



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.: 5/3/2021

45 Day Lock Exp.: 5/17/2021

60 Day Lock Exp.: 6/1/2021

W. Rate Sheet Dated: 4/2/2021

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	101.546	101.546	101.108	2.750	99.327	99.327	98.890	2.250	97.908	97.908	97.608	3.125	96.445	96.445	96.145
2.875	101.742	101.742	101.304	2.875	99.494	99.494	99.056	2.500	98.243	98.243	97.943	3.250	98.019	98.019	97.719
3.000	101.942	101.942	101.504	3.000	99.655	99.655	99.217	2.625	98.395	98.395	98.095	3.375	97.796	97.796	97.496
3.125	102.139	102.139	101.702	3.125	99.815	99.815	99.378	2.750	100.102	100.102	99.802	3.500	97.871	97.871	97.571
3.250	102.967	102.967	102.667	3.250	100.692	100.692	100.392	2.875	100.256	100.256	99.956	3.625	97.945	97.945	97.645
3.375	103.058	103.058	102.758	3.375	100.843	100.843	100.543	3.000	100.404	100.404	100.104	Margin = 2.250		Index = 0.070	
3.500	103.245	103.245	102.945	3.500	101.014	101.014	100.714	3.125	100.552	100.552	100.252	30 Year OTC			
3.625	103.423	103.423	103.123	3.625	101.150	101.150	100.850	3.250	102.796	102.796	102.496	Rate	30 Day	45 Day	60 Day
3.750	104.063	104.063	103.763	3.750	103.321	103.321	103.021	3.375	102.935	102.935	102.635	4.000	102.022	102.022	101.522
3.875	104.145	104.145	103.845	3.875	103.427	103.427	103.127	3.500	103.060	103.060	102.760	4.125	102.188	102.188	101.688
4.000	104.297	104.297	103.997	4.000	103.555	103.555	103.255	3.625	103.185	103.185	102.885	4.375	103.026	103.026	102.526
4.125	104.463	104.463	104.163	4.125	103.667	103.667	103.367	3.750	103.441	103.441	103.141	4.500	103.106	103.106	102.606
4.250	104.547	104.547	104.347	4.250	103.810	103.810	103.610	3.875	103.538	103.538	103.238	4.625	103.222	103.222	102.722
4.375	104.601	104.601	104.401	4.375	103.917	103.917	103.717	4.000	103.657	103.657	103.357	4.875	104.110	104.110	103.610
4.500	104.681	104.681	104.481	4.500	104.044	104.044	103.844	4.125	103.760	103.760	103.460	5.000	104.217	104.217	103.717
4.625	104.797	104.797	104.597	4.625	104.156	104.156	103.956	4.250	103.720	103.720	103.420	5.125	104.333	104.333	103.833
4.750	104.958	104.958	104.758	4.750	104.221	104.221	104.021	4.375	103.818	103.818	103.518	5.500	104.891	104.891	104.391
4.875	104.985	104.985	104.785	4.875	104.328	104.328	104.128	4.500	103.937	103.937	103.637	5.625	105.007	105.007	104.507
6.250	106.000	106.000	105.800	6.250	105.554	105.554	105.354	4.625	104.040	104.040	103.740	6.250	105.316	105.316	104.816

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	101.646	101.546	101.546	101.108	2.750	100.907	100.807	100.807	100.370	2.250	99.938	99.838	99.838	99.538	
2.875	101.842	101.742	101.742	101.304	2.875	101.074	100.974	100.974	100.536	2.375	100.108	100.008	100.008	99.708	
3.000	102.042	101.942	101.942	101.504	3.000	101.235	101.135	101.135	100.697	2.500	100.273	100.173	100.173	99.873	
3.125	102.239	102.139	102.139	101.702	3.125	101.395	101.295	101.295	100.858	2.625	100.425	100.325	100.325	100.025	
3.250	102.967	102.867	102.867	102.567	3.250	102.272	102.172	102.172	101.872	2.750	101.032	100.932	100.932	100.632	
3.375	103.158	103.058	103.058	102.758	3.375	102.423	102.323	102.323	102.023	2.875	101.186	101.086	101.086	100.786	
3.500	103.345	103.245	103.245	102.945	3.500	102.594	102.494	102.494	102.194	3.000	101.334	101.234	101.234	100.934	
3.625	103.523	103.423	103.423	103.123	3.625	102.730	102.630	102.630	102.330	3.125	101.482	101.382	101.382	101.082	
3.750	104.163	104.063	104.063	103.763	3.750	103.851	103.751	103.751	103.451	3.250	104.326	104.226	104.226	103.926	
3.875	104.345	104.245	104.245	103.945	3.875	103.957	103.857	103.857	103.557	3.375	104.465	104.365	104.365	104.065	
4.000	104.497	104.397	104.397	104.097	4.000	104.085	103.985	103.985	103.685	3.500	104.590	104.490	104.490	104.190	
4.125	104.663	104.563	104.563	104.263	4.125	104.197	104.097	104.097	103.797	3.625	104.715	104.615	104.615	104.315	
4.250	105.347	105.247	105.247	105.047	4.250	105.040	104.940	104.940	104.740	3.750	105.471	105.371	105.371	105.071	

