

W. Rate Sheet Dated: 4/16/2021

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	102.488	102.488	102.066	2.750	100.440	100.440	100.018	2.250	98.375	98.375	98.075	3.125	96.519	96.519	96.219
2.875	102.690	102.690	102.268	2.875	100.605	100.605	100.183	2.500	98.697	98.697	98.397	3.250	97.796	97.796	97.496
3.000	102.889	102.889	102.468	3.000	100.766	100.766	100.344	2.625	98.850	98.850	98.550	3.375	97.871	97.871	97.571
3.125	103.083	103.083	102.661	3.125	100.890	100.890	100.469	2.750	100.603	100.603	100.303	3.500	97.945	97.945	97.645
3.250	103.414	103.414	103.114	3.250	101.307	101.307	101.007	2.875	100.756	100.756	100.456	3.625	98.019	98.019	97.719
3.375	103.504	103.504	103.204	3.375	101.465	101.465	101.165	3.000	100.905	100.905	100.605	Margin = 2.250		Index = 0.060	
3.500	103.686	103.686	103.386	3.500	101.602	101.602	101.302	3.125	101.017	101.017	100.717	30 Year OTC			
3.625	103.862	103.862	103.562	3.625	101.654	101.654	101.354	3.250	102.839	102.839	102.539	Rate	30 Day	45 Day	60 Day
3.750	104.309	104.309	103.972	3.750	103.685	103.685	103.347	3.375	102.983	102.983	102.683	4.000	102.265	102.265	101.765
3.875	104.372	104.372	104.034	3.875	103.803	103.803	103.465	3.500	103.110	103.110	102.810	4.125	102.396	102.396	101.896
4.000	104.540	104.540	104.202	4.000	103.916	103.916	103.578	3.625	103.153	103.153	102.853	4.375	102.827	102.827	102.327
4.125	104.671	104.671	104.333	4.125	104.003	104.003	103.665	3.750	103.535	103.535	103.235	4.500	102.945	102.945	102.445
4.250	104.387	104.387	104.037	4.250	103.768	103.768	103.418	3.875	103.644	103.644	103.344	4.625	103.095	103.095	102.595
4.375	104.402	104.402	104.052	4.375	103.885	103.885	103.535	4.000	103.749	103.749	103.449	4.875	104.047	104.047	103.547
4.500	104.520	104.520	104.170	4.500	103.998	103.998	103.648	4.125	103.827	103.827	103.527	5.000	104.165	104.165	103.665
4.625	104.670	104.670	104.320	4.625	104.085	104.085	103.735	4.250	104.127	104.127	103.827	5.125	104.315	104.315	103.815
4.750	104.909	104.909	104.652	4.750	104.288	104.288	104.032	4.375	104.236	104.236	103.936	5.500	103.979	103.979	103.479
4.875	104.922	104.922	104.666	4.875	104.406	104.406	104.150	4.500	104.341	104.341	104.041	5.625	104.129	104.129	103.629
6.250	106.000	106.000	105.800	6.250	105.793	105.793	105.593	4.625	104.419	104.419	104.119	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	102.588	102.488	102.488	102.066	2.750	102.020	101.920	101.920	101.498	2.250	100.405	100.305	100.305	100.005
2.875	102.790	102.690	102.690	102.268	2.875	102.185	102.085	102.085	101.663	2.375	100.571	100.471	100.471	100.171
3.000	102.989	102.889	102.889	102.468	3.000	102.346	102.246	102.246	101.824	2.500	100.727	100.627	100.627	100.327
3.125	103.183	103.083	103.083	102.661	3.125	102.470	102.370	102.370	101.949	2.625	100.880	100.780	100.780	100.480
3.250	103.414	103.314	103.314	103.014	3.250	102.887	102.787	102.787	102.487	2.750	101.533	101.433	101.433	101.133
3.375	103.604	103.504	103.504	103.204	3.375	103.045	102.945	102.945	102.645	2.875	101.686	101.586	101.586	101.286
3.500	103.786	103.686	103.686	103.386	3.500	103.182	103.082	103.082	102.782	3.000	101.835	101.735	101.735	101.435
3.625	103.962	103.862	103.862	103.562	3.625	103.234	103.134	103.134	102.834	3.125	101.947	101.847	101.847	101.547
3.750	104.409	104.309	104.309	103.972	3.750	104.215	104.115	104.115	103.777	3.250	104.369	104.269	104.269	103.969
3.875	104.572	104.472	104.472	104.134	3.875	104.333	104.233	104.233	103.895	3.375	104.513	104.413	104.413	104.113
4.000	104.740	104.640	104.640	104.302	4.000	104.446	104.346	104.346	104.008	3.500	104.640	104.540	104.540	104.240
4.125	104.871	104.771	104.771	104.433	4.125	104.533	104.433	104.433	104.095	3.625	104.683	104.583	104.583	104.283
4.250	105.187	105.087	105.087	104.737	4.250	104.998	104.898	104.898	104.548	3.750	105.565	105.465	105.465	105.165

