

W. Rate Sheet Dated: 4/9/2021

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	101.890	101.890	101.468	2.750	99.656	99.656	99.234	2.250	98.143	98.143	97.843	3.125	96.445	96.445	96.145
2.875	102.085	102.085	101.664	2.875	99.823	99.823	99.401	2.500	98.477	98.477	98.177	3.250	98.019	98.019	97.719
3.000	102.286	102.286	101.864	3.000	99.984	99.984	99.562	2.625	98.629	98.629	98.329	3.375	97.796	97.796	97.496
3.125	102.483	102.483	102.061	3.125	100.144	100.144	99.722	2.750	100.188	100.188	99.888	3.500	97.871	97.871	97.571
3.250	103.139	103.139	102.839	3.250	100.848	100.848	100.548	2.875	100.342	100.342	100.042	3.625	97.945	97.945	97.645
3.375	103.230	103.230	102.930	3.375	101.000	101.000	100.700	3.000	100.490	100.490	100.190	Margin = 2.250		Index = 0.060	
3.500	103.417	103.417	103.117	3.500	101.173	101.173	100.873	3.125	100.638	100.638	100.338	30 Year OTC			
3.625	103.595	103.595	103.295	3.625	101.310	101.310	101.010	3.250	102.819	102.819	102.519	Rate	30 Day	45 Day	60 Day
3.750	104.063	104.063	103.694	3.750	103.311	103.311	102.942	3.375	102.959	102.959	102.659	4.000	102.022	102.022	101.522
3.875	104.145	104.145	103.776	3.875	103.417	103.417	103.048	3.500	103.083	103.083	102.783	4.125	102.188	102.188	101.688
4.000	104.297	104.297	103.929	4.000	103.544	103.544	103.176	3.625	103.209	103.209	102.909	4.375	103.026	103.026	102.526
4.125	104.463	104.463	104.094	4.125	103.656	103.656	103.288	3.750	103.511	103.511	103.211	4.500	103.106	103.106	102.606
4.250	104.547	104.547	104.347	4.250	103.800	103.800	103.600	3.875	103.608	103.608	103.308	4.625	103.222	103.222	102.722
4.375	104.601	104.601	104.401	4.375	103.906	103.906	103.706	4.000	103.727	103.727	103.427	4.875	104.017	104.017	103.517
4.500	104.681	104.681	104.481	4.500	104.033	104.033	103.833	4.125	103.830	103.830	103.530	5.000	104.124	104.124	103.624
4.625	104.797	104.797	104.597	4.625	104.146	104.146	103.946	4.250	104.017	104.017	103.717	5.125	104.240	104.240	103.740
4.750	104.865	104.865	104.640	4.750	104.117	104.117	103.892	4.375	104.115	104.115	103.815	5.500	104.938	104.938	104.438
4.875	104.892	104.892	104.667	4.875	104.223	104.223	103.998	4.500	104.233	104.233	103.933	5.625	105.054	105.054	104.554
6.250	106.000	106.000	105.800	6.250	105.637	105.637	105.437	4.625	104.337	104.337	104.037	6.250	105.410	105.410	104.910

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	101.990	101.890	101.890	101.468	2.750	101.236	101.136	101.136	100.714	2.250	100.173	100.073	100.073	99.773
2.875	102.185	102.085	102.085	101.664	2.875	101.403	101.303	101.303	100.881	2.375	100.343	100.243	100.243	99.943
3.000	102.386	102.286	102.286	101.864	3.000	101.564	101.464	101.464	101.042	2.500	100.507	100.407	100.407	100.107
3.125	102.583	102.483	102.483	102.061	3.125	101.724	101.624	101.624	101.202	2.625	100.659	100.559	100.559	100.259
3.250	103.139	103.039	103.039	102.739	3.250	102.428	102.328	102.328	102.028	2.750	101.118	101.018	101.018	100.718
3.375	103.330	103.230	103.230	102.930	3.375	102.580	102.480	102.480	102.180	2.875	101.272	101.172	101.172	100.872
3.500	103.517	103.417	103.417	103.117	3.500	102.753	102.653	102.653	102.353	3.000	101.420	101.320	101.320	101.020
3.625	103.695	103.595	103.595	103.295	3.625	102.890	102.790	102.790	102.490	3.125	101.568	101.468	101.468	101.168
3.750	104.163	104.063	104.063	103.694	3.750	103.841	103.741	103.741	103.372	3.250	104.349	104.249	104.249	103.949
3.875	104.345	104.245	104.245	103.876	3.875	103.947	103.847	103.847	103.478	3.375	104.489	104.389	104.389	104.089
4.000	104.497	104.397	104.397	104.029	4.000	104.074	103.974	103.974	103.606	3.500	104.613	104.513	104.513	104.213
4.125	104.663	104.563	104.563	104.194	4.125	104.186	104.086	104.086	103.718	3.625	104.739	104.639	104.639	104.339
4.250	105.347	105.247	105.247	105.047	4.250	105.030	104.930	104.930	104.730	3.750	105.541	105.441	105.441	105.141