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"			
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	99.272	99.272	98.772	4.250	100.000	100.000	99.500
3.875	100.249	100.249	99.749	6.250	103.750	103.750	103.500	4.125	99.438	99.438	98.938	4.750	101.000	101.000	100.500
4.000	100.096	100.096	99.596					4.375	100.276	100.276	99.776	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	99.931	99.931	99.431					4.500	100.356	100.356	99.856	Rate	30 Day	45 Day	60 Day
4.250	101.653	101.653	101.153					4.625	100.472	100.472	99.972	6.250	102.750	102.750	102.250
4.375	101.499	101.499	100.999					4.875	101.360	101.360	100.860	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	101.419	101.419	100.919					5.000	101.467	101.467	100.967				
4.625	101.303	101.303	100.803					5.125	101.583	101.583	101.083				
4.750	102.792	102.792	102.292					5.500	102.141	102.141	101.641				
								5.625	102.257	102.257	101.757				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.566	102.566	102.066				

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



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30 Day Lock Exp.:

5/3/2021

45 Day Lock Exp.:

5/17/2021

60 Day Lock Exp.:

6/1/2021

W. Rate Sheet Dated: 4/2/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.195	96.195	95.895
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.769	97.769	97.469
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.546	97.546	97.246
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	99.944	99.944	99.644	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	100.098	100.098	99.798	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	100.247	100.247	99.947	Margin = 2.250		Index = .070	
3.500	N/A	N/A	N/A	3.500	100.794	100.794	100.494	3.125	100.394	100.394	100.094	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	100.930	100.930	100.630	3.250	102.576	102.576	102.276	Rate	30 Day	45 Day	60 Day
3.750	102.101	102.101	101.801	3.750	101.789	101.789	101.489	3.375	102.715	102.715	102.415	3.250	98.542	98.542	98.042
3.875	102.182	102.182	101.882	3.875	101.895	101.895	101.595	3.500	102.840	102.840	102.540	3.375	98.733	98.733	98.233
4.000	102.335	102.335	102.035	4.000	102.022	102.022	101.722	3.625	102.965	102.965	102.665	3.500	98.920	98.920	98.420
4.125	102.501	102.501	102.201	4.125	102.134	102.134	101.834	3.750	101.908	101.908	101.608	3.625	99.098	99.098	98.598
4.250	102.147	102.147	101.947	4.250	101.840	101.840	101.640	3.875	N/A	N/A	N/A	3.750	99.726	99.726	99.226
4.375	102.201	102.201	102.001	4.375	101.947	101.947	101.747	4.000	N/A	N/A	N/A	3.875	99.907	99.907	99.407
4.500	102.281	102.281	102.081	4.500	102.074	102.074	101.874	4.125	N/A	N/A	N/A	4.000	100.060	100.060	99.560
4.625	102.397	102.397	102.197	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.226	100.226	99.726
4.750	102.121	102.121	101.921	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.472	100.472	99.972
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	101.967	101.867	101.867	101.567	3.250	101.272	101.172	101.172	100.872	2.750	98.251	98.151	98.151	97.851
3.375	102.158	102.058	102.058	101.758	3.375	101.423	101.323	101.323	101.023	2.875	98.404	98.304	98.304	98.004
3.500	102.345	102.245	102.245	101.945	3.500	101.594	101.494	101.494	101.194	3.000	98.553	98.453	98.453	98.153
3.625	102.523	102.423	102.423	102.123	3.625	101.730	101.630	101.630	101.330	3.125	98.701	98.601	98.601	98.301
3.750	101.851	101.751	101.751	101.451	3.750	101.539	101.439	101.439	101.139	3.250	101.201	101.101	101.101	100.801
3.875	102.032	101.932	101.932	101.632	3.875	101.645	101.545	101.545	101.245	3.375	101.340	101.240	101.240	100.940
4.000	102.185	102.085	102.085	101.785	4.000	101.772	101.672	101.672	101.372	3.500	101.465	101.365	101.365	101.065
4.125	102.351	102.251	102.251	101.951	4.125	101.884	101.784	101.784	101.484	3.625	101.590	101.490	101.490	101.190
4.250	102.597	102.497	102.497	102.297	4.250	102.290	102.190	102.190	101.990	3.750	102.346	102.246	102.246	101.946