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 $\leq$ 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	99.515	99.515	99.015	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.646	99.646	99.146	4.750	101.000	101.000	100.500
3.875	100.522	100.522	100.022	6.250	103.750	103.750	103.500	4.375	100.077	100.077	99.577	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.354	100.354	99.854					4.500	100.195	100.195	99.695	Rate	30 Day	45 Day	60 Day
4.125	100.223	100.223	99.723					4.625	100.345	100.345	99.845	6.250	102.750	102.750	102.250
4.250	101.500	101.500	101.000					4.875	101.297	101.297	100.797	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.385	101.385	100.885					5.000	101.415	101.415	100.915				
4.500	101.268	101.268	100.768					5.125	101.565	101.565	101.065				
4.625	101.118	101.118	100.618					5.500	101.229	101.229	100.729				
4.750	102.748	102.748	102.248					5.625	101.379	101.379	100.879				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.688	102.688	102.188				

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@afrawholesale.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.:

6/15/2021

W. Rate Sheet Dated: 4/16/2021

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	100.508	100.508	100.208	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	100.661	100.661	100.361	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	100.810	100.810	100.510	Margin = 2.250		Index = .060	
3.500	N/A	N/A	N/A	3.500	101.319	101.319	101.019	3.125	100.922	100.922	100.622	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	101.372	101.372	101.072	3.250	102.557	102.557	102.257	Rate	30 Day	45 Day	60 Day
3.750	102.284	102.284	101.947	3.750	102.090	102.090	101.752	3.375	102.700	102.700	102.400	3.250	98.927	98.927	98.427
3.875	102.347	102.347	102.009	3.875	102.208	102.208	101.870	3.500	102.827	102.827	102.527	3.375	99.116	99.116	98.616
4.000	102.515	102.515	102.177	4.000	102.321	102.321	101.983	3.625	102.871	102.871	102.571	3.500	99.298	99.298	98.798
4.125	102.646	102.646	102.308	4.125	102.408	102.408	102.070	3.750	101.940	101.940	101.640	3.625	99.474	99.474	98.974
4.250	102.175	102.175	101.825	4.250	101.985	101.985	101.635	3.875	N/A	N/A	N/A	3.750	99.909	99.909	99.409
4.375	102.190	102.190	101.840	4.375	102.103	102.103	101.753	4.000	N/A	N/A	N/A	3.875	100.072	100.072	99.572
4.500	102.307	102.307	101.957	4.500	102.216	102.216	101.866	4.125	N/A	N/A	N/A	4.000	100.240	100.240	99.740
4.625	102.457	102.457	102.107	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.371	100.371	99.871
4.750	102.071	102.071	101.815	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.500	100.500	100.000
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	102.352	102.252	102.252	101.952	3.250	101.824	101.724	101.724	101.424	2.750	98.752	98.652	98.652	98.352
3.375	102.541	102.441	102.441	102.141	3.375	101.982	101.882	101.882	101.582	2.875	98.905	98.805	98.805	98.505
3.500	102.723	102.623	102.623	102.323	3.500	102.119	102.019	102.019	101.719	3.000	99.054	98.954	98.954	98.654
3.625	102.899	102.799	102.799	102.499	3.625	102.172	102.072	102.072	101.772	3.125	99.165	99.065	99.065	98.765
3.750	102.034	101.934	101.934	101.597	3.750	101.840	101.740	101.740	101.402	3.250	101.244	101.144	101.144	100.844
3.875	102.197	102.097	102.097	101.759	3.875	101.958	101.858	101.858	101.520	3.375	101.388	101.288	101.288	100.988
4.000	102.365	102.265	102.265	101.927	4.000	102.071	101.971	101.971	101.633	3.500	101.515	101.415	101.415	101.115
4.125	102.496	102.396	102.396	102.058	4.125	102.158	102.058	102.058	101.720	3.625	101.558	101.458	101.458	101.158
4.250	102.625	102.525	102.525	102.175	4.250	102.435	102.335	102.335	101.985	3.750	102.440	102.340	102.340	102.040

