

W. Rate Sheet Dated: 4/20/2021

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	102.144	102.144	101.738	2.750	100.096	100.096	99.690	2.250	98.297	98.297	97.997	3.125	96.519	96.519	96.219
2.875	102.346	102.346	101.940	2.875	100.261	100.261	99.855	2.500	98.619	98.619	98.319	3.250	97.796	97.796	97.496
3.000	102.546	102.546	102.139	3.000	100.422	100.422	100.016	2.625	98.772	98.772	98.472	3.375	97.871	97.871	97.571
3.125	102.739	102.739	102.333	3.125	100.547	100.547	100.140	2.750	100.603	100.603	100.303	3.500	97.945	97.945	97.645
3.250	103.305	103.305	103.005	3.250	101.198	101.198	100.898	2.875	100.756	100.756	100.456	3.625	98.019	98.019	97.719
3.375	103.395	103.395	103.095	3.375	101.355	101.355	101.055	3.000	100.905	100.905	100.605	Margin = 2.250		Index = 0.060	
3.500	103.576	103.576	103.276	3.500	101.493	101.493	101.193	3.125	101.017	101.017	100.717	30 Year OTC			
3.625	103.752	103.752	103.452	3.625	101.545	101.545	101.245	3.250	102.980	102.980	102.680	Rate	30 Day	45 Day	60 Day
3.750	104.168	104.168	103.690	3.750	103.544	103.544	103.066	3.375	103.124	103.124	102.824	4.000	102.124	102.124	101.468
3.875	104.231	104.231	103.753	3.875	103.662	103.662	103.184	3.500	103.250	103.250	102.950	4.125	102.255	102.255	101.599
4.000	104.399	104.399	103.921	4.000	103.775	103.775	103.297	3.625	103.294	103.294	102.994	4.375	103.077	103.077	102.577
4.125	104.530	104.530	104.052	4.125	103.862	103.862	103.384	3.750	103.520	103.520	103.220	4.500	103.195	103.195	102.695
4.250	104.637	104.637	104.334	4.250	104.018	104.018	103.714	3.875	103.629	103.629	103.329	4.625	103.345	103.345	102.845
4.375	104.652	104.652	104.349	4.375	104.135	104.135	103.832	4.000	103.733	103.733	103.433	4.875	104.204	104.204	103.704
4.500	104.770	104.770	104.467	4.500	104.248	104.248	103.945	4.125	103.811	103.811	103.511	5.000	104.321	104.321	103.821
4.625	104.920	104.920	104.617	4.625	104.335	104.335	104.032	4.250	103.971	103.971	103.671	5.125	104.472	104.472	103.972
4.750	105.065	105.065	104.865	4.750	104.444	104.444	104.244	4.375	104.080	104.080	103.780	5.500	105.323	105.323	104.823
4.875	105.079	105.079	104.879	4.875	104.562	104.562	104.362	4.500	104.185	104.185	103.885	5.625	105.473	105.473	104.973
6.250	106.000	106.000	105.800	6.250	105.762	105.762	105.562	4.625	104.263	104.263	103.963	6.250	105.407	105.407	104.907

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	102.244	102.144	102.144	101.738	2.750	101.676	101.576	101.576	101.170	2.250	100.327	100.227	100.227	99.927
2.875	102.446	102.346	102.346	101.940	2.875	101.841	101.741	101.741	101.335	2.375	100.493	100.393	100.393	100.093
3.000	102.646	102.546	102.546	102.139	3.000	102.002	101.902	101.902	101.496	2.500	100.649	100.549	100.549	100.249
3.125	102.839	102.739	102.739	102.333	3.125	102.127	102.027	102.027	101.620	2.625	100.802	100.702	100.702	100.402
3.250	103.305	103.205	103.205	102.905	3.250	102.778	102.678	102.678	102.378	2.750	101.533	101.433	101.433	101.133
3.375	103.495	103.395	103.395	103.095	3.375	102.935	102.835	102.835	102.535	2.875	101.686	101.586	101.586	101.286
3.500	103.676	103.576	103.576	103.276	3.500	103.073	102.973	102.973	102.673	3.000	101.835	101.735	101.735	101.435
3.625	103.852	103.752	103.752	103.452	3.625	103.125	103.025	103.025	102.725	3.125	101.947	101.847	101.847	101.547
3.750	104.268	104.168	104.168	103.860	3.750	104.074	103.974	103.974	103.674	3.250	104.510	104.410	104.410	104.110
3.875	104.431	104.331	104.331	103.853	3.875	104.192	104.092	104.092	103.614	3.375	104.654	104.554	104.554	104.254
4.000	104.599	104.499	104.499	104.021	4.000	104.305	104.205	104.205	103.727	3.500	104.780	104.680	104.680	104.380
4.125	104.730	104.630	104.630	104.152	4.125	104.392	104.292	104.292	103.814	3.625	104.824	104.724	104.724	104.424
4.250	105.437	105.337	105.337	105.034	4.250	105.248	105.148	105.148	104.844	3.750	105.550	105.450	105.450	105.150