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

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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.: 5/3/2021

45 Day Lock Exp.: 5/17/2021

60 Day Lock Exp.: 6/1/2021

W. Rate Sheet Dated: 4/2/2021

Release Time: 10:00 am ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance							
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	96.561	96.561	96.361	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	96.783	96.783	96.583	2.000	N/A	N/A	N/A				
2.625	97.436	97.436	97.236	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.576	97.576	97.376	2.125	N/A	N/A	N/A				
2.750	98.319	98.319	98.119	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.327	98.327	98.127	2.250	N/A	N/A	N/A				
2.875	99.019	99.019	98.819	2.375	94.227	94.227	94.027	2.375	94.002	94.002	93.802	2.875	98.964	98.964	98.764	2.375	94.260	94.260	94.060				
2.990	99.612	99.612	99.412	2.500	95.381	95.381	95.181	2.500	95.221	95.221	95.021	2.990	99.624	99.624	99.424	2.500	95.403	95.403	95.203				
3.000	99.712	99.712	99.512	2.625	96.503	96.503	96.303	2.625	96.403	96.403	96.203	3.000	99.724	99.724	99.524	2.625	96.443	96.443	96.243				
3.125	100.229	100.229	100.029	2.750	97.516	97.516	97.316	2.750	97.454	97.454	97.254	3.125	100.615	100.615	100.415	2.750	97.324	97.324	97.124				
3.250	100.877	100.877	100.677	2.875	98.287	98.287	98.087	2.875	98.225	98.225	98.025	3.250	101.343	101.343	101.143	2.875	98.032	98.032	97.832				
3.375	101.488	101.488	101.288	2.990	98.907	98.907	98.707	2.990	98.802	98.802	98.602	3.375	101.910	101.910	101.710	2.990	98.719	98.719	98.519				
3.500	102.061	102.061	101.861	3.000	99.007	99.007	98.807	3.000	98.902	98.902	98.702	3.500	102.330	102.330	102.130	3.000	98.819	98.819	98.619				
3.625	102.460	102.460	102.260	3.125	100.264	100.264	100.064	3.125	100.226	100.226	100.026	3.625	102.570	102.570	102.370	3.125	100.415	100.415	100.215				
3.750	103.189	103.189	102.989	3.250	101.240	101.240	101.040	3.250	101.240	101.240	101.040	3.750	102.107	102.107	101.907	3.250	101.143	101.143	100.943				
3.875	103.736	103.736	103.536	3.375	101.911	101.911	101.711	3.375	101.911	101.911	101.711	3.875	102.615	102.615	102.415	3.375	101.710	101.710	101.510				
3.990	104.069	104.069	103.869	3.500	102.488	102.488	102.288	3.500	102.488	102.488	102.288	3.990	102.894	102.894	102.694	3.500	102.130	102.130	101.930				
4.000	104.169	104.169	103.969	3.625	103.217	103.217	103.017	3.625	103.181	103.181	102.981	4.000	102.994	102.994	102.794	3.625	102.370	102.370	102.170				
4.125	104.524	104.524	104.324	3.750	104.124	104.124	103.924	3.750	104.124	104.124	103.924	4.125	103.207	103.207	103.007	3.750	103.107	103.107	102.907				
4.250	104.808	104.808	104.608	3.875	104.726	104.726	104.526	3.875	104.726	104.726	104.526	4.250	103.918	103.918	103.718	3.875	103.815	103.815	103.615				
4.375	105.230	105.230	105.030	3.990	105.103	105.103	104.903	3.990	105.103	105.103	104.903	4.375	103.369	103.369	103.169	3.990	103.694	103.694	103.494				
4.500	105.618	105.618	105.418	4.000	105.203	105.203	105.003	4.000	105.203	105.203	105.003	4.500	102.705	102.705	102.505	4.000	102.794	102.794	102.594				
30/25 Year >125 High Balance				20 Year				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	97.262	97.262	97.062	2.875	100.434	100.434	100.234	2.875	99.347	99.347	99.147	2.750	99.347	99.347	99.147	2.000	98.440	98.440	98.240				
2.875	97.970	97.970	97.770	2.990	100.888	100.888	100.688	2.990	99.857	99.857	99.657	2.990	99.857	99.857	99.657	2.125	99.054	99.054	98.854				
2.990	98.614	98.614	98.414	3.000	100.988	100.988	100.788	3.000	99.957	99.957	99.757	3.000	99.957	99.957	99.757	2.250	99.599	99.599	99.399				
3.000	98.714	98.714	98.514	3.125	101.472	101.472	101.272	3.125	100.603	100.603	100.403	3.125	100.580	100.580	100.380	2.375	100.098	100.098	99.898				
3.125	100.412	100.412	100.212	3.250	102.144	102.144	101.944	3.250	101.469	101.469	101.269	3.250	101.469	101.469	101.269	2.500	100.579	100.579	100.379				
