



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.: 5/19/2021

45 Day Lock Exp.: 6/3/2021

60 Day Lock Exp.: 6/18/2021

W. Rate Sheet Dated: 4/19/2021

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	102.254	102.254	101.863	2.750	100.205	100.205	99.815	2.250	98.219	98.219	97.919	3.125	96.519	96.519	96.219
2.875	102.456	102.456	102.065	2.875	100.370	100.370	99.980	2.500	98.541	98.541	98.241	3.250	97.796	97.796	97.496
3.000	102.655	102.655	102.264	3.000	100.532	100.532	100.141	2.625	98.694	98.694	98.394	3.375	97.871	97.871	97.571
3.125	102.848	102.848	102.458	3.125	100.656	100.656	100.265	2.750	100.541	100.541	100.241	3.500	97.945	97.945	97.645
3.250	103.227	103.227	102.927	3.250	101.119	101.119	100.819	2.875	100.693	100.693	100.393	3.625	98.019	98.019	97.719
3.375	103.316	103.316	103.016	3.375	101.277	101.277	100.977	3.000	100.842	100.842	100.542	Margin = 2.250		Index = 0.060	
3.500	103.498	103.498	103.198	3.500	101.414	101.414	101.114	3.125	100.954	100.954	100.654	30 Year OTC			
3.625	103.674	103.674	103.374	3.625	101.467	101.467	101.167	3.250	102.980	102.980	102.680	Rate	30 Day	45 Day	60 Day
3.750	104.153	104.153	103.847	3.750	103.528	103.528	103.222	3.375	103.124	103.124	102.824	4.000	102.109	102.109	101.609
3.875	104.215	104.215	103.909	3.875	103.646	103.646	103.340	3.500	103.250	103.250	102.950	4.125	102.239	102.239	101.739
4.000	104.384	104.384	104.077	4.000	103.759	103.759	103.453	3.625	103.294	103.294	102.994	4.375	103.171	103.171	102.671
4.125	104.514	104.514	104.208	4.125	103.846	103.846	103.540	3.750	103.488	103.488	103.188	4.500	103.289	103.289	102.789
4.250	104.731	104.731	104.531	4.250	104.111	104.111	103.911	3.875	103.597	103.597	103.297	4.625	103.439	103.439	102.939
4.375	104.746	104.746	104.546	4.375	104.229	104.229	104.029	4.000	103.702	103.702	103.402	4.875	104.001	104.001	103.501
4.500	104.864	104.864	104.664	4.500	104.342	104.342	104.142	4.125	103.780	103.780	103.480	5.000	104.118	104.118	103.618
4.625	105.014	105.014	104.814	4.625	104.429	104.429	104.229	4.250	104.065	104.065	103.765	5.125	104.268	104.268	103.768
4.750	104.862	104.862	104.590	4.750	104.241	104.241	103.969	4.375	104.174	104.174	103.874	5.500	103.948	103.948	103.448
4.875	104.876	104.876	104.604	4.875	104.359	104.359	104.087	4.500	104.278	104.278	103.978	5.625	104.098	104.098	103.598
6.250	106.000	106.000	105.800	6.250	105.793	105.793	105.593	4.625	104.357	104.357	104.057	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	102.354	102.254	102.254	101.863	2.750	101.785	101.685	101.685	101.295	2.250	100.249	100.149	100.149	99.849	
2.875	102.556	102.456	102.456	102.065	2.875	101.950	101.850	101.850	101.460	2.375	100.415	100.315	100.315	100.015	