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL <= 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001-High Balance
2.75-3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.25-3.625	1.375	1.125	0.875	0.750	0.625	0.625	0.625	0.500
3.75-4.125	1.625	1.375	1.125	1.000	0.875	0.625	0.500	0.500
4.25-4.625	1.875	1.625	1.375	1.250	1.000	0.875	0.875	0.625
4.75-5.125	0.750	0.625	0.500	0.500	0.375	0.250	0.250	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	99.374	99.374	98.718	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.505	99.505	98.849	4.750	101.000	101.000	100.500
3.875	100.382	100.382	99.803	6.250	103.750	103.750	103.500	4.375	100.327	100.327	99.827	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.213	100.213	99.635					4.500	100.445	100.445	99.945	Rate	30 Day	45 Day	60 Day
4.125	100.083	100.083	99.504					4.625	100.595	100.595	100.095	6.250	102.750	102.750	102.250
4.250	101.750	101.750	101.250					4.875	101.454	101.454	100.954	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.635	101.635	101.135					5.000	101.571	101.571	101.071				
4.500	101.518	101.518	101.018					5.125	101.722	101.722	101.222				
4.625	101.368	101.368	100.868					5.500	102.573	102.573	102.073				
4.750	102.904	102.904	102.404					5.625	102.723	102.723	102.223				
Borrower Paid Como Only				Lender Paid Only				6.250	102.657	102.657	102.157				

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/20/2021

45 Day Lock Exp.:

6/4/2021

60 Day Lock Exp.:

6/21/2021

W. Rate Sheet Dated: 4/20/2021

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	100.508	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	101.210	101.210	100.910	3.125	100.922	100.922	100.622	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	101.262	101.262	100.962	3.250	102.697	102.697	102.397	Rate	30 Day	45 Day	60 Day
3.750	102.143	102.143	101.665	3.750	101.949	101.949	101.471	3.375	102.841	102.841	102.541	3.250	98.817	98.817	98.317
3.875	102.206	102.206	101.728	3.875	102.067	102.067	101.589	3.500	102.968	102.968	102.668	3.375	99.007	99.007	98.507
4.000	102.374	102.374	101.896	4.000	102.180	102.180	101.702	3.625	103.011	103.011	102.711	3.500	99.189	99.189	98.689
4.125	102.505	102.505	102.027	4.125	102.267	102.267	101.789	3.750	101.925	101.925	101.625	3.625	99.365	99.365	98.865
4.250	102.425	102.425	102.121	4.250	102.235	102.235	101.932	3.875	N/A	N/A	N/A	3.750	99.768	99.768	99.190
4.375	102.440	102.440	102.136	4.375	102.353	102.353	102.050	4.000	N/A	N/A	N/A	3.875	99.931	99.931	99.353
4.500	102.557	102.557	102.254	4.500	102.466	102.466	102.163	4.125	N/A	N/A	N/A	4.000	100.099	100.099	99.521
4.625	102.707	102.707	102.404	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.230	100.230	99.652
4.750	102.227	102.227	102.027	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.750	100.750	100.250
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	102.242	102.142	102.142	101.842	3.250	101.715	101.615	101.615	101.315	2.750	98.752	98.652	98.652	98.352
3.375	102.432	102.332	102.332	102.032	3.375	101.873	101.773	101.773	101.473	2.875	98.905	98.805	98.805	98.505
3.500	102.614	102.514	102.514	102.214	3.500	102.010	101.910	101.910	101.610	3.000	99.054	98.954	98.954	98.654
3.625	102.790	102.690	102.690	102.390	3.625	102.062	101.962	101.962	101.662	3.125	99.165	99.065	99.065	98.765
3.750	101.893	101.793	101.793	101.315	3.750	101.699	101.599	101.599	101.121	3.250	101.385	101.285	101.285	100.985
3.875	102.056	101.956	101.956	101.478	3.875	101.817	101.717	101.717	101.239	3.375	101.529	101.429	101.429	101.129
4.000	102.224	102.124	102.124	101.646	4.000	101.930	101.830	101.830	101.352	3.500	101.655	101.555	101.555	101.255
4.125	102.355	102.255	102.255	101.777	4.125	102.017	101.917	101.917	101.439	3.625	101.699	101.599	101.599	101.299
4.250	102.875	102.775	102.775	102.471	4.250	102.685	102.585	102.585	102.282	3.750	102.425	102.325	102.325	102.025