3.250	101.143	101.143	100.943	3.375	102.750	102.750	102.550	3.375	102.135	102.135	101.935	3.375	102.135	102.135	101.935	2.625	101.182	101.182	100.982				
3.375	101.710	101.710	101.510	3.500	103.239	103.239	103.039	3.500	102.674	102.674	102.474	3.500	102.674	102.674	102.474	2.750	101.745	101.745	101.545				
3.500	102.130	102.130	101.930	3.625	103.668	103.668	103.468	3.625	103.147	103.147	102.947	3.625	103.147	103.147	102.947	2.875	102.191	102.191	101.991				
3.625	102.370	102.370	102.170	3.750	103.341	103.341	103.141	3.750	103.334	103.334	103.134	3.750	103.521	103.521	103.321	2.990	102.599	102.599	102.399				
3.750	101.907	101.907	101.707	3.875	103.885	103.885	103.685	3.875	103.931	103.931	103.731	3.875	104.119	104.119	103.919	3.000	102.699	102.699	102.499				
3.875	102.415	102.415	102.215	3.990	104.185	104.185	103.985	3.990	104.273	104.273	104.073	3.990	104.461	104.461	104.261	3.125	103.159	103.159	102.959				
3.990	102.694	102.694	102.494	4.000	104.285	104.285	104.085	4.000	104.373	104.373	104.173	4.000	104.561	104.561	104.361	3.250	103.504	103.504	103.304				
4.000	102.794	102.794	102.594	4.125	104.636	104.636	104.436	4.125	104.758	104.758	104.558	4.125	104.945	104.945	104.745	3.375	103.956	103.956	103.756				
4.125	103.007	103.007	102.807	4.250	104.165	104.165	103.965	4.250	104.619	104.619	104.419	4.250	104.806	104.806	104.606	3.500	104.348	104.348	104.148				
4.250	95.222	95.222	95.022	4.375	104.581	104.581	104.381	4.375	105.076	105.076	104.876	4.375	105.263	105.263	105.063	3.625	104.807	104.807	104.607				
4.375	N/A	N/A	N/A	4.500	104.948	104.948	104.748	4.500	105.483	105.483	105.283	4.500	105.670	105.670	105.470	3.750	104.946	104.946	104.746				
4.500	N/A	N/A	N/A	4.625	105.202	105.202	105.002	4.625	105.759	105.759	105.559	4.625	105.947	105.947	105.747	3.875	105.432	105.432	105.232				
4.625	N/A	N/A	N/A	4.750	105.463	105.463	105.263	4.750	105.913	105.913	105.713	4.750	106.101	106.101	105.901	3.990	105.800	105.800	105.600				
4.750	N/A	N/A	N/A	4.875	105.839	105.839	105.639	4.875	106.309	106.309	106.109	4.875	106.309	106.309	106.109	4.000	105.900	105.900	105.700				
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	96.684	96.684	96.484	2.000	96.426	96.426	96.226	2.000	98.428	98.428	98.228	2.000	96.472	96.472	96.272	2.000	96.214	96.214	96.014				
2.125	97.401	97.401	97.201	2.125	97.951	97.951	97.751	2.125	98.895	98.895	98.695	2.125	97.042	97.042	96.842	2.125	96.792	96.792	96.592				
2.250	98.002	98.002	97.802	2.250	97.934	97.934	97.734	2.250	99.449	99.449	99.249	2.250	97.652	97.652	97.452	2.250	97.584	97.584	97.384				
2.375	98.856	98.856	98.656	2.375	98.826	98.826	98.626	2.375	100.019	100.019	99.819	2.375	98.577	98.577	98.377	2.375	98.547	98.547	98.347				
2.500	99.760	99.760	99.560	2.500	99.752	99.752	99.552	2.500	100.578	100.578	100.378	2.500	99.559	99.559	99.359	2.500	99.551	99.551	99.351				
2.625	100.465	100.465	100.265	2.625	100.465	100.465	100.265	2.625	101.027	101.027	100.827	2.625	100.110	100.110	99.910	2.625	100.110	100.110	99.910				
2.750	101.085	101.085	100.885	2.750	101.085	101.085	100.885	2.750	101.422	101.422	101.222	2.750	100.562	100.562	100.362	2.750	100.562	100.562	100.362				
2.875	101.575	101.575	101.375	2.875	101.575	101.575	101.375	2.875	101.735	101.735	101.535	2.875	100.919	100.919	100.719	2.875	100.919	100.919	100.719				
2.990	102.034	102.034	101.834	2.990	102.034	102.034	101.834	2.990	101.988	101.988	101.788	2.990	101.223	101.223	101.023	2.990	101.223	101.223	101.023				
3.000	102.134	102.134	101.934	3.000	102.134	102.134	101.934	3.000	102.088	102.088	101.888	3.000	101.323	101.323	101.123	3.000	101.323	101.323	101.123				
3.125	102.685	102.685	102.485	3.125	102.685	102.685	102.485	3.125	102.409	102.409	102.209	3.125	101.731	101.731	101.531	3.125	101.731	101.731	101.531				
3.250	103.243	103.243	103.043	3.250	103.243	103.243	103.043	3.250	102.372	102.372	102.172	3.250	101.911	101.911	101.711								