3.000	102.755	102.655	102.655	102.264	3.000	102.112	102.012	102.012	101.621	2.500	100.571	100.471	100.471	100.171	
3.125	102.948	102.848	102.848	102.458	3.125	102.236	102.136	102.136	101.745	2.625	100.724	100.624	100.624	100.324	
3.250	103.227	103.127	103.127	102.827	3.250	102.699	102.599	102.599	102.299	2.750	101.471	101.371	101.371	101.071	
3.375	103.416	103.316	103.316	103.016	3.375	102.857	102.757	102.757	102.457	2.875	101.623	101.523	101.523	101.223	
3.500	103.598	103.498	103.498	103.198	3.500	102.994	102.894	102.894	102.594	3.000	101.772	101.672	101.672	101.372	
3.625	103.774	103.674	103.674	103.374	3.625	103.047	102.947	102.947	102.647	3.125	101.884	101.784	101.784	101.484	
3.750	104.253	104.153	104.153	103.847	3.750	104.058	103.958	103.958	103.652	3.250	104.510	104.410	104.410	104.110	
3.875	104.415	104.315	104.315	104.009	3.875	104.176	104.076	104.076	103.770	3.375	104.654	104.554	104.554	104.254	
4.000	104.584	104.484	104.484	104.177	4.000	104.289	104.189	104.189	103.883	3.500	104.780	104.680	104.680	104.380	
4.125	104.714	104.614	104.614	104.308	4.125	104.376	104.276	104.276	103.970	3.625	104.824	104.724	104.724	104.424	
4.250	105.531	105.431	105.431	105.231	4.250	105.341	105.241	105.241	105.041	3.750	105.518	105.418	105.418	105.118	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on =< 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL ≤ 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.75-3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.25-3.625	1.500	1.125	1.000	0.875	0.750	0.750	0.750	0.500
3.75-4.125	2.125	1.875	1.375	1.125	1.000	0.875	0.875	0.500
4.25-4.625	2.250	2.000	1.500	1.250	1.000	1.000	1.000	0.500
4.75-5.125	1.000	0.875	0.625	0.500	0.500	0.375	0.375	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for =< 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	99.359	99.359	98.859	4.250	100.000	100.000	99.500
3.875	100.366	100.366	99.866	6.250	103.750	103.750	103.500	4.125	99.489	99.489	98.989	4.750	101.000	101.000	100.500
4.000	100.198	100.198	99.698					4.375	100.421	100.421	99.921	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	100.067	100.067	99.567					4.500	100.539	100.539	100.039	Rate	30 Day	45 Day	60 Day
4.250	101.844	101.844	101.344					4.625	100.689	100.689	100.189	6.250	102.750	102.750	102.250
4.375	101.729	101.729	101.229					4.875	101.251	101.251	100.751	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	101.611	101.611	101.111					5.000	101.368	101.368	100.868				
4.625	101.461	101.461	100.961					5.125	101.518	101.518	101.018				
4.750	102.701	102.701	102.201					5.500	101.198	101.198	100.698				
								5.625	101.348	101.348	100.848				
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.:

5/19/2021

45 Day Lock Exp.:

6/3/2021

60 Day Lock Exp.:

6/18/2021

W. Rate Sheet Dated: 4/19/2021

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	96.269	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	100.446	100.446	100.146	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	100.598	100.598	100.298	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	100.747	100.747	100.447	Margin = 2.250		Index = .060	
3.500	N/A	N/A	N/A	3.500	101.132	101.132	100.832	3.125	100.859	100.859	100.559	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	101.184	101.184	100.884	3.250	102.697	102.697	102.397	Rate	30 Day	45 Day	60 Day
3.750	102.128	102.128	101.822	3.750	101.933	101.933	101.627	3.375	102.841	102.841	102.541	3.250	98.739	98.739	98.239
3.875	102.190	102.190	101.884	3.875	102.051	102.051	101.745	3.500	102.968	102.968	102.668	3.375	98.929	98.929	98.429
4.000	102.359	102.359	102.052	4.000	102.164	102.164	101.858	3.625	103.011	103.011	102.711	3.500	99.111	99.111	98.611
4.125	102.489	102.489	102.183	4.125	102.251	102.251	101.945	3.750	101.893	101.893	101.593	3.625	99.287	99.287	98.787
4.250	102.518	102.518	102.318	4.250	102.329	102.329	102.129	3.875	N/A	N/A	N/A	3.750	99.753	99.753	99.253
4.375	102.533	102.533	102.333	4.375	102.447	102.447	102.247	4.000	N/A	N/A	N/A	3.875	99.915	99.915	99.415
4.500	102.651	102.651	102.451	4.500	102.560	102.560	102.360	4.125	N/A	N/A	N/A	4.000	100.084	100.084	99.584
4.625	102.801	102.801	102.601	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.214	100.214	99.714
4.750	102.024	102.024	101.752	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.843	100.843	100.343
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	102.164	102.064	102.064	101.764	3.250	101.637	101.537	101.537	101.237	2.750	98.690	98.590	98.590	98.290
3.375	102.354	102.254	102.254	101.954	3.375	101.795	101.695	101.695	101.395	2.875	98.842	98.742	98.742	98.442
3.500	102.536	102.436	102.436	102.136	3.500	101.932	101.832	101.832	101.532	3.000	98.991	98.891	98.891	98.591
3.625	102.712	102.612	102.612	102.312	3.625	101.984	101.884	101.884	101.584	3.125	99.103	99.003	99.003	98.703
3.750	101.878	101.778	101.778	101.472	3.750	101.683	101.583	101.583	101.277	3.250	101.385	101.285	101.285	100.985
3.875	102.040	101.940	101.940	101.634	3.875	101.801	101.701	101.701	101.395	3.375	101.529	101.429	101.429	101.129
4.000	102.209	102.109	102.109	101.802	4.000	101.914	101.814	101.814	101.508	3.500	101.655	101.555	101.555	101.255
4.125	102.339	102.239	102.239	101.933	4.125	102.001	101.901	101.901	101.595	3.625	101.699	101.599	101.599	101.299
4.250	102.968	102.868	102.868	102.668	4.250	102.779	102.679	102.679	102.479	3.750	102.393	102.293	102.293	101.993