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	99.272	99.272	98.772	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.438	99.438	98.938	4.750	101.000	101.000	100.500
3.875	100.249	100.249	99.749	6.250	103.750	103.750	103.500	4.375	100.276	100.276	99.776	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.096	100.096	99.596					4.500	100.356	100.356	99.856	Rate	30 Day	45 Day	60 Day
4.125	99.931	99.931	99.431					4.625	100.472	100.472	99.972	6.250	102.750	102.750	102.250
4.250	101.653	101.653	101.153					4.875	101.267	101.267	100.767	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.499	101.499	100.999					5.000	101.374	101.374	100.874				
4.500	101.419	101.419	100.919					5.125	101.490	101.490	100.990				
4.625	101.303	101.303	100.803					5.500	102.188	102.188	101.688				
4.750	102.698	102.698	102.198					5.625	102.304	102.304	101.804				
Borrower Paid Como Only				Lender Paid Only				6.250	102.660	102.660	102.160				

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.:

5/10/2021

45 Day Lock Exp.:

5/24/2021

60 Day Lock Exp.:

6/8/2021

W. Rate Sheet Dated: 4/9/2021

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	100.093	100.093	99.793	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	100.247	100.247	99.947	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	100.395	100.395	100.095	Margin = 2.250		Index = .060	
3.500	N/A	N/A	N/A	3.500	100.891	100.891	100.591	3.125	100.543	100.543	100.243	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	101.027	101.027	100.727	3.250	102.537	102.537	102.237	Rate	30 Day	45 Day	60 Day
3.750	102.038	102.038	101.669	3.750	101.716	101.716	101.347	3.375	102.676	102.676	102.376	3.250	98.652	98.652	98.152
3.875	102.120	102.120	101.751	3.875	101.822	101.822	101.453	3.500	102.800	102.800	102.500	3.375	98.842	98.842	98.342
4.000	102.272	102.272	101.904	4.000	101.949	101.949	101.581	3.625	102.926	102.926	102.626	3.500	99.029	99.029	98.529
4.125	102.438	102.438	102.069	4.125	102.061	102.061	101.693	3.750	101.916	101.916	101.616	3.625	99.208	99.208	98.708
4.250	102.334	102.334	102.134	4.250	102.017	102.017	101.817	3.875	N/A	N/A	N/A	3.750	99.663	99.663	99.163
4.375	102.389	102.389	102.189	4.375	102.124	102.124	101.924	4.000	N/A	N/A	N/A	3.875	99.845	99.845	99.345
4.500	102.469	102.469	102.269	4.500	102.251	102.251	102.051	4.125	N/A	N/A	N/A	4.000	99.997	99.997	99.497
4.625	102.585	102.585	102.385	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.163	100.163	99.663
4.750	102.027	102.027	101.802	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.659	100.659	100.159
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	102.077	101.977	101.977	101.677	3.250	101.366	101.266	101.266	100.966	2.750	98.336	98.236	98.236	97.936
3.375	102.267	102.167	102.167	101.867	3.375	101.518	101.418	101.418	101.118	2.875	98.490	98.390	98.390	98.090
3.500	102.454	102.354	102.354	102.054	3.500	101.691	101.591	101.591	101.291	3.000	98.639	98.539	98.539	98.239
3.625	102.633	102.533	102.533	102.233	3.625	101.827	101.727	101.727	101.427	3.125	98.787	98.687	98.687	98.387
3.750	101.788	101.688	101.688	101.319	3.750	101.466	101.366	101.366	100.997	3.250	101.224	101.124	101.124	100.824
3.875	101.970	101.870	101.870	101.501	3.875	101.572	101.472	101.472	101.103	3.375	101.364	101.264	101.264	100.964
4.000	102.122	102.022	102.022	101.654	4.000	101.699	101.599	101.599	101.291	3.500	101.488	101.388	101.388	101.088
4.125	102.288	102.188	102.188	101.819	4.125	101.811	101.711	101.711	101.343	3.625	101.614	101.514	101.514	101.214
4.250	102.784	102.684	102.684	102.484	4.250	102.467	102.367	102.367	102.167	3.750	102.416	102.316	102.316	102.016