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.:

5/3/2021

5/17/2021

6/1/2021

W. Rate Sheet Dated: 4/2/2021

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@afrowholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/3/2021

45 Day Lock Exp.:

5/17/2021

60 Day Lock Exp.:

6/1/2021

W. Rate Sheet Dated: 4/2/2021

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	98.414	98.414	98.214	2.750	98.414	98.414	98.214	2.750	98.414	98.414	98.214	2.750	96.842	96.842	96.642	2.750	96.842	96.842	96.642	
2.875	99.203	99.203	99.003	2.875	99.203	99.203	99.003	2.875	99.203	99.203	99.003	2.875	97.631	97.631	97.431	2.875	97.631	97.631	97.431	
2.990	99.843	99.843	99.643	2.990	99.843	99.843	99.643	2.990	99.843	99.843	99.643	2.990	98.271	98.271	98.071	2.990	98.271	98.271	98.071	
3.000	99.943	99.943	99.743	3.000	99.943	99.943	99.743	3.000	99.943	99.943	99.743	3.000	98.371	98.371	98.171	3.000	98.371	98.371	98.171	
3.125	100.564	100.564	100.364	3.125	100.564	100.564	100.364	3.125	100.564	100.564	100.364	3.125	98.992	98.992	98.792	3.125	98.992	98.992	98.792	
3.250	101.098	101.098	100.898	3.250	100.973	100.973	100.773	3.250	101.098	101.098	100.898	3.250	100.148	100.148	99.948	3.250	100.023	100.023	99.823	
3.375	101.773	101.773	101.573	3.375	101.648	101.648	101.448	3.375	101.773	101.773	101.573	3.375	100.823	100.823	100.623	3.375	100.698	100.698	100.498	
3.500	102.311	102.311	102.111	3.500	102.186	102.186	101.986	3.500	102.311	102.311	102.111	3.500	101.361	101.361	101.161	3.500	101.236	101.236	101.036	
3.625	102.794	102.794	102.594	3.625	102.669	102.669	102.469	3.625	102.794	102.794	102.594	3.625	101.844	101.844	101.644	3.625	101.719	101.719	101.519	
3.750	102.994	102.994	102.794	3.750	102.244	102.244	102.044	3.750	102.444	102.444	102.244	3.750	99.246	99.246	99.046	3.750	98.496	98.496	98.296	
3.875	103.549	103.549	103.349	3.875	102.799	102.799	102.599	3.875	102.799	102.799	102.599	3.875	99.801	99.801	99.601	3.875	99.051	99.051	98.851	
3.990	103.947	103.947	103.747	3.990	103.197	103.197	102.997	3.990	103.197	103.197	102.997	3.990	100.199	100.199	99.999	3.990	99.449	99.449	99.249	
4.000	104.047	104.047	103.847	4.000	103.297	103.297	103.097	4.000	103.297	103.297	103.097	4.000	100.299	100.299	100.099	4.000	99.549	99.549	99.349	
4.125	104.425	104.425	104.225	4.125	103.675	103.675	103.475	4.125	103.675	103.675	103.475	4.125	100.677	100.677	100.477	4.125	99.927	99.927	99.727	
4.250	104.510	104.510	104.310	4.250	104.135	104.135	103.935	4.250	104.135	104.135	103.935	4.250	99.522	99.522	99.322	4.250	99.147	99.147	98.947	
4.375	104.929	104.929	104.729	4.375	104.554	104.554	104.354	4.375	104.554	104.554	104.354	4.375	99.941	99.941	99.741	4.375	99.566	99.566	99.366	
