



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.: 5/17/2021

45 Day Lock Exp.: 5/31/2021

60 Day Lock Exp.: 6/14/2021

W. Rate Sheet Dated: 4/15/2021

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	102.410	102.410	102.004	2.750	100.362	100.362	99.955	2.250	98.441	98.441	98.141	3.125	96.519	96.519	96.219
2.875	102.612	102.612	102.206	2.875	100.527	100.527	100.120	2.500	98.763	98.763	98.463	3.250	97.796	97.796	97.496
3.000	102.811	102.811	102.405	3.000	100.688	100.688	100.282	2.625	98.916	98.916	98.616	3.375	97.871	97.871	97.571
3.125	103.005	103.005	102.598	3.125	100.812	100.812	100.406	2.750	100.572	100.572	100.272	3.500	97.945	97.945	97.645
3.250	103.336	103.336	103.036	3.250	101.229	101.229	100.929	2.875	100.725	100.725	100.425	3.625	98.019	98.019	97.719
3.375	103.426	103.426	103.126	3.375	101.387	101.387	101.087	3.000	100.874	100.874	100.574	Margin = 2.250		Index = 0.060	
3.500	103.607	103.607	103.307	3.500	101.524	101.524	101.224	3.125	100.985	100.985	100.685	30 Year OTC			
3.625	103.784	103.784	103.484	3.625	101.576	101.576	101.276	3.250	102.558	102.558	102.258	Rate	30 Day	45 Day	60 Day
3.750	104.215	104.215	103.831	3.750	103.591	103.591	103.207	3.375	102.702	102.702	102.402	4.000	102.171	102.171	101.671
3.875	104.278	104.278	103.893	3.875	103.709	103.709	103.324	3.500	102.828	102.828	102.528	4.125	102.302	102.302	101.802
4.000	104.446	104.446	104.062	4.000	103.822	103.822	103.437	3.625	102.872	102.872	102.572	4.375	102.702	102.702	102.202
4.125	104.577	104.577	104.192	4.125	103.909	103.909	103.524	3.750	103.437	103.437	103.137	4.500	102.820	102.820	102.320
4.250	104.262	104.262	103.943	4.250	103.643	103.643	103.324	3.875	103.547	103.547	103.247	4.625	102.970	102.970	102.470
4.375	104.277	104.277	103.958	4.375	103.760	103.760	103.442	4.000	103.651	103.651	103.351	4.875	104.032	104.032	103.532
4.500	104.395	104.395	104.076	4.500	103.873	103.873	103.555	4.125	103.729	103.729	103.429	5.000	104.150	104.150	103.650
4.625	104.545	104.545	104.226	4.625	103.960	103.960	103.642	4.250	103.909	103.909	103.609	5.125	104.300	104.300	103.800
4.750	104.893	104.893	104.637	4.750	104.272	104.272	104.016	4.375	104.018	104.018	103.718	5.500	105.479	105.479	104.979
4.875	104.907	104.907	104.651	4.875	104.390	104.390	104.134	4.500	104.122	104.122	103.822	5.625	105.629	105.629	105.129
6.250	106.000	106.000	105.800	6.250	105.793	105.793	105.593	4.625	104.200	104.200	103.900	6.250	105.438	105.438	104.938