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

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

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

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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30 Day Lock Exp.: 5/19/2021
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60 Day Lock Exp.: 6/18/2021

W. Rate Sheet Dated: 4/19/2021

Release Time: 10:00 am ET

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Conforming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.257	97.257	97.057	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.874	97.874	97.674	2.000	N/A	N/A	N/A
2.625	98.433	98.433	98.233	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.669	98.669	98.469	2.125	N/A	N/A	N/A
2.750	99.356	99.356	99.156	2.250	94.067	94.067	93.867	2.250	93.827	93.827	93.627	2.750	99.411	99.411	99.211	2.250	94.139	94.139	93.939
2.875	100.037	100.037	99.837	2.375	95.217	95.217	95.017	2.375	94.992	94.992	94.792	2.875	100.031	100.031	99.831	2.375	95.342	95.342	95.142
2.990	100.560	100.560	100.360	2.500	96.384	96.384	96.184	2.500	96.223	96.223	96.023	2.990	100.621	100.621	100.421	2.500	96.801	96.801	96.601
3.000	100.660	100.660	100.460	2.625	97.506	97.506	97.306	2.625	97.406	97.406	97.206	3.000	100.721	100.721	100.521	2.625	97.542	97.542	97.342
3.125	101.001	101.001	100.801	2.750	98.509	98.509	98.309	2.750	98.447	98.447	98.247	3.125	101.602	101.602	101.402	2.750	98.364	98.364	98.164
3.250	101.831	101.831	101.631	2.875	99.258	99.258	99.058	2.875	99.196	99.196	98.996	3.250	102.314	102.314	102.114	2.875	99.052	99.052	98.852
3.375	102.318	102.318	102.118	2.990	99.855	99.855	99.655	2.990	99.751	99.751	99.551	3.375	102.859	102.859	102.659	2.990	99.716	99.716	99.516
3.500	102.667	102.667	102.467	3.000	99.955	99.955	99.755	3.000	99.851	99.851	99.651	3.500	103.257	103.257	103.057	3.000	99.816	99.816	99.616
3.625	103.078	103.078	102.878	3.125	101.196	101.196	100.996	3.125	101.158	101.158	100.958	3.625	103.485	103.485	103.285	3.125	101.402	101.402	101.202
3.750	103.325	103.325	103.125	3.250	102.150	102.150	101.950	3.250	102.150	102.150	101.950	3.750	103.716	103.716	103.516	3.250	102.114	102.114	101.914
3.875	103.847	103.847	103.647	3.375	102.794	102.794	102.594	3.375	102.794	102.794	102.594	3.875	103.199	103.199	102.999	3.375	102.659	102.659	102.459
3.990	104.206	104.206	104.006	3.500	103.344	103.344	103.144	3.500	103.344	103.344	103.144	3.990	103.458	103.458	103.258	3.500	103.057	103.057	102.857
4.000	104.306	104.306	104.106	3.625	103.865	103.865	103.665	3.625	103.841	103.841	103.641	4.000	103.558	103.558	103.358	3.625	103.285	103.285	103.085
4.125	104.439	104.439	104.239	3.750	104.735	104.735	104.535	3.750	104.735	104.735	104.535	4.125	103.759	103.759	103.559	3.750	103.516	103.516	103.316
4.250	105.059	105.059	104.859	3.875	105.308	105.308	105.108	3.875	105.308	105.308	105.108	4.250	104.410	104.410	104.210	3.875	102.999	102.999	102.799
4.375	105.458	105.458	105.258	3.990	105.659	105.659	105.459	3.990	105.659	105.659	105.459	4.375	103.837	103.837	103.637	3.990	103.258	103.258	103.058
4.500	105.824	105.824	105.624	4.000	105.759	105.759	105.559	4.000	105.759	105.759	105.559	4.500	103.152	103.152	102.952	4.000	103.358	103.358	103.158
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	98.302	98.302	98.102	2.875	100.928	100.928	100.728	2.875	100.313	100.313	100.113	2.875	100.313	100.313	100.113	2.000	99.140	99.140	98.940
2.875	98.990	98.990	98.790	2.990	101.363	101.363	101.163	2.990	100.801	100.801	100.601	2.990	100.801	100.801	100.601	2.125	99.742	99.742	99.542
2.990	99.612	99.612	99.412	3.000	101.463	101.463	101.263	3.000	100.901	100.901	100.701	3.000	100.901	100.901	100.701	2.250	100.274	100.274	100.074
3.000	99.712	99.712	99.512	3.125	102.097	102.097	101.897	3.125	101.530	101.530	101.330	3.125	101.507	101.507	101.307	2.375	100.758	100.758	100.558