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

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

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

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



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

30 Day Lock Exp.: 5/20/2021
45 Day Lock Exp.: 6/4/2021
60 Day Lock Exp.: 6/21/2021

W. Rate Sheet Dated: 4/20/2021

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	Rate	30 Day	45 Day	60 Day						
2.500	97.217	97.217	97.017	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.836	97.836	97.636	2.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A						
2.625	98.396	98.396	98.196	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.632	98.632	98.432	2.125	N/A	N/A	N/A	N/A	N/A	N/A	N/A						
2.750	99.321	99.321	99.121	2.250	94.027	94.027	93.827	2.250	93.839	93.839	93.639	2.750	99.376	99.376	99.176	2.250	94.051	94.051	93.851	N/A	N/A	N/A	N/A						
2.875	100.003	100.003	99.803	2.375	95.179	95.179	94.979	2.375	94.954	94.954	94.754	2.875	99.997	99.997	99.797	2.375	95.255	95.255	95.055	N/A	N/A	N/A	N/A						
2.990	100.527	100.527	100.327	2.500	96.346	96.346	96.146	2.500	96.184	96.184	95.984	2.990	100.596	100.596	100.396	2.500	96.765	96.765	96.565	N/A	N/A	N/A	N/A						
3.000	100.627	100.627	100.427	2.625	97.470	97.470	97.270	2.625	97.369	97.369	97.169	3.000	100.696	100.696	100.496	2.625	97.506	97.506	97.306	N/A	N/A	N/A	N/A						
3.125	100.980	100.980	100.780	2.750	98.475	98.475	98.275	2.750	98.412	98.412	98.212	3.125	101.580	101.580	101.380	2.750	98.330	98.330	98.130	N/A	N/A	N/A	N/A						
3.250	101.811	101.811	101.611	2.875	99.226	99.226	99.026	2.875	99.164	99.164	98.964	3.250	102.293	102.293	102.093	2.875	99.020	99.020	98.820	N/A	N/A	N/A	N/A						
3.375	102.297	102.297	102.097	2.990	99.830	99.830	99.630	2.990	99.726	99.726	99.526	3.375	102.838	102.838	102.638	2.990	99.699	99.699	99.499	N/A	N/A	N/A	N/A						
3.500	102.648	102.648	102.448	3.000	99.930	99.930	99.730	3.000	99.826	99.826	99.626	3.500	103.239	103.239	103.039	3.000	99.799	99.799	99.599	N/A	N/A	N/A	N/A						
3.625	103.057	103.057	102.857	3.125	101.173	101.173	100.973	3.125	101.136	101.136	100.936	3.625	103.464	103.464	103.264	3.125	101.380	101.380	101.180	N/A	N/A	N/A	N/A						
3.750	103.340	103.340	103.140	3.250	102.129	102.129	101.929	3.250	102.129	102.129	101.929	3.750	102.731	102.731	102.531	3.250	102.093	102.093	101.893	N/A	N/A	N/A	N/A						
3.875	103.861	103.861	103.661	3.375	102.775	102.775	102.575	3.375	102.775	102.775	102.575	3.875	103.215	103.215	103.015	3.375	102.638	102.638	102.438	N/A	N/A	N/A	N/A						
3.990	104.223	104.223	104.023	3.500	103.326	103.326	103.126	3.500	103.326	103.326	103.126	3.990	103.476	103.476	103.276	3.500	103.039	103.039	102.839	N/A	N/A	N/A	N/A						
4.000	104.323	104.323	104.123	3.625	103.873	103.873	103.673	3.625	103.846	103.846	103.646	4.000	103.576	103.576	103.376	3.625	103.264	103.264	103.064	N/A	N/A	N/A	N/A						
4.125	104.458	104.458	104.258	3.750	104.749	104.749	104.549	3.750	104.749	104.749	104.549	4.125	103.773	103.773	103.573	3.750	103.531	103.531	103.331	N/A	N/A	N/A	N/A						
4.250	105.090	105.090	104.890	3.875	105.324	105.324	105.124	3.875	105.324	105.324	105.124	4.250	104.440	104.440	104.240	3.875	104.015	104.015	103.815	N/A	N/A	N/A	N/A						
4.375	105.488	105.488	105.288	3.990	105.676	105.676	105.476	3.990	105.676	105.676	105.476	4.375	102.869	102.869	102.669	3.990	103.276	103.276	103.076	N/A	N/A	N/A	N/A						
4.500	105.854	105.854	105.654	4.000	105.776	105.776	105.576	4.000	105.776	105.776	105.576	4.500	103.183	103.183	102.983	4.000	103.376	103.376	103.176	N/A	N/A	N/A	N/A						
30/25 Year >125 High Balance						20 Year						20 Year >125						15 Year				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	Rate	30 Day	45 Day	60 Day						
2.750	98.267	98.267	98.067	2.875	100.895	100.895	100.695	2.875	100.281	100.281	100.081	2.875	100.281	100.281	100.081	2.000	99.130	99.130	98.930	N/A	N/A	N/A	N/A						