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	102.510	102.410	102.410	102.004	2.750	101.942	101.842	101.842	101.435	2.250	100.471	100.371	100.371	100.071	
2.875	102.712	102.612	102.612	102.206	2.875	102.107	102.007	102.007	101.600	2.375	100.637	100.537	100.537	100.237	
3.000	102.911	102.811	102.811	102.405	3.000	102.268	102.168	102.168	101.762	2.500	100.793	100.693	100.693	100.393	
3.125	103.105	103.005	103.005	102.598	3.125	102.392	102.292	102.292	101.886	2.625	100.946	100.846	100.846	100.546	
3.250	103.336	103.236	103.236	102.936	3.250	102.809	102.709	102.709	102.409	2.750	101.502	101.402	101.402	101.102	
3.375	103.526	103.426	103.426	103.126	3.375	102.967	102.867	102.867	102.567	2.875	101.655	101.555	101.555	101.255	
3.500	103.707	103.607	103.607	103.307	3.500	103.104	103.004	103.004	102.704	3.000	101.804	101.704	101.704	101.404	
3.625	103.884	103.784	103.784	103.484	3.625	103.156	103.056	103.056	102.756	3.125	101.915	101.815	101.815	101.515	
3.750	104.315	104.215	104.215	103.831	3.750	104.121	104.021	104.021	103.637	3.250	104.088	103.988	103.988	103.688	
3.875	104.478	104.378	104.378	103.993	3.875	104.239	104.139	104.139	103.754	3.375	104.232	104.132	104.132	103.832	
4.000	104.646	104.546	104.546	104.162	4.000	104.352	104.252	104.252	103.867	3.500	104.358	104.258	104.258	103.958	
4.125	104.777	104.677	104.677	104.292	4.125	104.439	104.339	104.339	103.954	3.625	104.402	104.302	104.302	104.002	
4.250	105.062	104.962	104.962	104.643	4.250	104.873	104.773	104.773	104.454	3.750	105.467	105.367	105.367	105.067	

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
Specialty Adjustment			N/A
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	99.421	99.421	98.921	4.250	100.000	100.000	99.500
3.875	100.428	100.428	99.928	6.250	103.750	103.750	103.500	4.125	99.552	99.552	99.052	4.750	101.000	101.000	100.500
4.000	100.260	100.260	99.760					4.375	99.952	99.952	99.452	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	100.129	100.129	99.629					4.500	100.070	100.070	99.570	Rate	30 Day	45 Day	60 Day
4.250	101.375	101.375	100.875					4.625	100.220	100.220	99.720	6.250	102.750	102.750	102.250
4.375	101.260	101.260	100.760					4.875	101.282	101.282	100.782	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	101.143	101.143	100.643					5.000	101.400	101.400	100.900				
4.625	100.993	100.993	100.493					5.125	101.550	101.550	101.050				
4.750	102.732	102.732	102.232					5.500	102.729	102.729	102.229				
								5.625	102.879	102.879	102.379				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.688	102.688	102.188				

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.:

5/17/2021

45 Day Lock Exp.:

5/31/2021

60 Day Lock Exp.:

6/14/2021

W. Rate Sheet Dated: 4/15/2021

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	96.269	96.269	95.969
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	97.546	97.546	97.246
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	97.621	97.621	97.321
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	100.477	100.477	100.177	3.500	97.695	97.695	97.395
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	100.630	100.630	100.330	3.625	97.769	97.769	97.469
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.779	100.779	100.479	Margin = 2.250		Index = .060	
3.500	N/A	N/A	N/A	3.500	101.241	101.241	100.941	3.125	100.890	100.890	100.590	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	101.293	101.293	100.993	3.250	102.276	102.276	101.976	Rate	30 Day	45 Day	60 Day
3.750	102.190	102.190	101.806	3.750	101.996	101.996	101.612	3.375	102.419	102.419	102.119	3.250	98.848	98.848	98.348
3.875	102.253	102.253	101.868	3.875	102.114	102.114	101.729	3.500	102.546	102.546	102.246	3.375	99.038	99.038	98.538
4.000	102.421	102.421	102.037	4.000	102.227	102.227	101.842	3.625	102.590	102.590	102.290	3.500	99.220	99.220	98.720
4.125	102.552	102.552	102.167	4.125	102.314	102.314	101.929	3.750	101.842	101.842	101.542	3.625	99.396	99.396	98.896
4.250	102.050	102.050	101.731	4.250	101.860	101.860	101.541	3.875	N/A	N/A	N/A	3.750	99.815	99.815	99.315
4.375	102.065	102.065	101.746	4.375	101.978	101.978	101.659	4.000	N/A	N/A	N/A	3.875	99.978	99.978	99.478
4.500	102.182	102.182	101.864	4.500	102.091	102.091	101.772	4.125	N/A	N/A	N/A	4.000	100.146	100.146	99.646
4.625	102.332	102.332	102.014	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.277	100.277	99.777
4.750	102.055	102.055	101.799	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.375	100.375	99.875
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	102.273	102.173	102.173	101.873	3.250	101.746	101.646	101.646	101.346	2.750	98.721	98.621	98.621	98.321
3.375	102.463	102.363	102.363	102.063	3.375	101.904	101.804	101.804	101.504	2.875	98.873	98.773	98.773	98.473
3.500	102.645	102.545	102.545	102.245	3.500	102.041	101.941	101.941	101.641	3.000	99.022	98.922	98.922	98.622
3.625	102.821	102.721	102.721	102.421	3.625	102.093	101.993	101.993	101.693	3.125	99.134	99.034	99.034	98.734
3.750	101.940	101.840	101.840	101.456	3.750	101.746	101.646	101.646	101.262	3.250	100.963	100.863	100.863	100.563
3.875	102.103	102.003	102.003	101.618	3.875	101.864	101.764	101.764	101.379	3.375	101.107	101.007	101.007	100.707
4.000	102.271	102.171	102.171	101.787	4.000	101.977	101.877	101.877	101.492	3.500	101.233	101.133	101.133	100.833
4.125	102.402	102.302	102.302	101.917	4.125	102.064	101.964	101.964	101.579	3.625	101.277	101.177	101.177	100.877
4.250	102.500	102.400	102.400	102.081	4.250	102.310	102.210	102.210	101.891	3.750	102.342	102.242	102.242	101.942

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	
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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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Lockdesk Phone: 1-877-588-2706
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30 Day Lock Exp.: 5/17/2021
45 Day Lock Exp.: 5/31/2021
60 Day Lock Exp.: 6/14/2021