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

30 Day Lock Exp.: 5/10/2021
45 Day Lock Exp.: 5/24/2021
60 Day Lock Exp.: 6/8/2021

W. Rate Sheet Dated: 4/9/2021

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					
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
2.500	96.983	96.983	96.783	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.138	97.138	96.938	2.000	N/A
2.625	97.846	97.846	97.646	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.926	97.926	97.726	2.125	N/A
2.750	98.773	98.773	98.573	2.250	93.519	93.519	93.319	2.250	98.315	98.315	98.115	2.750	98.672	98.672	98.472	2.250	93.416
2.875	99.688	99.688	99.488	2.375	94.649	94.649	94.449	2.375	99.427	99.427	99.227	2.875	99.318	99.318	99.118	2.375	94.574
2.990	100.007	100.007	99.807	2.500	95.804	95.804	95.604	2.500	95.641	95.641	95.441	2.990	100.021	100.021	99.821	2.500	95.759
3.000	100.107	100.107	99.907	2.625	96.919	96.919	96.719	2.625	96.819	96.819	96.619	3.000	100.121	100.121	99.921	2.625	96.799
3.125	100.667	100.667	100.467	2.750	97.927	97.927	97.727	2.750	97.827	97.827	97.627	3.125	101.005	101.005	100.805	2.750	97.626
3.250	101.308	101.308	101.108	2.875	98.931	98.931	98.731	2.875	98.829	98.829	98.629	3.250	101.728	101.728	101.528	2.875	98.341
3.375	101.914	101.914	101.714	2.990	99.207	99.207	99.007	2.990	99.207	99.207	99.007	3.375	102.289	102.289	102.089	2.990	99.127
3.500	102.283	102.283	102.083	3.000	99.413	99.413	99.213	3.000	99.307	99.307	99.107	3.500	102.705	102.705	102.505	3.000	99.227
3.625	102.715	102.715	102.515	3.125	100.659	100.659	100.459	3.125	100.621	100.621	100.421	3.625	102.943	102.943	102.743	3.125	100.797
3.750	103.314	103.314	103.114	3.250	101.627	101.627	101.427	3.250	101.627	101.627	101.427	3.750	102.386	102.386	102.186	3.250	101.528
3.875	103.856	103.856	103.656	3.375	102.294	102.294	102.094	3.375	102.294	102.294	102.094	3.875	102.887	102.887	102.687	3.375	102.089
3.990	104.233	104.233	104.033	3.500	102.866	102.866	102.666	3.500	102.866	102.866	102.666	3.990	103.162	103.162	102.962	3.500	102.505
4.000	104.333	104.333	104.133	3.625	103.508	103.508	103.308	3.625	103.472	103.472	103.272	4.000	103.262	103.262	103.062	3.625	102.743
4.125	104.682	104.682	104.482	3.750	104.405	104.405	104.205	3.750	104.405	104.405	104.205	4.125	103.472	103.472	103.272	3.750	102.186
4.250	105.064	105.064	104.864	3.875	105.001	105.001	104.801	3.875	105.001	105.001	104.801	4.250	102.174	102.174	101.974	3.875	102.687
4.375	105.479	105.479	105.279	3.990	105.370	105.370	105.170	3.990	105.370	105.370	105.170	4.375	102.619	102.619	102.419	3.990	102.962
4.500	105.862	105.862	105.662	4.000	105.470	105.470	105.270	4.000	105.470	105.470	105.270	4.500	102.950	102.950	102.750	4.000	103.062