3.125	101.402	101.402	101.202	3.250	102.811	102.811	102.611	3.250	102.372	102.372	102.172	3.250	102.372	102.372	102.172	2.500	101.219	101.219	101.019
3.250	102.114	102.114	101.914	3.375	103.394	103.394	103.194	3.375	103.012	103.012	102.812	3.375	103.012	103.012	102.812	2.625	101.770	101.770	101.570
3.375	102.659	102.659	102.459	3.500	103.858	103.858	103.658	3.500	103.524	103.524	103.324	3.500	103.524	103.524	103.324	2.750	102.314	102.314	102.114
3.500	103.057	103.057	102.857	3.625	104.267	104.267	104.067	3.625	103.971	103.971	103.771	3.625	103.971	103.971	103.771	2.875	102.740	102.740	102.540
3.625	103.285	103.285	103.085	3.750	103.943	103.943	103.743	3.750	103.938	103.938	103.738	3.750	104.125	104.125	103.925	2.990	103.121	103.121	102.921
3.750	103.516	103.516	103.316	3.875	104.461	104.461	104.261	3.875	104.506	104.506	104.306	3.875	104.694	104.694	104.494	3.000	103.221	103.221	103.021
3.875	103.999	103.999	103.799	3.990	104.738	104.738	104.538	3.990	104.823	104.823	104.623	3.990	105.011	105.011	104.811	3.125	103.655	103.655	103.455
3.990	103.258	103.258	103.058	4.000	104.838	104.838	104.638	4.000	104.923	104.923	104.723	4.000	105.111	105.111	104.911	3.250	103.868	103.868	103.668
4.000	103.358	103.358	103.158	4.125	105.168	105.168	104.968	4.125	105.285	105.285	105.085	4.125	105.472	105.472	105.272	3.375	104.294	104.294	104.094
4.125	103.559	103.559	103.359	4.250	104.823	104.823	104.623	4.250	105.107	105.107	104.907	4.250	105.295	105.295	105.095	3.500	104.664	104.664	104.464
4.250	N/A	N/A	N/A	4.375	105.216	105.216	105.016	4.375	105.538	105.538	105.338	4.375	105.726	105.726	105.526	3.625	105.095	105.095	104.895
4.375	N/A	N/A	N/A	4.500	105.562	105.562	105.362	4.500	105.919	105.919	105.719	4.500	106.106	106.106	105.906	3.750	104.994	104.994	104.794
4.500	N/A	N/A	N/A	4.625	105.801	105.801	105.601	4.625	106.186	106.186	105.986	4.625	106.309	106.309	106.109	3.875	105.452	105.452	105.252
4.625	N/A	N/A	N/A	4.750	106.058	106.058	105.858	4.750	106.309	106.309	106.109	4.750	106.309	106.309	106.109	3.990	105.791	105.791	105.591
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	105.891	105.891	105.691
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	97.386	97.386	#N/A	2.000	97.128	97.128	96.928	2.000	99.127	99.127	98.927	2.000	97.173	97.173	96.973	2.000	96.915	96.915	96.715
2.125	98.088	98.088	#N/A	2.125	97.838	97.838	97.638	2.125	99.585	99.585	99.385	2.125	97.731	97.731	97.531	2.125	97.481	97.481	97.281
2.250	98.673	98.673	98.473	2.250	98.584	98.584	98.384	2.250	100.069	100.069	99.869	2.250	98.268	98.268	98.068	2.250	98.179	98.179	97.979
2.375	99.487	99.487	99.287	2.375	99.459	99.459	99.259	2.375	100.632	100.632	100.432	2.375	99.161	99.161	98.961	2.375	99.133	99.133	98.933
2.500	100.369	100.369	100.169	2.500	100.361	100.361	100.161	2.500	101.181	101.181	100.981	2.500	100.131	100.131	99.931	2.500	100.123	100.123	99.923
2.625	101.052	101.052	100.852	2.625	101.052	101.052	100.852	2.625	101.619	101.619	101.419	2.625	100.701	100.701	100.501	2.625	100.701	100.701	100.501
2.750	101.650	101.650	101.450	2.750	101.650	101.650	101.450	2.750	101.999	101.999	101.799	2.750	101.135	101.135	100.935	2.750	101.135	101.135	100.935
2.875	102.120	102.120	101.920	2.875	102.120	102.120	101.920	2.875	102.299	102.299	102.099	2.875	101.479	101.479	101.279	2.875	101.479	101.479	101.279
2.990	102.547	102.547	102.347	2.990	102.547	102.547	102.347	2.990	102.536	102.536	102.336	2.990	101.762	101.762	101.562	2.990	101.762	101.762	101.562
3.000	102.647	102.647	102.447	3.000	102.647	102.647	102.447	3.000	102.636	102.636	102.436	3.000	101.862	101.862	101.662	3.000	101.862	101.862	101.662
3.125	103.128	103.128	102.928	3.125	103.128	103.128	102.928	3.125	102.937	102.937	102.737	3.125	102.210	102.210					