W. Rate Sheet Dated: 4/15/2021

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
2.500	97.520	97.520	97.520	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.877	97.877	97.877	2.000	N/A
2.625	98.490	98.490	98.490	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.665	98.665	98.665	2.125	N/A
2.750	99.416	99.416	99.416	2.250	94.167	94.167	93.967	2.250	93.886	93.886	93.686	2.750	99.408	99.408	99.208	2.250	94.209
2.875	100.108	100.108	99.908	2.375	95.259	95.259	95.099	2.375	95.074	95.074	94.874	2.875	100.038	100.038	99.838	2.375	95.373
2.990	100.644	100.644	100.444	2.500	96.451	96.451	96.251	2.500	96.291	96.291	96.091	2.990	100.639	100.639	100.439	2.500	96.608
3.000	100.744	100.744	100.544	2.625	97.565	97.565	97.365	2.625	97.465	97.465	97.265	3.000	100.739	100.739	100.539	2.625	97.540
3.125	101.119	101.119	100.919	2.750	98.569	98.569	98.369	2.750	98.507	98.507	98.307	3.125	101.620	101.620	101.420	2.750	98.361
3.250	101.857	101.857	101.657	2.875	99.331	99.331	99.131	2.875	99.269	99.269	99.069	3.250	102.339	102.339	102.139	2.875	99.061
3.375	102.458	102.458	102.258	2.990	99.884	99.884	99.684	2.990	99.810	99.810	99.610	3.375	102.896	102.896	102.696	2.990	99.679
3.500	102.821	102.821	102.621	3.000	99.984	99.984	99.784	3.000	99.910	99.910	99.710	3.500	103.307	103.307	103.107	3.000	99.779
3.625	103.244	103.244	103.044	3.125	101.213	101.213	101.013	3.125	101.175	101.175	100.975	3.625	103.542	103.542	103.342	3.125	101.420
3.750	103.484	103.484	103.284	3.250	102.176	102.176	101.976	3.250	102.176	102.176	101.976	3.750	102.712	102.712	102.512	3.250	102.139
3.875	104.020	104.020	103.820	3.375	102.837	102.837	102.637	3.375	102.837	102.837	102.637	3.875	103.210	103.210	103.010	3.375	102.696
3.990	104.393	104.393	104.193	3.500	103.401	103.401	103.201	3.500	103.401	103.401	103.201	3.990	103.479	103.479	103.279	3.500	103.107
4.000	104.493	104.493	104.293	3.625	103.900	103.900	103.700	3.625	103.880	103.880	103.680	4.000	103.579	103.579	103.379	3.625	103.342
4.125	104.839	104.839	104.639	3.750	104.731	104.731	104.531	3.750	104.731	104.731	104.531	4.125	103.786	103.786	103.586	3.750	102.512
4.250	105.188	105.188	104.988	3.875	105.321	105.321	105.121	3.875	105.321	105.321	105.121	4.250	102.438	102.438	102.238	3.875	103.010
4.375	105.599	105.599	105.399	3.990	105.684	105.684	105.484	3.990	105.684	105.684	105.484	4.375	102.879	102.879	102.679	3.990	103.279
4.500	105.976	105.976	105.776	4.000	105.784	105.784	105.584	4.000	105.784	105.784	105.584	4.500	103.206	103.206	103.006	4.000	103.379
30/25 Year >125 High Balance			20 Year			20 Year 105-125			20 Year >125			15 Year					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day
2.750	98.299	98.299	98.099	2.875	101.033	101.033	100.833	2.875	100.389	100.389	100.189	2.875	100.389	100.389	100.189	2.000	99.135
2.875	98.999	98.999	98.799	2.990	101.481	101.481	101.281	2.990	100.888	100.888	100.688	2.990	100.888	100.888	100.688	2.125	99.743
2.990	99.605	99.605	99.405	3.000	101.581	101.581	101.381	3.000	100.988	100.988	100.788	3.000	100.988	100.988	100.788	2.250	100.284
3.000	99.705	99.705	99.505	3.125	102.178	102.178	101.978	3.125	101.548	101.548	101.348	3.125	101.529	101.529	101.329	2.375	100.777
3.125	101.420	101.420	101.220	3.250	102.903	102.903	102.703	3.250	102.402	102.402	102.202	3.250	102.402	102.402	102.202	2.500	101.246
3.250	102.139	102.139	101.939	3.375	103.499	103.499	103.299	3.375	103.058	103.058	102.858	3.375	103.058	103.058	102.858	2.625	101.768
3.375	102.696	102.696	102.496	3.500	103.978	103.978	103.778	3.500	103.585	103.585	103.385	3.500	103.585	103.585	103.385	2.750	102.324