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.750		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000			Max Note Rate = 4.750
			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@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.:

6/15/2021

W. Rate Sheet Dated: 4/16/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.342	97.342	97.142	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.960	97.960	97.760	2.000	N/A	N/A	N/A
2.625	98.516	98.516	98.316	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.752	98.752	98.552	2.125	N/A	N/A	N/A
2.750	99.437	99.437	99.237	2.250	94.153	94.153	93.953	2.250	93.974	93.974	93.774	2.750	99.493	99.493	99.293	2.250	94.164	94.164	93.964
2.875	100.117	100.117	99.917	2.375	95.306	95.306	95.106	2.375	95.081	95.081	94.881	2.875	100.111	100.111	99.911	2.375	95.374	95.374	95.174
2.990	100.639	100.639	100.439	2.500	96.469	96.469	96.269	2.500	96.309	96.309	96.109	2.990	100.695	100.695	100.495	2.500	96.887	96.887	96.687
3.000	100.739	100.739	100.539	2.625	97.590	97.590	97.390	2.625	97.489	97.489	97.289	3.000	100.795	100.795	100.595	2.625	97.626	97.626	97.426
3.125	101.073	101.073	100.873	2.750	98.590	98.590	98.390	2.750	98.528	98.528	98.328	3.125	101.673	101.673	101.473	2.750	98.446	98.446	98.246
3.250	101.900	101.900	101.700	2.875	99.338	99.338	99.138	2.875	99.276	99.276	99.076	3.250	102.382	102.382	102.182	2.875	99.132	99.132	98.932
3.375	102.384	102.384	102.184	2.990	99.931	99.931	99.731	2.990	99.827	99.827	99.627	3.375	102.925	102.925	102.725	2.990	99.787	99.787	99.587
3.500	102.730	102.730	102.530	3.000	100.031	100.031	99.831	3.000	99.927	99.927	99.727	3.500	103.324	103.324	103.124	3.000	99.887	99.887	99.687
3.625	103.139	103.139	102.939	3.125	101.268	101.268	101.068	3.125	101.230	101.230	101.030	3.625	103.548	103.548	103.348	3.125	101.473	101.473	101.273
3.750	103.439	103.439	103.239	3.250	102.218	102.218	102.018	3.250	102.218	102.218	102.018	3.750	102.768	102.768	102.568	3.250	102.182	102.182	101.982
3.875	103.958	103.958	103.758	3.375	102.860	102.860	102.660	3.375	102.860	102.860	102.660	3.875	103.250	103.250	103.050	3.375	102.725	102.725	102.525
3.990	104.318	104.318	104.118	3.500	103.407	103.407	103.207	3.500	103.407	103.407	103.207	3.990	103.506	103.506	103.306	3.500	103.124	103.124	102.924
4.000	104.418	104.418	104.218	3.625	103.932	103.932	103.732	3.625	103.911	103.911	103.711	4.000	103.606	103.606	103.406	3.625	103.348	103.348	103.148
4.125	104.551	104.551	104.351	3.750	104.786	104.786	104.586	3.750	104.786	104.786	104.586	4.125	103.805	103.805	103.605	3.750	102.568	102.568	102.368
4.250	105.099	105.099	104.899	3.875	105.357	105.357	105.157	3.875	105.357	105.357	105.157	4.250	102.449	102.449	102.249	3.875	103.050	103.050	102.850
4.375	105.496	105.496	105.296	3.990	105.706	105.706	105.506	3.990	105.706	105.706	105.506	4.375	102.875	102.875	102.675	3.990	103.306	103.306	103.106
4.500	105.861	105.861	105.661	4.000	105.806	105.806	105.606	4.000	105.806	105.806	105.606	4.500	103.189	103.189	102.989	4.000	103.406	103.406	103.206
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.384	98.384	98.184	2.875	101.008	101.008	100.808	2.875	100.393	100.393	100.193	2.875	100.393	100.393	100.193	2.000	99.197	99.197	98.997
2.875	99.070	99.070	98.870	2.990	101.442	101.442	101.242	2.990	100.880	100.880	100.680	2.990	100.880	100.880	100.680	2.125	99.798	99.798	99.598
2.990	99.683	99.683	99.483	3.000	101.542	101.542	101.342	3.000	100.980	100.980	100.780	3.000	100.980	100.980	100.780	2.250	100.329	100.329	100.129
3.000	99.783	99.783	99.583	3.125	102.168	102.168	101.968	3.125	101.601	101.601	101.401	3.125	101.578	101.578	101.378	2.375	101.811	101.811	101.611
3.125	101.473	101.473	101.273	3.250	102.879	102.879	102.679	3.250	102.440	102.440	102.240	3.250	102.440	102.440	102.240	2.500	101.267	101.267	101.067