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.:

5/19/2021

6/3/2021

6/18/2021

W. Rate Sheet Dated: 4/19/2021

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@afrownloans.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/19/2021

45 Day Lock Exp.: 6/3/2021

60 Day Lock Exp.: 6/18/2021

W. Rate Sheet Dated: 4/19/2021

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	99.312	99.312	99.112	2.750	99.312	99.312	99.112	2.750	99.312	99.312	99.112	2.750	97.786	97.786	97.586	2.750	97.786	97.786	97.586		
2.875	100.098	100.098	99.898	2.875	100.098	100.098	99.898	2.875	100.098	100.098	99.898	2.875	98.572	98.572	98.372	2.875	98.572	98.572	98.372		
2.990	100.669	100.669	100.469	2.990	100.669	100.669	100.469	2.990	100.669	100.669	100.469	2.990	99.143	99.143	98.943	2.990	99.143	99.143	98.943		
3.000	100.769	100.769	100.569	3.000	100.769	100.769	100.569	3.000	100.769	100.769	100.569	3.000	99.243	99.243	99.043	3.000	99.243	99.243	99.043		
3.125	101.014	101.014	100.792	3.125	101.014	101.014	100.792	3.125	101.014	101.014	100.792	3.125	100.120	100.120	99.898	3.125	100.120	100.120	99.898		
3.250	101.918	101.918	101.702	3.250	101.793	101.793	101.577	3.250	101.918	101.918	101.702	3.250	101.024	101.024	100.808	3.250	100.899	100.899	100.683		
3.375	102.531	102.531	102.323	3.375	102.406	102.406	102.198	3.375	102.531	102.531	102.323	3.375	101.637	101.637	101.429	3.375	101.512	101.512	101.304		
3.500	102.950	102.950	102.749	3.500	102.825	102.825	102.624	3.500	102.950	102.950	102.749	3.500	102.056	102.056	101.855	3.500	101.931	101.931	101.730		
3.625	103.328	103.328	103.128	3.625	103.203	103.203	103.003	3.625	103.328	103.328	103.128	3.625	102.434	102.434	102.234	3.625	102.309	102.309	102.109		
3.750	103.351	103.351	103.151	3.750	102.601	102.601	102.401	3.750	102.601	102.601	102.401	3.750	100.247	100.247	100.047	3.750	99.497	99.497	99.297		
3.875	103.848	103.848	103.648	3.875	103.098	103.098	102.898	3.875	103.098	103.098	102.898	3.875	100.744	100.744	100.544	3.875	99.994	99.994	99.794		
3.990	104.199	104.199	103.999	3.990	103.449	103.449	103.249	3.990	103.449	103.449	103.249	3.990	101.095	101.095	100.895	3.990	100.345	100.345	100.145		
4.000	104.299	104.299	104.099	4.000	103.549	103.549	103.349	4.000	103.549	103.549	103.349	4.000	101.195	101.195	100.995	4.000	100.445	100.445	100.245		
4.125	104.331	104.331	104.131	4.125	103.581	103.581	103.381	4.125	103.581	103.581	103.381	4.125	99.281	99.281	99.081	4.125	98.531	98.531	98.331		
4.250	104.937	104.937	104.737	4.250	104.562	104.562	104.362	4.250	104.562	104.562	104.362	4.250	99.887	99.887	99.687	4.250	99.512	99.512	99.312		
4.375	105.340	105.340	105.140	4.375	104.965	104.965	104.765	4.375	104.965	104.965	104.765	4.375	100.290	100.290	100.090	4.375	99.915	99.915	99.715		
4.500	105.652	105.652	105.452	4.500	105.277	105.277	105.077	4.500	105.277	105.277	105.077	4.500	100.602	100.602	100.402	4.500	100.227	100.227	100.027		
4.625	105.667	105.667	105.467	4.625	105.292	105.292	105.092	4.625	105.292	105.292	105.092	4.625	100.367	100.367	100.167	4.625	99.992	99.992	99.792		
4.750	106.086	106.086	105.886	4.750	106.086	106.086	105.886	4.750	106.086	106.086	105.886	4.750	100.786	100.786	100.586	4.750	100.786	100.786	100.586		
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	97.786	97.786	97.586	2.500	98.189	98.189	97.989	2.500	98.189	98.189	97.989	2.500	98.189	98.189	97.989	2.000	98.932	98.932	98.732		
2.875	98.572	98.572	98.372	2.625	98.971	98.971	98.771	2.625	98.971	98.971	98.771	2.625	98.971	98.971	98.771	2.125	99.572	99.572	99.372		
2.990	99.143	99.143	98.943	2.750	100.176	100.176	99.976	2.750	100.176	100.176	99.976	2.750	100.176	100.176	99.976	2.250	100.297	100.297	100.097		
3.000	99.243	99.243	99.043	2.875	100.881	100.881	100.681	2.875	100.881	100.881	100.681	2.875	100.881	100.881	100.681	2.375	100.830	100.830	100.630		
3.125	100.120	100.120	99.898	2.990	101.341	101.341	101.141	2.990	101.341	101.341	101.141	2.990	101.341	101.341	101.141	2.500	100.976	100.976	100.776		