3.500	103.107	103.107	102.907	3.625	104.399	104.399	104.199	3.625	104.049	104.049	103.849	3.625	104.049	104.049	103.849	2.875	102.763
3.625	103.342	103.342	103.142	3.750	103.943	103.943	103.743	3.750	103.938	103.938	103.738	3.750	104.126	104.126	103.926	2.990	103.160
3.750	102.512	102.512	102.312	3.875	104.476	104.476	104.276	3.875	104.523	104.523	104.323	3.875	104.711	104.711	104.511	3.000	103.260
3.875	103.010	103.010	102.810	3.990	104.766	104.766	104.566	3.990	104.851	104.851	104.651	3.990	105.039	105.039	104.839	3.125	103.707
3.990	103.279	103.279	103.079	4.000	104.866	104.866	104.666	4.000	104.951	104.951	104.751	4.000	105.139	105.139	104.939	3.250	103.892
4.000	103.379	103.379	103.179	4.125	105.208	105.208	105.008	4.125	105.329	105.329	105.129	4.125	105.516	105.516	105.316	3.375	104.331
4.125	103.586	103.586	103.386	4.250	104.855	104.855	104.655	4.250	105.139	105.139	104.939	4.250	105.327	105.327	105.127	3.500	104.713
4.250	N/A	N/A	N/A	4.375	105.260	105.260	105.060	4.375	105.584	105.584	105.384	4.375	105.771	105.771	105.571	3.625	105.157
4.375	N/A	N/A	N/A	4.500	105.617	105.617	105.417	4.500	105.977	105.977	105.777	4.500	106.164	106.164	105.964	3.750	105.274
4.500	N/A	N/A	N/A	4.625	105.866	105.866	105.666	4.625	106.250	106.250	106.050	4.625	106.309	106.309	106.109	3.875	105.749
4.625	N/A	N/A	N/A	4.750	106.063	106.063	105.863	4.750	106.309	106.309	106.109	4.750	106.309	106.309	106.109	3.990	106.011
4.750	N/A	N/A	N/A	4.875	106.309	106.309	106.109	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	106.201
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
2.000	97.379	97.379	#N/A	2.000	97.121	97.121	96.921	2.000	99.122	99.122	98.922	2.000	97.166	97.166	96.966	2.000	96.908
2.125	98.090	98.090	#N/A	2.125	97.840	97.840	97.640	2.125	99.586	99.586	99.386	2.125	97.733	97.733	97.533	2.125	97.483
2.250	98.684	98.684	98.484	2.250	98.546	98.546	98.346	2.250	100.049	100.049	99.849	2.250	98.249	98.249	98.049	2.250	98.111
2.375	99.459	99.459	99.259	2.375	99.340	99.340	99.140	2.375	100.617	100.617	100.417	2.375	99.099	99.099	98.899	2.375	99.070
2.500	100.355	100.355	100.155	2.500	100.347	100.347	100.147	2.500	101.170	101.170	100.970	2.500	100.079	100.079	99.879	2.500	100.071
2.625	101.050	101.050	100.850	2.625	101.050	101.050	100.850	2.625	101.615	101.615	101.415	2.625	100.697	100.697	100.497	2.625	100.697
2.750	101.662	101.662	101.462	2.750	101.662	101.662	101.462	2.750	102.003	102.003	101.803	2.750	101.141	101.141	100.941	2.750	101.141
2.875	102.143	102.143	101.943	2.875	102.143	102.143	101.943	2.875	102.310	102.310	102.110	2.875	101.490	101.490	101.290	2.875	101.490
2.990	102.591	102.591	102.391	2.990	102.591	102.591	102.391	2.990	102.558	102.558	102.358	2.990	101.789	101.789	101.589	2.990	101.789
3.000	102.691	102.691	102.491	3.000	102.691	102.691	102.491	3.000	102.658	102.658	102.458	3.000	101.889	101.889	101.689	3.000	101.889
3.125	103.185	103.185	102.985	3.125	103.185	103.185	102.985	3.125	102.972	102.972	102.772	3.125	102.250	102.250	102.050	3.125	102.250
3.250	103.628	103.628	103.428	3.250	103.628	103.628	103.428	3.250	102.763	102.763	102.563	3.250	102.299	102.299	102.099	3.250	102.299
3.375	104.114	104.114	103.914	3.375	104.114	104.114	103.914	3.375	103.072	103.072	102.872	3.375	102.655	102.655	102.455	3.375	102.655
3.500	104.532	104.532	104.332	3.500	104.532	104.532	104.332	3.500	103.338	103.338	103.138	3.500	102.957	102.957	102.757	3.500	102.957
3.625	105.024	105.024	104.824	3.625	105.024	105.024	104.824	3.625	103.648	103.648	103.448	3.625	103.315	103.			