30/25 Year >125 High Balance						20 Year						20 Year >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
2.750	97.563	97.563	97.363	2.875	100.566	100.566	100.366	2.875	99.750	99.750	99.550	2.750	99.750	99.750	99.550	2.000	98.752
2.875	98.279	98.279	98.079	2.990	101.016	101.016	100.816	2.990	100.254	100.254	100.054	2.990	100.254	100.254	100.054	2.125	99.363
2.990	99.021	99.021	98.821	3.000	101.116	101.116	100.916	3.000	100.354	100.354	100.154	3.000	100.354	100.354	100.154	2.250	99.906
3.000	99.121	99.121	98.921	3.125	102.002	102.002	101.802	3.125	100.995	100.995	100.795	3.125	100.973	100.973	100.773	2.375	100.398
3.125	100.759	100.759	100.559	3.250	102.730	102.730	102.530	3.250	101.854	101.854	101.654	3.250	101.854	101.854	101.654	2.500	100.876
3.250	101.528	101.528	101.328	3.375	103.332	103.332	103.132	3.375	102.516	102.516	102.316	3.375	102.516	102.516	102.316	2.625	101.462
3.375	102.089	102.089	101.889	3.500	103.816	103.816	103.616	3.500	103.051	103.051	102.851	3.500	103.051	103.051	102.851	2.750	102.021
3.500	102.505	102.505	102.305	3.625	104.241	104.241	104.041	3.625	103.516	103.516	103.316	3.625	103.516	103.516	103.316	2.875	102.465
3.625	102.743	102.743	102.543	3.750	103.618	103.618	103.418	3.750	103.613	103.613	103.413	3.750	103.601	103.601	103.401	2.990	102.865
3.750	102.186	102.186	101.986	3.875	104.156	104.156	103.956	3.875	104.205	104.205	104.005	3.875	104.393	104.393	104.193	3.000	102.965
3.875	102.687	102.687	102.487	3.990	104.551	104.551	104.351	3.990	104.539	104.539	104.339	3.990	104.726	104.726	104.526	3.125	103.420
3.990	102.962	102.962	102.762	4.000	104.551	104.551	104.351	4.000	104.639	104.639	104.439	4.000	104.826	104.826	104.626	3.250	103.442
4.000	103.062	103.062	102.862	4.125	104.896	104.896	104.696	4.125	105.017	105.017	104.817	4.125	105.025	105.025	104.825	3.375	103.888
4.125	103.272	103.272	103.072	4.250	104.592	104.592	104.392	4.250	104.877	104.877	104.677	4.250	105.064	105.064	104.864	3.500	104.274
4.250	N/A	N/A	N/A	4.375	105.001	105.001	104.801	4.375	105.327	105.327	105.127	4.375	105.515	105.515	105.315	3.625	104.722
4.375	N/A	N/A	N/A	4.500	105.363	105.363	105.163	4.500	105.726	105.726	105.526	4.500	105.913	105.913	105.713	3.750	104.964
4.500	N/A	N/A	N/A	4.625	105.616	105.616	105.416	4.625	106.000	106.000	105.800	4.625	106.188	106.188	105.988	3.875	105.441
4.625	N/A	N/A	N/A	4.750	105.794	105.794	105.594	4.750	106.137	106.137	105.937	4.750	106.309	106.309	106.109	3.990	105.802
4.750	N/A	N/A	N/A	4.875	106.165	106.165	105.965	4.875	106.309	106.309	106.109	4.875	N/A	N/A	N/A	4.000	105.902

