	103.117	102.917	3.250	103.270	103.270	103.055
4.000	100.615	100.615	100.414	3.875	103.692	103.692	103.492	3.875	103.692	103.692	103.492	3.875	103.692	103.692	103.492	3.375	103.613	103.613	103.398
4.125	100.996	100.996	100.796	3.990	104.040	104.040	103.840	3.990	104.040	104.040	103.840	3.990	104.040	104.040	103.840	3.500	103.835	103.835	103.624
4.250	99.199	99.199	98.999	4.000	104.140	104.140	103.940	4.000	104.140	104.140	103.940	4.000	104.140	104.140	103.940	3.625	104.379	104.379	104.179
4.375	99.622	99.622	99.422	4.125	104.437	104.437	104.237	4.125	105.687	105.687	105.487	4.125	105.687	105.687	105.487	3.750	104.761	104.761	104.561
4.500	99.969	99.969	99.769	4.250	104.790	104.790	104.590	4.250	106.040	106.040	105.840	4.250	106.040	106.040	105.840	3.875	104.934	104.934	104.734
4.625	100.198	100.198	99.998	4.375	105.105	105.105	104.905	4.375	106.355	106.355	106.155	4.375	106.355	106.355	106.155	3.990	105.214	105.214	105.014
4.750	100.685	100.685	100.485	4.500	105.473	105.473	105.273	4.500	106.723	106.723	106.523	4.500	106.723	106.723	106.523	4.000	105.314	105.314	105.114
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	98.479	98.479	98.279	2.000	98.479	98.479	98.279	2.000	98.378	98.378	98.178	2.000	98.503	98.503	98.303	2.000	98.503	98.503	98.303
2.125	99.131	99.131	98.931	2.125	99.131	99.131	98.931	2.125	98.406	98.406	98.206	2.125	98.531	98.531	98.331	2.125	98.531	98.531	98.331
2.250	99.873	99.873	99.673	2.250	99.873	99.873	99.673	2.250	99.148	99.148	98.948	2.250	99.273	99.273	99.073	2.250	99.273	99.273	99.073
2.375	100.422	100.422	100.222	2.375	100.422	100.422	100.222	2.375	99.697	99.697	99.497	2.375	99.822	99.822	99.622	2.375	99.822	99.822	99.622
2.500	100.885	100.885	100.685	2.500	100.885	100.885	100.685	2.500	100.160	100.160	99.960	2.500	100.285	100.285	100.085	2.500	100.285	100.285	100.085
2.625	101.475	101.475	101.275	2.625	101.475	101.475	101.275	2.625	99.624	99.624	99.424	2.625	99.749	99.749	99.549	2.625	99.749	99.749	99.549
2.750	102.014	102.014	101.814	2.750	102.014	102.014	101.814	2.750	100.163	100.163	99.963	2.750	100.288	100.288	100.088	2.750	100.288	100.288	100.088
2.875	102.420	102.420	102.220	2.875	102.420	102.420	102.220	2.875	100.569	100.569	100.369	2.875	100.694	100.694	100.494	2.875	100.694	100.694	100.494
2.990	102.757	102.757	102.557	2.990	102.757	102.757	102.557	2.990	100.906	100.906	100.706	2.990	101.031	101.031	100.831	2.990	101.031	101.031	100.831
3.000	102.857	102.857	102.657	3.000	102.857	102.857	102.657	3.000	101.006	101.006	100.806	3.000	101.131	101.131	100.931	3.000	101.131	101.131	100.931
3.125	102.911	102.911	102.692	3.1															



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.:

4/30/2021

45 Day Lock Exp.:

5/17/2021

60 Day Lock Exp.:

5/31/2021

W. Rate Sheet Dated: 3/31/2021

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	98.377	98.377	98.163	2.500	98.079	98.079	97.843	2.000	98.354	98.354	98.154	2.750	96.908	96.908	96.694	2.000	97.716	97.716	97.516
2.875	99.177	99.177	98.965	2.625	98.717	98.717	98.480	2.125	99.006	99.006	98.806	2.875	97.708	97.708	97.496	2.125	98.056	98.056	97.856
2.990	99.835	99.835	99.627	2.750	99.719	99.719	99.490	2.250	99.748	99.748	99.548	2.990	98.366	98.366	98.158	2.250	98.798	98.798	98.598
3.000	99.935	99.935	99.727	2.875	100.443	100.443	100.215	2.375	100.297	100.297	100.097	3.000	98.466	98.466	98.258	2.375	99.347	99.347	99.147
3.125	100.586	100.586	100.386	2.990	100.936	100.936	100.711	2.500	100.760	100.760	100.560	3.125	99.280	99.280	99.080	2.500	99.810	99.810	99.610
3.250	101.196	101.196	100.972	3.000	101.036	101.036	100.811	2.625	101.350	101.350	101.150	3.250	100.108	100.108	99.884	2.625	99.837	99.837	99.637
3.375	101.881	101.881	101.663	3.125	101.562	101.562	101.338	2.750	101.889	101.889	101.689	3.375	100.793	100.793	100.575	2.750	100.376	100.376	100.176
3.500	102.434	102.434	102.218	3.250	102.167	102.167	101.929	2.875	102.295	102.295	102.095	3.500	101.346	101.346	101.130	2.875	100.782	100.782	100.582
3.625	102.920	102.920	102.708	3.375	102.797	102.797	102.562	2.990	102.632	102.632	102.432	3.625	101.832	101.832	101.620	2.990	101.119	101.119	100.919
3.750	103.086	103.086	102.870	3.500	103.366	103.366	103.137	3.000	102.732	102.732	102.532	3.750	101.017	101.017	100.801	3.000	101.219	101.219	101.019
3.875	103.646	103.646	103.436	3.625	103.741	103.741	103.519	3.125	102.786	102.786	102.567	3.875	101.577	101.577	101.367	3.125	101.023	101.023	100.804
3.990	104.053	104.053	103.852	3.750	103.117	103.117	102.917	3.250	103.270	103.270	103.055	3.990	101.984	101.984	101.783	3.250	101.507	101.507	101.292
4.000	104.153	104.153	103.952	3.875	103.692	103.692	103.492	3.375	103.613	103.613	103.398	4.000	102.084	102.084	101.883	3.375	101.850	101.850	101.635
4.125	104.534	104.534	104.334	3.990	104.040	104.040	103.840	3.500	103.835	103.835	103.624	4.125	102.465	102.465	102.265	3.500	102.072	102.072	101.861
4.250	104.562	104.562	104.362	4.000	104.140	104.140	103.940	3.625	104.379	104.379	104.179	4.250	101.393	101.393	101.193	3.625	102.116	102.116	101.916
4.375	104.985	104.985	104.785	4.125	104.437	104.437	104.237	3.750	104.761	104.761	104.561	4.375	101.816	101.816	101.616	3.750	102.498	102.498	102.298
4.500	105.332	105.332	105.132	4.250	104.790	104.790	104.590	3.875	104.934	104.934	104.734	4.500	102.163	102.163	101.963	3.875	102.671	102.671	102.471
4.625	105.561	105.561	105.361	4.375	105.105	105.105	104.905	3.990	105.214	105.214	105.014	4.625	102.392	102.392	102.192	3.990	102.951	102.951	102.751
4.750	105.923	105.923	105.723	4.500	105.473	105.473	105.273	4.000	105.314	105.314	105.114	4.750	102.629	102.629	102.429	4.000	103.051	103.051	102.851

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.:

4/30/2021

45 Day Lock Exp.:

5/17/2021

60 Day Lock Exp.:

5/31/2021

W. Rate Sheet Dated: 3/31/2021

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)