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.:

5/17/2021

5/31/2021

6/14/2021

W. Rate Sheet Dated: 4/15/2021

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 *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)



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrownhole.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/17/2021

45 Day Lock Exp.:

5/31/2021

60 Day Lock Exp.:

6/14/2021

W. Rate Sheet Dated: 4/15/2021

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	99.453	99.453	99.253	2.750	99.453	99.453	99.253	2.750	99.453	99.453	99.253	2.750	97.953	97.953	97.753	2.750	97.953	97.953	97.753				
2.875	100.241	100.241	100.041	2.875	100.241	100.241	100.041	2.875	100.241	100.241	100.041	2.875	98.741	98.741	98.541	2.875	98.741	98.741	98.541				
2.990	100.814	100.814	100.614	2.990	100.814	100.814	100.614	2.990	100.814	100.814	100.614	2.990	99.314	99.314	99.114	2.990	99.314	99.314	99.114				
3.000	100.914	100.914	100.714	3.000	100.914	100.914	100.714	3.000	100.914	100.914	100.714	3.000	99.414	99.414	99.214	3.000	99.414	99.414	99.214				
3.125	101.120	101.120	100.920	3.125	101.120	101.120	100.920	3.125	101.120	101.120	100.920	3.125	100.228	100.228	100.028	3.125	100.228	100.228	100.028				
3.250	102.026	102.026	101.826	3.250	101.901	101.901	101.701	3.250	102.026	102.026	101.826	3.250	101.134	101.134	100.934	3.250	101.009	101.009	100.809				
3.375	102.643	102.643	102.443	3.375	102.518	102.518	102.318	3.375	102.643	102.643	102.443	3.375	101.751	101.751	101.551	3.375	101.626	101.626	101.426				
3.500	103.081	103.081	102.881	3.500	102.956	102.956	102.756	3.500	103.081	103.081	102.881	3.500	102.189	102.189	101.989	3.500	102.064	102.064	101.864				
3.625	103.495	103.495	103.295	3.625	103.370	103.370	103.170	3.625	103.495	103.495	103.295	3.625	102.603	102.603	102.403	3.625	102.478	102.478	102.278				
3.750	103.498	103.498	103.298	3.750	102.748	102.748	102.548	3.750	102.748	102.748	102.548	3.750	100.378	100.378	100.178	3.750	99.628	99.628	99.428				
3.875	103.998	103.998	103.798	3.875	103.248	103.248	103.048	3.875	103.248	103.248	103.048	3.875	100.878	100.878	100.678	3.875	100.128	100.128	99.928				
3.990	104.350	104.350	104.150	3.990	103.600	103.600	103.400	3.990	103.600	103.600	103.400	3.990	101.230	101.230	101.030	3.990	100.480	100.480	100.280				
4.000	104.450	104.450	104.250	4.000	103.700	103.700	103.500	4.000	103.700	103.700	103.500	4.000	101.330	101.330	101.130	4.000	100.580	100.580	100.380				
4.125	104.351	104.351	104.151	4.125	103.601	103.601	103.401	4.125	103.601	103.601	103.401	4.125	101.231	101.231	101.031	4.125	100.481	100.481	100.281				
4.250	104.958	104.958	104.758	4.250	104.583	104.583	104.383	4.250	104.583	104.583	104.383	4.250	100.032	100.032	99.832	4.250	99.657	99.657	99.457				
4.375	105.364	105.364	105.164	4.375	104.989	104.989	104.789	4.375	104.989	104.989	104.789	4.375	100.438	100.438	100.238	4.375	100.063	100.063	99.863				
4.500	105.677	105.677	105.477	4.500	105.302	105.302	105.102	4.500	105.302	105.302	105.102	4.500	100.751	100.751	100.551	4.500	100.376	100.376	100.176				
4.625	105.610	105.610	105.410	4.625	105.235	105.235	105.035	4.625	105.235	105.235	105.035	4.625	100.684	100.684	100.484	4.625	100.309	100.309	100.109				