3.250	102.182	102.182	101.982	3.375	103.459	103.459	103.259	3.375	103.077	103.077	102.877	3.375	103.077	103.077	102.877	2.625	101.804	101.804	101.604
3.375	102.725	102.725	102.525	3.500	103.921	103.921	103.721	3.500	103.588	103.588	103.388	3.500	103.588	103.588	103.388	2.750	102.345	102.345	102.145
3.500	103.124	103.124	102.924	3.625	104.329	104.329	104.129	3.625	104.033	104.033	103.833	3.625	104.033	104.033	103.833	2.875	102.771	102.771	102.571
3.625	103.348	103.348	103.148	3.750	104.994	104.994	104.794	3.750	103.989	103.989	103.789	3.750	104.176	104.176	103.976	2.990	103.147	103.147	102.947
3.750	102.568	102.568	102.368	3.875	105.510	105.510	105.310	3.875	104.555	104.555	104.355	3.875	104.743	104.743	104.543	3.000	103.247	103.247	103.047
3.875	103.050	103.050	102.850	3.990	104.788	104.788	104.588	3.990	104.870	104.870	104.670	3.990	105.057	105.057	104.857	3.125	103.679	103.679	103.479
3.990	103.306	103.306	103.106	4.000	104.888	104.888	104.688	4.000	104.970	104.970	104.770	4.000	105.157	105.157	104.957	3.250	103.866	103.866	103.666
4.000	103.406	103.406	103.206	4.125	105.217	105.217	105.017	4.125	105.333	105.333	105.133	4.125	105.321	105.321	105.121	3.375	104.293	104.293	104.093
4.125	103.605	103.605	103.405	4.250	104.862	104.862	104.662	4.250	105.146	105.146	104.946	4.250	105.333	105.333	105.133	3.500	104.657	104.657	104.457
4.250	N/A	N/A	N/A	4.375	105.254	105.254	105.054	4.375	105.576	105.576	105.376	4.375	105.763	105.763	105.563	3.625	105.091	105.091	104.891
4.375	N/A	N/A	N/A	4.500	105.599	105.599	105.399	4.500	105.956	105.956	105.756	4.500	106.143	106.143	105.943	3.750	105.217	105.217	105.017
4.500	N/A	N/A	N/A	4.625	105.837	105.837	105.637	4.625	106.222	106.222	106.022	4.625	106.309	106.309	106.109	3.875	105.674	105.674	105.474
4.625	N/A	N/A	N/A	4.750	106.074	106.074	105.874	4.750	106.309	106.309	106.109	4.750	106.309	106.309	106.109	3.990	106.012	106.012	105.812
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	106.112	106.112	105.912
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	97.443	97.443	N/A	2.000	97.185	97.185	96.985	2.000	99.184	99.184	98.984	2.000	97.230	97.230	97.030	2.000	96.972	96.972	96.772
2.125	98.143	98.143	N/A	2.125	97.893	97.893	97.693	2.125	99.642	99.642	99.442	2.125	97.787	97.787	97.587	2.125	97.537	97.537	97.337
2.250	98.727	98.727	98.527	2.250	98.625	98.625	98.425	2.250	100.107	100.107	99.907	2.250	98.305	98.305	98.105	2.250	98.203	98.203	98.003
2.375	99.525	99.525	99.325	2.375	99.497	99.497	99.297	2.375	100.669	100.669	100.469	2.375	99.183	99.183	98.983	2.375	99.155	99.155	98.955
2.500	100.405	100.405	100.205	2.500	100.397	100.397	100.197	2.500	101.216	101.216	101.016	2.500	100.154	100.154	99.954	2.500	100.146	100.146	99.946
2.625	101.086	101.086	100.886	2.625	101.086	101.086	100.886	2.625	101.654	101.654	101.454	2.625	100.736	100.736	100.536	2.625	100.736	100.736	100.536
2.750	101.681	101.681	101.481	2.750	101.681	101.681	101.481	2.750	102.032	102.032	101.832	2.750	101.168	101.168	100.968	2.750	101.168	101.168	100.968
2.875	102.148	102.148	101.948	2.875	102.148	102.148	101.948	2.875	102.328	102.328	102.128	2.875	101.505	101.505	101.305	2.875	101.505	101.505	101.305
2.990	102.574	102.574	102.374	2.990	102.574	102.574	102.374	2.990	102.562	102.562	102.362	2.990	101.789	101.789	101.589	2.990	101.789	101.789	101.589
3.000	102.674	102.674	102.474	3.000	102.674	102.674	102.474	3.000	102.662	102.662	102.462	3.000	101.889	101.889	101.689	3.000	101.889	101.889	101.689
3.125	103.152	103.152	102.952	3.125	103.152	103.152	102.952	3.125	102.967	102.967	102.767	3.125	102.240	102.240	102.040	3.125	102.240	102.240	102.040
3.250	103.600	103.600	103.400	3.250	103.600	103.600	103.400	3.250	102.745	102.745	102.545	3.250	102.279	102.279	102.079	3.250			