4.500	105.272	105.272	105.072	4.500	104.897	104.897	104.697	4.500	104.897	104.897	104.697	4.500	100.284	100.284	100.084	4.500	99.909	99.909	99.709	
4.625	105.501	105.501	105.301	4.625	105.126	105.126	104.926	4.625	105.126	105.126	104.926	4.625	100.513	100.513	100.313	4.625	100.138	100.138	99.938	
4.750	105.768	105.768	105.568	4.750	105.768	105.768	105.568	4.750	105.768	105.768	105.568	4.750	100.530	100.530	100.330	4.750	100.530	100.530	100.330	
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	96.842	96.842	96.642	2.500	98.208	98.208	97.980	2.500	98.208	98.208	97.980	2.500	98.208	98.208	97.980	2.000	98.271	98.271	98.071	
2.875	97.631	97.631	97.431	2.625	98.837	98.837	98.612	2.625	98.837	98.837	98.612	2.625	98.837	98.837	98.612	2.125	98.917	98.917	98.717	
2.990	98.271	98.271	98.071	2.750	99.779	99.779	99.577	2.750	99.779	99.779	99.577	2.750	99.779	99.779	99.577	2.250	99.654	99.654	99.454	
3.000	98.371	98.371	98.171	2.875	100.496	100.496	100.295	2.875	100.496	100.496	100.295	2.875	100.496	100.496	100.295	2.375	100.195	100.195	99.995	
3.125	98.992	98.992	98.792	2.990	100.979	100.979	100.779	2.990	100.979	100.979	100.779	2.990	100.979	100.979	100.779	2.500	100.657	100.657	100.457	
3.250	100.148	100.148	99.948	3.000	101.079	101.079	100.879	3.000	101.079	101.079	100.879	3.000	101.079	101.079	100.879	2.625	101.240	101.240	101.040	
3.375	100.823	100.823	100.623	3.125	101.599	101.599	101.399	3.125	101.599	101.599	101.399	3.125	101.599	101.599	101.399	2.750	101.775	101.775	101.575	
3.500	101.361	101.361	101.161	3.250	102.144	102.144	101.922	3.250	102.144	102.144	101.922	3.250	102.144	102.144	101.922	2.875	102.177	102.177	101.977	
3.625	101.844	101.844	101.644	3.375	102.767	102.767	102.549	3.375	102.767	102.767	102.549	3.375	102.767	102.767	102.549	2.990	102.510	102.510	102.310	
3.750	98.496	98.496	98.296	3.500	103.327	103.327	103.116	3.500	103.327	103.327	103.116	3.500	103.327	103.327	103.116	3.000	102.610	102.610	102.410	
3.875	99.051	99.051	98.851	3.625	103.700	103.700	103.493	3.625	103.700	103.700	103.493	3.625	103.700	103.700	103.493	3.125	102.644	102.644	102.444	
3.990	99.449	99.449	99.249	3.750	103.080	103.080	102.880	3.750	103.080	103.080	102.880	3.750	103.080	103.080	102.880	3.250	103.125	103.125	102.925	
4.000	99.549	99.549	99.349	3.875	103.648	103.648	103.448	3.875	103.648	103.648	103.448	3.875	103.648	103.648	103.448	3.375	103.463	103.463	103.263	
4.125	99.927	99.927	99.727	3.990	103.992	103.992	103.792	3.990	103.992	103.992	103.792	3.990	103.992	103.992	103.792	3.500	103.682	103.682	103.482	