4.750	106.032	106.032	105.832	4.750	106.032	106.032	105.832	4.750	106.032	106.032	105.832	4.750	100.856	100.856	100.656	4.750	100.856	100.856	100.656				
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	97.953	97.953	97.753	2.500	98.304	98.304	98.104	2.500	98.304	98.304	98.104	2.500	98.304	98.304	98.104	2.000	98.983	98.983	98.783				
2.875	98.741	98.741	98.541	2.625	99.089	99.089	98.889	2.625	99.089	99.089	98.889	2.625	99.089	99.089	98.889	2.125	99.624	99.624	99.424				
2.990	99.314	99.314	99.114	2.750	100.299	100.299	100.099	2.750	100.299	100.299	100.099	2.750	100.299	100.299	100.099	2.250	100.349	100.349	100.149				
3.000	99.414	99.414	99.214	2.875	101.006	101.006	100.806	2.875	101.006	101.006	100.806	2.875	101.006	101.006	100.806	2.375	100.882	100.882	100.682				
3.125	100.228	100.228	100.028	2.990	101.468	101.468	101.268	2.990	101.468	101.468	101.268	2.990	101.468	101.468	101.268	2.500	101.063	101.063	100.863				
3.250	101.134	101.134	100.934	3.000	101.568	101.568	101.368	3.000	101.568	101.568	101.368	3.000	101.568	101.568	101.368	2.625	101.837	101.837	101.637				
3.375	101.751	101.751	101.551	3.125	101.758	101.758	101.542	3.125	101.758	101.758	101.542	3.125	101.758	101.758	101.542	2.750	102.356	102.356	102.156				
3.500	102.189	102.189	101.989	3.250	102.717	102.717	102.501	3.250	102.717	102.717	102.501	3.250	102.717	102.717	102.501	2.875	102.743	102.743	102.543				
3.625	102.603	102.603	102.403	3.375	103.324	103.324	103.108	3.375	103.324	103.324	103.108	3.375	103.324	103.324	103.108	2.990	103.062	103.062	102.862				
3.750	99.628	99.628	99.428	3.500	103.863	103.863	103.647	3.500	103.863	103.863	103.647	3.500	103.863	103.863	103.647	3.000	103.162	103.162	102.962				
3.875	100.128	100.128	99.928	3.625	104.169	104.169	103.953	3.625	104.169	104.169	103.953	3.625	104.169	104.169	103.953	3.125	103.098	103.098	102.898				
3.990	100.480	100.480	100.280	3.750	103.826	103.826	103.626	3.750	103.826	103.826	103.626	3.750	103.826	103.826	103.626	3.250	103.563	103.563	103.363				
4.000	100.580	100.580	100.380	3.875	104.145	104.145	103.945	3.875	104.145	104.145	103.945	3.875	104.145	104.145	103.945	3.375	103.883	103.883	103.683				
4.125	100.481	100.481	100.281	3.990	104.466	104.466	104.266	3.990	104.466	104.466	104.266	3.990	104.466	104.466	104.266	3.500	104.115	104.115	103.915				
4.250	99.657	99.657	99.457	4.000	104.566	104.566	104.366	4.000	104.566	104.566	104.366	4.000	104.566	104.566	104.366	3.625	104.146	104.146	103.946				
4.375	100.063	100.063	99.863	4.125	104.871	104.871	104.671	4.125	104.871	104.871	104.671	4.125	104.871	104.871	104.671	3.750	104.516	104.516	104.316				
4.500	100.376	100.376	100.176	4.250	105.280	105.280	105.080	4.250	105.280	105.280	105.080	4.250	105.280	105.280	105.080	3.875	104.681	104.681	104.481				
4.625	100.309	100.309	100.109	4.375	105.519	105.519	105.319	4.375	105.519	105.519	105.319	4.375	105.519	105.519	105.319	3.990	104.949	104.949	104.749				
4.750	100.856	100.856	100.656	4.500	105.728	105.728	105.510	4.500	105.728	105.728	105.510	4.500	105.728	105.728	105.510	4.000	105.049	105.049	104.849				
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														