3.250	101.024	101.024	100.808	3.000	101.441	101.441	101.241	3.000	101.441	101.441	101.241	3.000	101.441	101.441	101.241	2.625	101.752	101.752	101.552		
3.375	101.637	101.637	101.429	3.125	101.699	101.699	101.495	3.125	101.699	101.699	101.495	3.125	101.699	101.699	101.495	2.750	102.075	102.075	101.875		
3.500	102.056	102.056	101.855	3.250	102.654	102.654	102.453	3.250	102.654	102.654	102.453	3.250	102.654	102.654	102.453	2.875	102.667	102.667	102.467		
3.625	102.434	102.434	102.234	3.375	103.262	103.262	103.062	3.375	103.262	103.262	103.062	3.375	103.262	103.262	103.062	2.990	102.985	102.985	102.785		
3.750	99.497	99.497	99.297	3.500	103.799	103.799	103.597	3.500	103.799	103.799	103.597	3.500	103.799	103.799	103.597	3.000	103.085	103.085	102.885		
3.875	99.994	99.994	99.794	3.625	104.104	104.104	103.903	3.625	104.104	104.104	103.903	3.625	104.104	104.104	103.903	3.125	103.149	103.149	102.949		
3.990	100.345	100.345	100.145	3.750	103.702	103.702	103.502	3.750	103.702	103.702	103.502	3.750	103.702	103.702	103.502	3.250	103.618	103.618	103.418		
4.000	100.445	100.445	100.245	3.875	104.020	104.020	103.820	3.875	104.020	104.020	103.820	3.875	104.020	104.020	103.820	3.375	103.941	103.941	103.741		
4.125	98.531	98.531	98.331	3.990	104.341	104.341	104.141	3.990	104.341	104.341	104.141	3.990	104.341	104.341	104.141	3.500	104.175	104.175	103.975		
4.250	99.512	99.512	99.312	4.000	104.441	104.441	104.241	4.000	104.441	104.441	104.241	4.000	104.441	104.441	104.241	3.625	104.346	104.346	104.146		
4.375	99.915	99.915	99.715	4.125	104.849	104.849	104.649	4.125	104.849	104.849	104.649	4.125	104.849	104.849	104.649	3.750	104.718	104.718	104.518		
4.500	100.227	100.227	100.027	4.250	105.257	105.257	105.057	4.250	105.257	105.257	105.057	4.250	105.257	105.257	105.057	3.875	104.887	104.887	104.687		
4.625	99.992	99.992	99.792	4.375	105.496	105.496	105.296	4.375	105.496	105.496	105.296	4.375	105.496	105.496	105.296	3.990	105.156	105.156	104.956		
4.750	100.786	100.786	100.586	4.500	105.716	105.716	105.516	4.500	105.716	105.716	105.516	4.500	105.716	105.716	105.516	4.000	105.256	105.256	105.056		
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	99.057	99.057	98.857	2.000	99.057	99.057	98.857	2.000	98.332	98.332	98.132	2.000	98.457	98.457	98.257	2.000	98.457	98.457	98.257		
2.125	99.697	99.697	99.497	2.125	99.697	99.697	99.497	2.125	98.972	98.972	98.772	2.125	99.097	99.097	98.897	2.125	99.097	99.097	98.897		
2.250	100.422	100.422	100.222	2.250	100.422	100.422	100.222	2.250	99.697	99.697	99.497	2.250	99.822	99.822	99.622	2.250	99.822	99.822	99.622		
2.375	100.955	100.955	100.755	2.375	100.955	100.955	100.755	2.375	100.230	100.230	100.030	2.375	100.355	100.355	100.155	2.375	100.355	100.355	100.155		
2.500	101.101	101.101	100.901	2.500	101.101	101.101	100.901	2.500	100.376	100.376	100.176	2.500	100.501	100.501	100.301	2.500	100.501	100.501	100.301		
2.625	101.877	101.877	101.677	2.625	101.877	101.877	101.677	2.625	100.026	100.026	99.826	2.625	100.151	100.151	99.951	2.625	100.151	100.151	99.951		
2.750	102.400	102.400	102.200	2.750	102.400	102.400	102.200	2.750	100.549	100.549	100.349	2.750	100.674	100.674	100.474	2.750	100.674	100.674	100.474		
2.875	102.792	102.792	102.592	2.875	102.792	102.792	102.592	2.875	100.941	100.941	100.741	2.875	101.066	101.066	100.866	2.875	101.066	101.066	100.866		
2.990	103.110	103.110	102.910	2.990	103.110	103.110	102.910	2.990	101.259	101.259	101.059	2.990	101.384	101.384	101.184	2.990	101.384	101.384	101.184		
3.000	103.210	103.210	103.010	3.000	103.210	103.210	103.010	3.000	101.359	101.359	101.159	3.000	101.484	101.484	101.284	3.000	101.484	101.484	101.284		
3.125	103.274	103.274	103.074	3.125	103.274	103.274	103.074	3.125	100.923	100.923	100.723	3.125	101.048	101.048	100.848	3.125	101.048	101.048	100.848		
3.250	103.743	103.743	103.543	3.250	103.743	103.743	103.543	3.250	101.392	101.392	101.192	3.250	101.517	101.517	101.317	3.250	101.517	101.517	101.317		
3.375	104.066	104.066	103.866	3.375	104.066	104.066	103.866														