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.:

6/15/2021

W. Rate Sheet Dated: 4/16/2021

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
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/17/2021
45 Day Lock Exp.: 5/31/2021
60 Day Lock Exp.: 6/15/2021

W. Rate Sheet Dated: 4/16/2021

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	99.494	99.494	99.294	2.750	99.494	99.494	99.294	2.750	99.494	99.494	99.294	2.750	97.994	97.994	97.794	2.750	97.994	97.994	97.794
2.875	100.266	100.266	100.066	2.875	100.266	100.266	100.066	2.875	100.266	100.266	100.066	2.875	98.766	98.766	98.566	2.875	98.766	98.766	98.566
2.990	100.823	100.823	100.623	2.990	100.823	100.823	100.623	2.990	100.823	100.823	100.623	2.990	99.323	99.323	99.123	2.990	99.323	99.323	99.123
3.000	100.923	100.923	100.723	3.000	100.923	100.923	100.723	3.000	100.923	100.923	100.723	3.000	99.423	99.423	99.223	3.000	99.423	99.423	99.223
3.125	101.203	101.203	101.002	3.125	101.203	101.203	101.002	3.125	101.203	101.203	101.002	3.125	100.311	100.311	100.110	3.125	100.311	100.311	100.110
3.250	102.087	102.087	101.887	3.250	101.962	101.962	101.762	3.250	102.087	102.087	101.887	3.250	101.195	101.195	100.995	3.250	101.070	101.070	100.870
3.375	102.690	102.690	102.490	3.375	102.565	102.565	102.365	3.375	102.690	102.690	102.490	3.375	101.798	101.798	101.598	3.375	101.673	101.673	101.473
3.500	103.102	103.102	102.902	3.500	102.977	102.977	102.777	3.500	103.102	103.102	102.902	3.500	102.210	102.210	102.010	3.500	102.085	102.085	101.885
3.625	103.494	103.494	103.294	3.625	103.369	103.369	103.169	3.625	103.494	103.494	103.294	3.625	102.602	102.602	102.402	3.625	102.477	102.477	102.277
3.750	103.453	103.453	103.253	3.750	102.703	102.703	102.503	3.750	102.703	102.703	102.503	3.750	100.333	100.333	100.133	3.750	99.583	99.583	99.383
3.875	103.939	103.939	103.739	3.875	103.189	103.189	102.989	3.875	103.189	103.189	102.989	3.875	100.819	100.819	100.619	3.875	100.069	100.069	99.869
3.990	104.277	104.277	104.077	3.990	103.527	103.527	103.327	3.990	103.527	103.527	103.327	3.990	101.157	101.157	100.957	3.990	100.407	100.407	100.207
4.000	104.377	104.377	104.177	4.000	103.627	103.627	103.427	4.000	103.627	103.627	103.427	4.000	101.257	101.257	101.057	4.000	100.507	100.507	100.307
4.125	104.348	104.348	104.148	4.125	103.598	103.598	103.398	4.125	103.598	103.598	103.398	4.125	101.228	101.228	101.028	4.125	100.478	100.478	100.278
4.250	104.941	104.941	104.741	4.250	104.566	104.566	104.366	4.250	104.566	104.566	104.366	4.250	100.015	100.015	99.815	4.250	99.640	99.640	99.440