2.875	98.958	98.958	98.758	2.990	101.330	101.330	101.130	2.990	100.772	100.772	100.572	2.990	100.772	100.772	100.572	2.125	99.733	99.733	99.533	N/A	N/A	N/A	N/A						
2.990	99.595	99.595	99.395	3.000	101.430	101.430	101.230	3.000	100.872	100.872	100.672	3.000	100.872	100.872	100.672	2.250	100.266	100.266	100.066	N/A	N/A	N/A	N/A						
3.000	99.695	99.695	99.495	3.125	102.076	102.076	101.876	3.125	101.508	101.508	101.308	3.125	101.485	101.485	101.285	2.375	100.751	100.751	100.551	N/A	N/A	N/A	N/A						
3.125	101.380	101.380	101.180	3.250	102.791	102.791	102.591	3.250	102.352	102.352	102.152	3.250	102.352	102.352	102.152	2.500	101.213	101.213	101.013	N/A	N/A	N/A	N/A						
3.250	102.093	102.093	101.893	3.375	103.373	103.373	103.173	3.375	102.993	102.993	102.793	3.375	102.993	102.993	102.793	2.625	101.728	101.728	101.528	N/A	N/A	N/A	N/A						
3.375	102.638	102.638	102.438	3.500	103.840	103.840	103.640	3.500	103.506	103.506	103.306	3.500	103.506	103.506	103.306	2.750	102.271	102.271	102.071	N/A	N/A	N/A	N/A						
3.500	103.039	103.039	102.839	3.625	104.246	104.246	104.046	3.625	103.955	103.955	103.755	3.625	103.955	103.955	103.755	2.875	102.700	102.700	102.500	N/A	N/A	N/A	N/A						
3.625	103.264	103.264	103.064	3.750	103.958	103.958	103.758	3.750	103.952	103.952	103.752	3.750	104.140	104.140	103.940	2.990	103.078	103.078	102.878	N/A	N/A	N/A	N/A						
3.750	103.531	103.531	103.331	3.875	104.475	104.475	104.275	3.875	104.523	104.523	104.323	3.875	104.710	104.710	104.510	3.000	103.178	103.178	102.978	N/A	N/A	N/A	N/A						
3.875	103.815	103.815	103.615	3.990	104.756	104.756	104.556	3.990	104.841	104.841	104.641	3.990	105.028	105.028	104.828	3.125	103.618	103.618	103.418	N/A	N/A	N/A	N/A						
3.990	103.276	103.276	103.076	4.000	104.856	104.856	104.656	4.000	104.941	104.941	104.741	4.000	105.128	105.128	104.928	3.250	103.834	103.834	103.634	N/A	N/A	N/A	N/A						
4.000	103.376	103.376	103.176	4.125	105.187	105.187	104.987	4.125	105.303	105.303	105.103	4.125	105.491	105.491	105.291	3.375	104.263	104.263	104.063	N/A	N/A	N/A	N/A						
4.125	103.573	103.573	103.373	4.250	104.854	104.854	104.654	4.250	105.137	105.137	104.937	4.250	105.325	105.325	105.125	3.500	104.634	104.634	104.434	N/A	N/A	N/A	N/A						
4.250	N/A	N/A	N/A	4.375	105.246	105.246	105.046	4.375	105.570	105.570	105.370	4.375	105.758	105.758	105.558	3.625	105.066	105.066	104.866	N/A	N/A	N/A	N/A						
4.375	N/A	N/A	N/A	4.500	105.592	105.592	105.392	4.500	105.952	105.952	105.752	4.500	106.140	106.140	105.940	3.750	104.993	104.993	104.793	N/A	N/A	N/A	N/A						
4.500	N/A	N/A	N/A	4.625	105.836	105.836	105.636	4.625	106.216	106.216	106.016	4.625	106.309	106.309	106.109	3.875	105.453	105.453	105.253	N/A	N/A	N/A	N/A						
4.625	N/A	N/A	N/A	4.750	106.089	106.089	105.889	4.750	106.309	106.309	106.109	4.750	106.309	106.309	106.109	3.990	105.793	105.793	105.593	N/A	N/A	N/A	N/A						
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	105.893	105.893	105.693	N/A	N/A	N/A	N/A						
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	Rate	30 Day	45 Day	60 Day						
2.000	97.375	97.375	#N/A	2.000	97.117	97.117	96.917	2.000	99.116	99.116	98.916	2.000	97.161	97.161	96.961	2.000	96.903	96.903	96.703	N/A	N/A	N/A	N/A						
2.125	98.078	98.078	#N/A	2.125	97.828	97.828	97.628	2.125	99.576	99.576	99.376	2.125	97.721	97.721	97.521	2.125	97.471	97.471	97.271	N/A	N/A	N/A	N/A						
2.250	98.665	98.665	98.465	2.250	98.538	98.538	98.338	2.250	100.024	100.024	99.824	2.250	98.223	98.223	98.023	2.250	98.096	98.096	97.896	N/A	N/A	N/A	N/A						
2.375	99.442	99.442	99.242	2.375	99.413	99.413	99.213	2.375	100.589	100.589	100.389	2.375	99.080	99.080	98.880	2.375	99.051	99.051	98.851	N/A	N/A	N/A	N/A						
2.500	100.326	100.326	100.126	2.500	100.318	100.318	100.118	2.500	101.138	101.138	100.938	2.500	100.051	100.051	99.851	2.500	100.043	100.043	99.843	N/A	N/A	N/A	N/A						
2.625	101.010	101.010	100.810	2.625	101.010	101.010	100.810	2.625	101.577	101.577	101.377	2.625	100.659	100.659	100.459	2.625	100.659	100.659	100.459										