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 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
2.000	96.991	96.991	#N/A	2.000	96.733	96.733	96.533	2.000	98.734	98.734	98.534	2.000	96.773	96.773	96.573	2.000	96.515	96.515	96.315	2.000	100.090	100.090	99.890
2.125	97.703	97.703	#N/A	2.125	97.453	97.453	97.253	2.125	99.199	99.199	98.999	2.125	97.339	97.339	97.139	2.125	97.089	97.089	96.889	2.125	100.701	100.701	100.501
2.250	98.301	98.301	98.101	2.250	98.226	98.226	98.026	2.250	99.733	99.733	99.533	2.250	97.928	97.928	97.728	2.250	97.853	97.853	97.653	2.250	101.244	101.244	101.044
2.375	99.142	99.142	98.942	2.375	99.112	99.112	98.912	2.375	100.301	100.301	100.101	2.375	98.845	98.845	98.645	2.375	98.815	98.815	98.615	2.375	101.737	101.737	101.537
2.500	100.040	100.040	99.840	2.500	100.032	100.032	99.832	2.500	100.856	100.856	100.656	2.500	99.820	99.820	99.620	2.500	99.812	99.812	99.612	2.500	102.211	102.211	102.011
2.625	100.739	100.739	100.539	2.625	100.739	100.739	100.539	2.625	101.303	101.303	101.103	2.625	100.380	100.380	100.180	2.625	100.380	100.380	100.180	2.625	102.710	102.710	102.510
2.750	101.354	101.354	101.154	2.750	101.354	101.354	101.154	2.750	101.694	101.694	101.494	2.750	100.827	100.827	100.627	2.750	100.827	100.827	100.627	2.750	103.247	103.247	103.047
2.875	101.842	101.842	101.642	2.875	101.842	101.842	101.642	2.875	102.003	102.003	101.803	2.875	101.180	101.180	100.980	2.875	101.180	101.180	100.980	2.875	103.750	103.750	103.550
2.990	102.294	102.294	102.094	2.990	102.294	102.294	102.094	2.990	102.257	102.257	102.057	2.990	101.486	101.486	101.286	2.990	101.486	101.486	101.286	2.990	104.253	104.253	104.053
3.000	102.394	102.394	102.194	3.000	102.394	102.394	102.194	3.000	102.357	102.357	102.157	3.000	101.586	101.586	101.386	3.000	101.586	101.586	101.386	3.000	104.756	104.756	104.556
3.125	102.893	102.893	102.693	3.125	102.893	102.893	102.693	3.125	102.675	102.675	102.475	3.125	101.948	101.948	101.748	3.125	101.948	101.948	101.748	3.125	105.259	105.259	105.059
3.250	103.175	103.175	102.975	3.250	103.175	103.175	102.975	3.250	102.308	102.308	102.108	3.250	101.841	101.841	101.641	3.250	101.841	101.841	101.641	3.250	105.762	105.762	105.562
3.375	103.665	103.665	103.465	3.375	103.665	103.665	103.465	3.375	102.620	102.620	102.420	3.375	102.197	102.197	101.997	3.375	102.197	102.197	101.997	3.375	106.265	106.265	106.065
3.500	104.088	104.088	103.888	3.500	104.088	104.088	103.888	3.500	102.890	102.890	102.690	3.500	102.504	102.504	102.304	3.500	102.504	102.504	102.304	3.500	106.768	106.768	106.568
3.625	104.585	104.585	104.385	3.625	104.585	104.585	104.385	3.625	103.203	103.203	103.003	3.625	102.866	102.866	102.666	3.625	102.866	102.866	102.666	3.625	107.271	107.271	107.071
3.750	104.618	104.618	104.418	3.750	104.618	104.618	104.418	3.750	103.533	103.533	103.333	3.750	103.197	103.197	102.997	3.750	103.197	103.197	102.997	3.750	107.774	107.774	107.574
3.875	105.146	105.146	104.946	3.875	105.146	105.146	104.946	3.875	103.869	103.869	103.669	3.875	103.734	103.734	103.534	3.875	103.734	103.734	103.534	3.875	108.277	108.277	108.077
3.990	105.552	105.552	105.352	3.990	105.552	105.552	105.352	3.990	103.994	103.994	103.794	3.990	104.244	104.244	104.044	3.990	104.244	104.244	104.044	3.990	108.780	108.780	108.580
4.000	105.652	105.652	105.452	4.000	105.652	105.652	105.452	4.000	103.194	103.194	102.994	4.000	102.744	102.744	102.544	4.000	102.744	102.744	102.544	4.000	109.283	109.283	109.083



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.:

5/10/2021

5/24/2021

6/8/2021

W. Rate Sheet Dated: 4/9/2021

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@afrownh.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/10/2021