4.375	105.336	105.336	105.136	4.375	104.961	104.961	104.761	4.375	104.961	104.961	104.761	4.375	100.410	100.410	100.210	4.375	100.035	100.035	99.835
4.500	105.640	105.640	105.440	4.500	105.265	105.265	105.065	4.500	105.265	105.265	105.065	4.500	100.714	100.714	100.514	4.500	100.339	100.339	100.139
4.625	105.652	105.652	105.452	4.625	105.277	105.277	105.077	4.625	105.277	105.277	105.077	4.625	100.726	100.726	100.526	4.625	100.351	100.351	100.151
4.750	106.066	106.066	105.866	4.750	106.066	106.066	105.866	4.750	106.066	106.066	105.866	4.750	100.890	100.890	100.690	4.750	100.890	100.890	100.690
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	97.994	97.994	97.794	2.500	98.376	98.376	98.176	2.500	98.376	98.376	98.176	2.500	98.376	98.376	98.176	2.000	99.048	99.048	98.848
2.875	98.766	98.766	98.566	2.625	99.153	99.153	98.953	2.625	99.153	99.153	98.953	2.625	99.153	99.153	98.953	2.125	99.683	99.683	99.483
2.990	99.323	99.323	99.123	2.750	100.349	100.349	100.149	2.750	100.349	100.349	100.149	2.750	100.349	100.349	100.149	2.250	100.398	100.398	100.198
3.000	99.423	99.423	99.223	2.875	101.044	101.044	100.844	2.875	101.044	101.044	100.844	2.875	101.044	101.044	100.844	2.375	100.924	100.924	100.724
3.125	100.311	100.311	100.111	2.990	101.498	101.498	101.298	2.990	101.498	101.498	101.298	2.990	101.498	101.498	101.298	2.500	101.114	101.114	100.914
3.250	101.195	101.195	100.995	3.000	101.598	101.598	101.398	3.000	101.598	101.598	101.398	3.000	101.598	101.598	101.398	2.625	101.876	101.876	101.676
3.375	101.798	101.798	101.598	3.125	101.868	101.868	101.645	3.125	101.868	101.868	101.645	3.125	101.868	101.868	101.645	2.750	102.387	102.387	102.187
3.500	102.210	102.210	102.010	3.250	102.807	102.807	102.588	3.250	102.807	102.807	102.588	3.250	102.807	102.807	102.588	2.875	102.771	102.771	102.571
3.625	102.602	102.602	102.402	3.375	103.400	103.400	103.185	3.375	103.400	103.400	103.185	3.375	103.400	103.400	103.185	2.990	103.079	103.079	102.879
3.750	99.583	99.583	99.383	3.500	103.928	103.928	103.720	3.500	104.928	104.928	104.720	3.500	103.928	103.928	103.720	3.000	103.179	103.179	102.979
3.875	100.069	100.069	99.869	3.625	104.225	104.225	104.024	3.625	105.225	105.225	105.024	3.625	104.225	104.225	104.024	3.125	103.216	103.216	103.016
3.990	100.407	100.407	100.207	3.750	103.800	103.800	103.600	3.750	105.050	105.050	104.850	3.750	105.050	105.050	104.850	3.250	103.674	103.674	103.474