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.:

5/19/2021

45 Day Lock Exp.:

6/3/2021

60 Day Lock Exp.:

6/18/2021

W. Rate Sheet Dated: 4/19/2021

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	99.312	99.312	99.112	2.500	98.189	98.189	97.989	2.000	98.932	98.932	98.732	2.750	97.874	97.874	97.674	2.000	97.982	97.982	97.782
2.875	100.098	100.098	99.898	2.625	98.971	98.971	98.771	2.125	99.572	99.572	99.372	2.875	98.660	98.660	98.460	2.125	98.622	98.622	98.422
2.990	100.669	100.669	100.469	2.750	100.176	100.176	99.976	2.250	100.297	100.297	100.097	2.990	99.231	99.231	99.031	2.250	99.347	99.347	99.147
3.000	100.769	100.769	100.569	2.875	100.881	100.881	100.681	2.375	100.830	100.830	100.630	3.000	99.331	99.331	99.131	2.375	99.880	99.880	99.680
3.125	101.014	101.014	100.792	2.990	101.341	101.341	101.141	2.500	100.976	100.976	100.776	3.125	99.892	99.892	99.670	2.500	100.026	100.026	99.826
3.250	101.918	101.918	101.702	3.000	101.441	101.441	101.241	2.625	101.752	101.752	101.552	3.250	100.796	100.796	100.580	2.625	100.239	100.239	100.039
3.375	102.531	102.531	102.323	3.125	101.699	101.699	101.455	2.750	102.275	102.275	102.075	3.375	101.409	101.409	101.201	2.750	100.762	100.762	100.562
3.500	102.950	102.950	102.749	3.250	102.654	102.654	102.413	2.875	102.667	102.667	102.467	3.500	101.828	101.828	101.627	2.875	101.154	101.154	100.954
3.625	103.328	103.328	103.128	3.375	103.262	103.262	103.023	2.990	102.985	102.985	102.785	3.625	102.206	102.206	102.006	2.990	101.472	101.472	101.272
3.750	103.351	103.351	103.151	3.500	103.799	103.799	103.567	3.000	103.085	103.085	102.885	3.750	101.124	101.124	100.924	3.000	101.572	101.572	101.372
3.875	103.848	103.848	103.648	3.625	104.104	104.104	103.878	3.125	103.149	103.149	102.949	3.875	101.621	101.621	101.421	3.125	101.386	101.386	101.186
3.990	104.199	104.199	103.999	3.750	103.702	103.702	103.502	3.250	103.618	103.618	103.418	3.990	101.972	101.972	101.772	3.250	101.855	101.855	101.655
4.000	104.299	104.299	104.099	3.875	104.020	104.020	103.820	3.375	103.941	103.941	103.741	4.000	102.072	102.072	101.872	3.375	102.178	102.178	101.978
4.125	104.331	104.331	104.131	3.990	104.341	104.341	104.141	3.500	104.175	104.175	103.975	4.125	101.131	101.131	100.931	3.500	102.412	102.412	102.212
4.250	104.937	104.937	104.737	4.000	104.441	104.441	104.241	3.625	104.346	104.346	104.146	4.250	101.737	101.737	101.537	3.625	102.077	102.077	101.877
4.375	105.340	105.340	105.140	4.125	104.849	104.849	104.623	3.750	104.718	104.718	104.518	4.375	102.140	102.140	101.940	3.750	102.449	102.449	102.249
4.500	105.652	105.652	105.452	4.250	105.257	105.257	105.034	3.875	104.887	104.887	104.687	4.500	102.452	102.452	102.252	3.875	102.618	102.618	102.418
4.625	105.667	105.667	105.467	4.375	105.496	105.496	105.276	3.990	105.156	105.156	104.956	4.625	102.342	102.342	102.142	3.990	102.887	102.887	102.687
4.750	106.086	106.086	105.886	4.500	105.716	105.716	105.516	4.000	105.256	105.256	105.056	4.750	102.761	102.761	102.561	4.000	102.987	102.987	102.787

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	-4.125	-4.125	-4.125	-5.375	-6.125	-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	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/19/2021

45 Day Lock Exp.:

6/3/2021

60 Day Lock Exp.:

6/18/2021

W. Rate Sheet Dated: 4/19/2021

Release Time: 10:00 am ET

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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)