4.250	99.147	99.147	98.947	4.000	104.092	104.092	103.892	4.000	104.092	104.092	103.892	4.000	104.092	104.092	103.892	3.625	104.370	104.370	104.170	
4.375	99.566	99.566	99.366	4.125	104.384	104.384	104.184	4.125	104.384	104.384	104.184	4.125	104.384	104.384	104.184	3.750	104.570	104.570	104.370	
4.500	99.909	99.909	99.709	4.250	104.727	104.727	104.527	4.250	104.727	104.727	104.527	4.250	104.727	104.727	104.527	3.875	104.921	104.921	104.721	
4.625	100.138	100.138	99.938	4.375	104.973	104.973	104.773	4.375	104.973	104.973	104.773	4.375	104.973	104.973	104.773	3.990	105.197	105.197	104.997	
4.750	100.530	100.530	100.330	4.500	105.334	105.334	105.134	4.500	105.334	105.334	105.134	4.500	105.334	105.334	105.134	4.000	105.297	105.297	105.097	
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	98.396	98.396	98.196	2.000	98.396	98.396	98.196	2.000	97.795	97.795	97.595	2.000	97.920	97.920	97.720	2.000	97.920	97.920	97.720	
2.125	99.042	99.042	98.842	2.125	99.042	99.042	98.842	2.125	98.317	98.317	98.117	2.125	98.444	98.444	98.242	2.125	98.442	98.442	98.242	
2.250	99.779	99.779	99.579	2.250	99.779	99.779	99.579	2.250	99.054	99.054	98.854	2.250	99.179	99.179	98.979	2.250	99.179	99.179	98.979	
2.375	100.320	100.320	100.120	2.375	100.320	100.320	100.120	2.375	99.595	99.595	99.395	2.375	99.720	99.720	99.520	2.375	99.720	99.720	99.520	
2.500	100.782	100.782	100.582	2.500	100.782	100.782	100.582	2.500	100.057	100.057	99.857	2.500	100.182	100.182	99.982	2.500	100.182	100.182	99.982	
2.625	101.365	101.365	101.165	2.625	101.365	101.365	101.165	2.625	99.514	99.514	99.314	2.625	99.639	99.639	99.439	2.625	99.639	99.639	99.439	
2.750	101.900	101.900	101.700	2.750	101.900	101.900	101.700	2.750	100.049	100.049	99.849	2.750	100.174	100.174	99.974	2.750	100.174	100.174	99.974	
2.875	102.302	102.302	102.102	2.875	102.302	102.302	102.102	2.875	100.451	100.451	100.251	2.875	100.576	100.576	100.376	2.875	100.576	100.576	100.376	
2.990	102.635	102.635	102.435	2.990	102.635	102.635	102.435	2.990	100.784	100.784	100.584	2.990	100.909	100.909	100.709	2.990	100.909	100.909	100.709	
3.000	102.735	102.735	102.535	3.000	102.735	102.735	102.535	3.000	100.884	100.884	100.684	3.000	101.009	101.009	100.809	3.000	101.009	101.009	100.809	
3.125	102.769	102.769	102.569	3.125	102.769	102.769	102.569	3.125	100.418	100.418	100.218	3.125	100.503	100.503	100.303	3.125	100.503	100.503	100.303	
3.250	103.250	103.250	103.050	3.250	103.250	103.250	103.050	3.250	100.899	100.899	100.699	3.250	101.024	101.024	100.824	3.250	101.024	101.024	100.824	
3.375	103.588	103.588	103.388	3.375	103.588	103.588	103.388	3.375	101.237	101.237	101.037	3.375	101.362	101.362	101.162</					