45 Day Lock Exp.:

5/24/2021

60 Day Lock Exp.:

6/8/2021

W. Rate Sheet Dated: 4/9/2021

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	98.778	98.778	98.578	2.750	98.778	98.778	98.578	2.750	98.778	98.778	98.578	2.750	97.180	97.180	96.980	2.750	97.180	97.180	96.980		
2.875	99.563	99.563	99.363	2.875	99.563	99.563	99.363	2.875	99.563	99.563	99.363	2.875	97.965	97.965	97.765	2.875	97.965	97.965	97.765		
2.990	100.167	100.167	99.967	2.990	100.167	100.167	99.967	2.990	100.167	100.167	99.967	2.990	98.569	98.569	98.369	2.990	98.569	98.569	98.369		
3.000	100.267	100.267	100.067	3.000	100.267	100.267	100.067	3.000	100.267	100.267	100.067	3.000	98.669	98.669	98.469	3.000	98.669	98.669	98.469		
3.125	100.530	100.530	100.284	3.125	100.530	100.530	100.284	3.125	100.530	100.530	100.284	3.125	99.560	99.560	99.314	3.125	99.560	99.560	99.314		
3.250	101.420	101.420	101.182	3.250	101.295	101.295	101.057	3.250	101.420	101.420	101.182	3.250	100.450	100.450	100.212	3.250	100.325	100.325	100.087		
3.375	102.075	102.075	101.842	3.375	101.950	101.950	101.717	3.375	102.075	102.075	101.842	3.375	101.105	101.105	100.872	3.375	100.980	100.980	100.747		
3.500	102.601	102.601	102.374	3.500	102.476	102.476	102.249	3.500	102.601	102.601	102.374	3.500	101.631	101.631	101.404	3.500	101.506	101.506	101.279		
3.625	103.076	103.076	102.847	3.625	102.951	102.951	102.722	3.625	103.076	103.076	102.847	3.625	102.106	102.106	101.877	3.625	101.981	101.981	101.752		
3.750	103.151	103.151	102.951	3.750	102.401	102.401	102.201	3.750	102.401	102.401	102.201	3.750	99.801	99.801	99.601	3.750	99.051	99.051	98.851		
3.875	103.699	103.699	103.499	3.875	102.949	102.949	102.749	3.875	102.949	102.949	102.749	3.875	100.349	100.349	100.149	3.875	99.599	99.599	99.399		
3.990	104.093	104.093	103.893	3.990	103.343	103.343	103.143	3.990	103.343	103.343	103.143	3.990	100.743	100.743	100.543	3.990	99.993	99.993	99.793		
4.000	104.193	104.193	103.993	4.000	103.443	103.443	103.243	4.000	103.443	103.443	103.243	4.000	100.843	100.843	100.643	4.000	100.093	100.093	99.893		
4.125	104.567	104.567	104.367	4.125	103.817	103.817	103.617	4.125	103.817	103.817	103.617	4.125	101.217	101.217	101.017	4.125	100.467	100.467	100.267		
4.250	104.587	104.587	104.387	4.250	104.212	104.212	104.012	4.250	104.212	104.212	104.012	4.250	99.787	99.787	99.587	4.250	99.412	99.412	99.212		
4.375	104.999	104.999	104.799	4.375	104.624	104.624	104.424	4.375	104.624	104.624	104.424	4.375	100.199	100.199	99.999	4.375	99.824	99.824	99.624		
4.500	105.336	105.336	105.136	4.500	104.961	104.961	104.761	4.500	104.961	104.961	104.761	4.500	100.536	100.536	100.336	4.500	100.161	100.161	99.961		
4.625	105.560	105.560	105.360	4.625	105.185	105.185	104.985	4.625	105.185	105.185	104.985	4.625	100.760	100.760	100.560	4.625	100.385	100.385	100.185		
4.750	105.790	105.790	105.590	4.750	105.790	105.790	105.590	4.750	105.790	105.790	105.590	4.750	100.740	100.740	100.540	4.750	100.740	100.740	100.540		
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
2.750	97.180	97.180	96.980	2.500	97.783	97.783	97.566	2.500	97.783	97.783	97.566	2.500	97.783	97.783	97.566	2.000	98.629	98.629	98.429		
2.875	97.965	97.965	97.765	2.625	98.574	98.574	98.357	2.625	98.574	98.574	98.357	2.625	98.574	98.574	98.357	2.125	99.273	99.273	99.073		
2.990	98.569	98.569	98.369	2.750	99.787	99.787	99.569	2.750	99.787	99.787	99.569	2.750	99.787	99.787	99.569	2.250	100.005	100.005	99.805		
3.000	98.669	98.669	98.469	2.875	100.498	100.498	100.280	2.875	100.498	100.498	100.280	2.875	100.498	100.498	100.280	2.375	100.546	100.546	100.346		
3.125	99.560	99.560	99.314	2.990	100.975	100.975	100.761	2.990	100.975	100.975	100.761	2.990	100.975	100.975	100.761	2.500	101.001	101.001	100.801		
3.250	100.450	100.450	100.212	3.000	101.075	101.075	100.861	3.000	101.075	101.075	100.861	3.000	101.075	101.075	100.861	2.625	101.538	101.538	101.338		