4.000	100.507	100.507	100.307	3.875	104.111	104.111	103.911	3.875	105.361	105.361	105.161	3.875	105.361	105.361	105.161	3.375	103.987	103.987	103.787
4.125	100.478	100.478	100.278	3.990	104.423	104.423	104.223	3.990	105.673	105.673	105.473	3.990	105.673	105.673	105.473	3.500	104.214	104.214	104.014
4.250	99.640	99.640	99.440	4.000	104.523	104.523	104.323	4.000	105.773	105.773	105.573	4.000	105.773	105.773	105.573	3.625	104.392	104.392	104.192
4.375	100.035	100.035	99.835	4.125	104.873	104.873	104.647	4.125	106.123	106.123	105.897	4.125	106.123	106.123	105.897	3.750	104.754	104.754	104.554
4.500	100.339	100.339	100.139	4.250	105.272	105.272	105.051	4.250	106.522	106.522	106.301	4.250	106.522	106.522	106.301	3.875	104.918	104.918	104.718
4.625	100.351	100.351	100.151	4.375	105.506	105.506	105.287	4.375	106.756	106.756	106.537	4.375	106.756	106.756	106.537	3.990	105.175	105.175	104.975
4.750	100.890	100.890	100.690	4.500	105.733	105.733	105.533	4.500	106.983	106.983	106.783	4.500	106.983	106.983	106.783	4.000	105.275	105.275	105.075
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	99.173	99.173	98.973	2.000	99.173	99.173	98.973	2.000	98.448	98.448	98.248	2.000	98.573	98.573	98.373	2.000	98.573	98.573	98.373
2.125	99.808	99.808	99.608	2.125	99.808	99.808	99.608	2.125	99.083	99.083	98.883	2.125	99.208	99.208	99.008	2.125	99.208	99.208	99.008
2.250	100.523	100.523	100.323	2.250	100.523	100.523	100.323	2.250	99.798	99.798	99.598	2.250	99.923	99.923	99.723	2.250	99.923	99.923	99.723
2.375	101.049	101.049	100.849	2.375	101.049	101.049	100.849	2.375	100.324	100.324	100.124	2.375	100.449	100.449	100.249	2.375	100.449	100.449	100.249
2.500	101.239	101.239	101.039	2.500	101.239	101.239	101.039	2.500	100.514	100.514	100.314	2.500	100.639	100.639	100.439	2.500	100.639	100.639	100.439
2.625	102.001	102.001	101.801	2.625	102.001	102.001	101.801	2.625	100.150	100.150	99.950	2.625	100.275	100.275	100.075	2.625	100.275	100.275	100.075
2.750	102.512	102.512	102.312	2.750	102.512	102.512	102.312	2.750	100.661	100.661	100.461	2.750	100.786	100.786	100.586	2.750	100.786	100.786	100.586
2.875	102.896	102.896	102.696	2.875	102.896	102.896	102.696	2.875	101.045	101.045	100.845	2.875	101.170	101.170	100.970	2.875	101.170	101.170	100.970
2.990	103.204	103.204	103.004	2.990	103.204	103.204	103.004	2.990	101.353	101.353	101.153	2.990	101.478	101.478	101.278	2.990	101.478	101.478	101.278
3.000	103.304	103.304	103.104	3.000	103.304	103.304	103.104	3.000	101.453	101.453	101.253	3.000	101.578	101.578	101.3				