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.:

5/3/2021

45 Day Lock Exp.:

5/17/2021

60 Day Lock Exp.:

6/1/2021

W. Rate Sheet Dated: 4/2/2021

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	98.414	98.414	98.214	2.500	98.208	98.208	97.980	2.000	98.271	98.271	98.071	2.750	96.953	96.953	96.753	2.000	97.383	97.383	97.183
2.875	99.203	99.203	99.003	2.625	98.837	98.837	98.612	2.125	98.917	98.917	98.717	2.875	97.742	97.742	97.542	2.125	97.967	97.967	97.767
2.990	99.843	99.843	99.643	2.750	99.779	99.779	99.577	2.250	99.654	99.654	99.454	2.990	98.382	98.382	98.182	2.250	98.704	98.704	98.504
3.000	99.943	99.943	99.743	2.875	100.496	100.496	100.295	2.375	100.195	100.195	99.995	3.000	98.482	98.482	98.282	2.375	99.245	99.245	99.045
3.125	100.564	100.564	100.364	2.990	100.979	100.979	100.779	2.500	100.657	100.657	100.457	3.125	99.103	99.103	98.903	2.500	99.707	99.707	99.507
3.250	101.098	101.098	100.898	3.000	101.079	101.079	100.879	2.625	101.240	101.240	101.040	3.250	99.948	99.948	99.748	2.625	99.727	99.727	99.527
3.375	101.773	101.773	101.573	3.125	101.599	101.599	101.399	2.750	101.775	101.775	101.575	3.375	100.623	100.623	100.423	2.750	100.262	100.262	100.062
3.500	102.311	102.311	102.111	3.250	102.144	102.144	101.922	2.875	102.177	102.177	101.977	3.500	101.161	101.161	100.961	2.875	100.664	100.664	100.464
3.625	102.794	102.794	102.594	3.375	102.767	102.767	102.549	2.990	102.510	102.510	102.310	3.625	101.644	101.644	101.444	2.990	100.997	100.997	100.797
3.750	102.994	102.994	102.794	3.500	103.327	103.327	103.116	3.000	102.610	102.610	102.410	3.750	100.445	100.445	100.245	3.000	101.097	101.097	100.897
3.875	103.549	103.549	103.349	3.625	103.700	103.700	103.493	3.125	102.644	102.644	102.444	3.875	101.000	101.000	100.800	3.125	100.881	100.881	100.681
3.990	103.947	103.947	103.747	3.750	103.080	103.080	102.880	3.250	103.125	103.125	102.925	3.990	101.398	101.398	101.198	3.250	101.362	101.362	101.162
4.000	104.047	104.047	103.847	3.875	103.648	103.648	103.448	3.375	103.463	103.463	103.263	4.000	101.498	101.498	101.298	3.375	101.700	101.700	101.500
4.125	104.425	104.425	104.225	3.990	103.992	103.992	103.792	3.500	103.682	103.682	103.482	4.125	101.876	101.876	101.676	3.500	101.919	101.919	101.719
4.250	104.510	104.510	104.310	4.000	104.092	104.092	103.892	3.625	104.370	104.370	104.170	4.250	101.341	101.341	101.141	3.625	102.035	102.035	101.835
4.375	104.929	104.929	104.729	4.125	104.384	104.384	104.184	3.750	104.750	104.750	104.550	4.375	101.760	101.760	101.560	3.750	102.415	102.415	102.215
4.500	105.272	105.272	105.072	4.250	104.727	104.727	104.527	3.875	104.921	104.921	104.721	4.500	102.103	102.103	101.903	3.875	102.586	102.586	102.386
4.625	105.501	105.501	105.301	4.375	104.973	104.973	104.773	3.990	105.197	105.197	104.997	4.625	102.332	102.332	102.132	3.990	102.862	102.862	102.662
4.750	105.768	105.768	105.568	4.500	105.334	105.334	105.134	4.000	105.297	105.297	105.097	4.750	102.474	102.474	102.274	4.000	102.962	102.962	102.762

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)
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.:

5/3/2021

45 Day Lock Exp.:

5/17/2021

60 Day Lock Exp.:

6/1/2021

W. Rate Sheet Dated: 4/2/2021

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 *1A, 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)