3.375	101.105	101.105	100.872	3.125	101.524	101.524	101.282	3.125	101.524	101.524	101.282	3.125	101.524	101.524	101.282	2.750	102.070	102.070	101.870		
3.500	101.631	101.631	101.404	3.250	102.493	102.493	102.254	3.250	102.493	102.493	102.254	3.250	102.493	102.493	102.254	2.875	102.466	102.466	102.266		
3.625	102.106	102.106	101.877	3.375	103.108	103.108	102.874	3.375	103.108	103.108	102.874	3.375	103.108	103.108	102.874	2.990	102.799	102.799	102.599		
3.750	99.051	99.051	98.851	3.500	103.661	103.661	103.430	3.500	103.661	103.661	103.430	3.500	103.661	103.661	103.430	3.000	102.899	102.899	102.699		
3.875	99.599	99.599	99.399	3.625	104.029	104.029	103.805	3.625	104.029	104.029	103.805	3.625	104.029	104.029	103.805	3.125	102.694	102.694	102.494		
3.990	99.993	99.993	99.793	3.750	103.278	103.278	103.078	3.750	103.278	103.278	103.078	3.750	103.278	103.278	103.078	3.250	103.170	103.170	102.970		
4.000	100.093	100.093	99.893	3.875	103.837	103.837	103.637	3.875	103.837	103.837	103.637	3.875	103.837	103.837	103.637	3.375	103.507	103.507	103.307		
4.125	100.467	100.467	100.267	3.990	104.173	104.173	103.973	3.990	104.173	104.173	103.973	3.990	104.173	104.173	103.973	3.500	103.724	103.724	103.524		
4.250	99.412	99.412	99.212	4.000	104.273	104.273	104.073	4.000	105.523	105.523	105.323	4.000	105.523	105.523	105.323	3.625	104.399	104.399	104.199		
4.375	99.824	99.824	99.624	4.125	104.564	104.564	104.364	4.125	105.814	105.814	105.614	4.125	105.814	105.814	105.614	3.750	104.773	104.773	104.573		
4.500	100.161	100.161	99.961	4.250	104.792	104.792	104.592	4.250	106.042	106.042	105.842	4.250	106.042	106.042	105.842	3.875	104.942	104.942	104.742		
4.625	100.385	100.385	100.185	4.375	105.033	105.033	104.833	4.375	106.283	106.283	106.083	4.375	106.283	106.283	106.083	3.990	105.215	105.215	105.015		
4.750	100.740	100.740	100.540	4.500	105.364	105.364	105.164	4.500	106.614	106.614	106.414	4.500	106.614	106.614	106.414	4.000	105.315	105.315	105.115		
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	98.754	98.754	98.554	2.000	98.754	98.754	98.554	2.000	98.153	98.153	97.953	2.000	98.278	98.278	98.078	2.000	98.278	98.278	98.078		
2.125	99.398	99.398	99.198	2.125	99.398	99.398	99.198	2.125	98.673	98.673	98.473	2.125	98.798	98.798	98.598	2.125	98.798	98.798	98.598		
2.250	100.130	100.130	99.930	2.250	100.130	100.130	99.930	2.250	99.405	99.405	99.205	2.250	99.530	99.530	99.330	2.250	99.530	99.530	99.330		
2.375	100.671	100.671	100.471	2.375	100.671	100.671	100.471	2.375	99.946	99.946	99.746	2.375	100.071	100.071	99.871	2.375	100.071	100.071	99.871		
2.500	101.126	101.126	100.926	2.500	101.126	101.126	100.926	2.500	100.401	100.401	100.201	2.500	100.526	100.526	100.326	2.500	100.526	100.526	100.326		
2.625	101.663	101.663	101.463	2.625	101.663	101.663	101.463	2.625	99.812	99.812	99.612	2.625	99.937	99.937	99.737	2.625	99.937	99.937	99.737		
2.750	102.195	102.195	101.995	2.750	102.195	102.195	101.995	2.750	100.344	100.344	100.144	2.750	100.469	100.469	100.269	2.750	100.469	100.469	100.269		
2.875	102.591	102.591	102.391	2.875	102.591	102.591	102.391	2.875	100.740	100.740	100.540	2.875	100.865	100.865	100.665	2.875	100.865	100.865	100.665		
2.990	102.924	102.924	102.724	2.990	102.924	102.924	102.724	2.990	101.073	101.073	100.873	2.990	101.198	101.198	100.998	2.990	101.198	101.198	100.998		
3.000	103.024	103.024	102.824	3.000	103.024	103.024	102.824	3.000	101.173	101.173	100.973	3.000	101.298	101.298	101.098	3.000	101.298	101.298	101.098		
3.125	102.819	102.819	102.619	3.125	102.819	102.819	102.619	3.125	100.468	100.468	100.268	3.125	100.593	100.593	100.393	3.125	100.593	100.593	100.393		
3.250	102.395	102.395	102.195	3.250	102.395	102.395	102.195	3.250	100.944	100.944	100.744	3.250	101.069	101.069	100.869	3.250	101.069	101.069	100.869		
3.375	103.632	103.632	103.432	3.375	103.632	103.632	103.432	3.375	101.281	101.281											