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.:

5/17/2021

45 Day Lock Exp.:

5/31/2021

60 Day Lock Exp.:

6/14/2021

W. Rate Sheet Dated: 4/15/2021

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	99.453	99.453	99.253	2.500	98.304	98.304	98.104	2.000	98.983	98.983	98.783	2.750	98.028	98.028	97.828	2.000	98.033	98.033	97.833
2.875	100.241	100.241	100.041	2.625	99.089	99.089	98.889	2.125	99.624	99.624	99.424	2.875	98.816	98.816	98.616	2.125	98.674	98.674	98.474
2.990	100.814	100.814	100.614	2.750	100.299	100.299	100.099	2.250	100.349	100.349	100.149	2.990	99.389	99.389	99.189	2.250	99.399	99.399	99.199
3.000	100.914	100.914	100.714	2.875	101.006	101.006	100.806	2.375	100.882	100.882	100.682	3.000	99.489	99.489	99.289	2.375	99.932	99.932	99.732
3.125	101.120	101.120	100.920	2.990	101.468	101.468	101.268	2.500	101.063	101.063	100.863	3.125	99.999	99.999	99.799	2.500	100.113	100.113	99.913
3.250	102.026	102.026	101.826	3.000	101.568	101.568	101.368	2.625	101.837	101.837	101.637	3.250	100.905	100.905	100.705	2.625	100.324	100.324	100.124
3.375	102.643	102.643	102.443	3.125	101.758	101.758	101.542	2.750	102.356	102.356	102.156	3.375	101.522	101.522	101.322	2.750	100.843	100.843	100.643
3.500	103.081	103.081	102.881	3.250	102.717	102.717	102.501	2.875	102.743	102.743	102.543	3.500	101.960	101.960	101.760	2.875	101.230	101.230	101.030
3.625	103.495	103.495	103.295	3.375	103.324	103.324	103.108	2.990	103.062	103.062	102.862	3.625	102.374	102.374	102.174	2.990	101.549	101.549	101.349
3.750	103.498	103.498	103.298	3.500	103.863	103.863	103.647	3.000	103.162	103.162	102.962	3.750	101.263	101.263	101.063	3.000	101.649	101.649	101.449
3.875	103.998	103.998	103.798	3.625	104.169	104.169	103.953	3.125	103.098	103.098	102.898	3.875	101.763	101.763	101.563	3.125	101.335	101.335	101.135
3.990	104.350	104.350	104.150	3.750	103.826	103.826	103.626	3.250	103.563	103.563	103.363	3.990	102.115	102.115	101.915	3.250	101.800	101.800	101.600
4.000	104.450	104.450	104.250	3.875	104.145	104.145	103.945	3.375	103.883	103.883	103.683	4.000	102.215	102.215	102.015	3.375	102.120	102.120	101.920
4.125	104.351	104.351	104.151	3.990	104.466	104.466	104.266	3.500	104.115	104.115	103.915	4.125	102.116	102.116	101.916	3.500	102.352	102.352	102.152
4.250	104.958	104.958	104.758	4.000	104.566	104.566	104.366	3.625	104.146	104.146	103.946	4.250	101.820	101.820	101.620	3.625	101.871	101.871	101.671
4.375	105.364	105.364	105.164	4.125	104.871	104.871	104.653	3.750	104.516	104.516	104.316	4.375	102.226	102.226	102.026	3.750	102.241	102.241	102.041
4.500	105.677	105.677	105.477	4.250	105.280	105.280	105.062	3.875	104.681	104.681	104.481	4.500	102.539	102.539	102.339	3.875	102.406	102.406	102.206
4.625	105.610	105.610	105.410	4.375	105.519	105.519	105.301	3.990	104.949	104.949	104.749	4.625	102.472	102.472	102.272	3.990	102.674	102.674	102.474
4.750	106.032	106.032	105.832	4.500	105.728	105.728	105.510	4.000	105.049	105.049	104.849	4.750	102.769	102.769	102.569	4.000	102.774	102.774	102.574

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%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
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.:

5/17/2021

45 Day Lock Exp.:

5/31/2021

60 Day Lock Exp.:

6/14/2021

W. Rate Sheet Dated: 4/15/2021

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 *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)