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.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.:

6/15/2021

W. Rate Sheet Dated: 4/16/2021

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	99.494	99.494	99.294	2.500	98.376	98.376	98.176	2.000	99.048	99.048	98.848	2.750	98.069	98.069	97.869	2.000	98.098	98.098	97.898
2.875	100.266	100.266	100.066	2.625	99.153	99.153	98.953	2.125	99.683	99.683	99.483	2.875	98.841	98.841	98.641	2.125	98.733	98.733	98.533
2.990	100.823	100.823	100.623	2.750	100.349	100.349	100.149	2.250	100.398	100.398	100.198	2.990	99.398	99.398	99.198	2.250	99.448	99.448	99.248
3.000	100.923	100.923	100.723	2.875	101.044	101.044	100.844	2.375	100.924	100.924	100.724	3.000	99.498	99.498	99.298	2.375	99.974	99.974	99.774
3.125	101.203	101.203	101.002	2.990	101.498	101.498	101.298	2.500	101.114	101.114	100.914	3.125	100.082	100.082	99.881	2.500	100.164	100.164	99.964
3.250	102.087	102.087	101.887	3.000	101.598	101.598	101.398	2.625	101.876	101.876	101.676	3.250	100.966	100.966	100.766	2.625	100.363	100.363	100.163
3.375	102.690	102.690	102.490	3.125	101.868	101.868	101.645	2.750	102.387	102.387	102.187	3.375	101.569	101.569	101.369	2.750	100.874	100.874	100.674
3.500	103.102	103.102	102.902	3.250	102.807	102.807	102.588	2.875	102.771	102.771	102.571	3.500	101.981	101.981	101.781	2.875	101.258	101.258	101.058
3.625	103.494	103.494	103.294	3.375	103.400	103.400	103.185	2.990	103.079	103.079	102.879	3.625	102.373	102.373	102.173	2.990	101.566	101.566	101.366
3.750	103.453	103.453	103.253	3.500	103.928	103.928	103.720	3.000	103.179	103.179	102.979	3.750	101.218	101.218	101.018	3.000	101.666	101.666	101.466
3.875	103.939	103.939	103.739	3.625	104.225	104.225	104.024	3.125	103.216	103.216	103.016	3.875	101.704	101.704	101.504	3.125	101.453	101.453	101.253
3.990	104.277	104.277	104.077	3.750	103.800	103.800	103.600	3.250	103.674	103.674	103.474	3.990	102.042	102.042	101.842	3.250	101.911	101.911	101.711
4.000	104.377	104.377	104.177	3.875	104.111	104.111	103.911	3.375	103.987	103.987	103.787	4.000	102.142	102.142	101.942	3.375	102.224	102.224	102.024
4.125	104.348	104.348	104.148	3.990	104.423	104.423	104.223	3.500	104.214	104.214	104.014	4.125	102.113	102.113	101.913	3.500	102.451	102.451	102.251
4.250	104.941	104.941	104.741	4.000	104.523	104.523	104.323	3.625	104.392	104.392	104.192	4.250	101.803	101.803	101.603	3.625	102.117	102.117	101.917
4.375	105.336	105.336	105.136	4.125	104.873	104.873	104.647	3.750	104.754	104.754	104.554	4.375	102.198	102.198	101.998	3.750	102.479	102.479	102.279
4.500	105.640	105.640	105.440	4.250	105.272	105.272	105.051	3.875	104.918	104.918	104.718	4.500	102.502	102.502	102.302	3.875	102.643	102.643	102.443
4.625	105.652	105.652	105.452	4.375	105.506	105.506	105.287	3.990	105.175	105.175	104.975	4.625	102.514	102.514	102.314	3.990	102.900	102.900	102.700
4.750	106.066	106.066	105.866	4.500	105.733	105.733	105.533	4.000	105.275	105.275	105.075	4.750	102.803	102.803	102.603	4.000	103.000	103.000	102.800

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤80%	>80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, LPMI, UW Fee Buyout			

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	-6.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/17/2021

45 Day Lock Exp.:

5/31/2021

60 Day Lock Exp.:

6/15/2021

W. Rate Sheet Dated: 4/16/2021

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)