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.:

5/10/2021

45 Day Lock Exp.:

5/24/2021

60 Day Lock Exp.:

6/8/2021

W. Rate Sheet Dated: 4/9/2021

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	98.778	98.778	98.578	2.500	97.783	97.783	97.566	2.000	98.629	98.629	98.429	2.750	97.304	97.304	97.104	2.000	97.741	97.741	97.541
2.875	99.563	99.563	99.363	2.625	98.574	98.574	98.357	2.125	99.273	99.273	99.073	2.875	98.089	98.089	97.889	2.125	98.323	98.323	98.123
2.990	100.167	100.167	99.967	2.750	99.787	99.787	99.569	2.250	100.005	100.005	99.805	2.990	98.693	98.693	98.493	2.250	99.055	99.055	98.855
3.000	100.267	100.267	100.067	2.875	100.498	100.498	100.280	2.375	100.546	100.546	100.346	3.000	98.793	98.793	98.593	2.375	99.596	99.596	99.396
3.125	100.530	100.530	100.284	2.990	100.975	100.975	100.761	2.500	101.001	101.001	100.801	3.125	99.370	99.370	99.124	2.500	100.051	100.051	99.851
3.250	101.420	101.420	101.182	3.000	101.075	101.075	100.861	2.625	101.538	101.538	101.338	3.250	100.260	100.260	100.022	2.625	100.025	100.025	99.825
3.375	102.075	102.075	101.842	3.125	101.524	101.524	101.282	2.750	102.070	102.070	101.870	3.375	100.915	100.915	100.682	2.750	100.557	100.557	100.357
3.500	102.601	102.601	102.374	3.250	102.493	102.493	102.254	2.875	102.466	102.466	102.266	3.500	101.441	101.441	101.214	2.875	100.953	100.953	100.753
3.625	103.076	103.076	102.847	3.375	103.108	103.108	102.874	2.990	102.799	102.799	102.599	3.625	101.916	101.916	101.687	2.990	101.286	101.286	101.086
3.750	103.151	103.151	102.951	3.500	103.661	103.661	103.430	3.000	102.899	102.899	102.699	3.750	100.801	100.801	100.601	3.000	101.386	101.386	101.186
3.875	103.699	103.699	103.499	3.625	104.029	104.029	103.805	3.125	102.694	102.694	102.494	3.875	101.349	101.349	101.149	3.125	100.931	100.931	100.731
3.990	104.093	104.093	103.893	3.750	103.278	103.278	103.078	3.250	103.170	103.170	102.970	3.990	101.743	101.743	101.543	3.250	101.407	101.407	101.207
4.000	104.193	104.193	103.993	3.875	103.837	103.837	103.637	3.375	103.507	103.507	103.307	4.000	101.843	101.843	101.643	3.375	101.744	101.744	101.544
4.125	104.567	104.567	104.367	3.990	104.173	104.173	103.973	3.500	103.724	103.724	103.524	4.125	102.217	102.217	102.017	3.500	101.961	101.961	101.761
4.250	104.587	104.587	104.387	4.000	104.273	104.273	104.073	3.625	104.399	104.399	104.199	4.250	101.512	101.512	101.312	3.625	102.136	102.136	101.936
4.375	104.999	104.999	104.799	4.125	104.564	104.564	104.364	3.750	104.773	104.773	104.573	4.375	101.924	101.924	101.724	3.750	102.510	102.510	102.310
4.500	105.336	105.336	105.136	4.250	104.792	104.792	104.592	3.875	104.942	104.942	104.742	4.500	102.261	102.261	102.061	3.875	102.679	102.679	102.479
4.625	105.560	105.560	105.360	4.375	105.033	105.033	104.833	3.990	105.215	105.215	105.015	4.625	102.485	102.485	102.285	3.990	102.952	102.952	102.752
4.750	105.790	105.790	105.590	4.500	105.364	105.364	105.164	4.000	105.315	105.315	105.115	4.750	102.590	102.590	102.390	4.000	103.052	103.052	102.852

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.:

5/10/2021

45 Day Lock Exp.:

5/24/2021

60 Day Lock Exp.:

6/8/2021

W. Rate Sheet Dated: 4/9/2021

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)