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.:

5/20/2021

6/4/2021

6/21/2021

W. Rate Sheet Dated: 4/20/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	

Product Features							
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
Manufactured Home	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Conventional OTC	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrownloaholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/20/2021

45 Day Lock Exp.:

6/4/2021

60 Day Lock Exp.:

6/21/2021

W. Rate Sheet Dated: 4/20/2021

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	Rate	30 Day	45 Day	60 Day						
2.750	99.357	99.357	99.157	2.750	99.357	99.357	99.157	2.750	99.357	99.357	99.157	2.750	97.831	97.831	97.631	2.750	97.831	97.831	97.631	2.750	97.831	97.831	97.631						
2.875	100.145	100.145	99.945	2.875	100.145	100.145	99.945	2.875	100.145	100.145	99.945	2.875	98.619	98.619	98.419	2.875	98.619	98.619	98.419	2.875	98.619	98.619	98.419						
2.990	100.708	100.708	100.508	2.990	100.708	100.708	100.508	2.990	100.708	100.708	100.508	2.990	99.182	99.182	98.982	2.990	99.182	99.182	98.982	2.990	99.182	99.182	98.982						
3.000	100.808	100.808	100.608	3.000	100.808	100.808	100.608	3.000	100.808	100.808	100.608	3.000	99.282	99.282	99.082	3.000	99.282	99.282	99.082	3.000	99.282	99.282	99.082						
3.125	101.119	101.119	100.902	3.125	101.119	101.119	100.902	3.125	101.119	101.119	100.902	3.125	100.225	100.225	100.008	3.125	100.225	100.225	100.008	3.125	100.225	100.225	100.008						
3.250	101.980	101.980	101.768	3.250	101.855	101.855	101.643	3.250	101.980	101.980	101.768	3.250	101.086	101.086	100.874	3.250	100.961	100.961	100.749	3.250	100.961	100.961	100.749						
3.375	102.595	102.595	102.392	3.375	102.470	102.470	102.267	3.375	102.595	102.595	102.392	3.375	101.701	101.701	101.498	3.375	101.576	101.576	101.373	3.375	101.576	101.576	101.373						
3.500	103.004	103.004	102.804	3.500	102.879	102.879	102.679	3.500	103.004	103.004	102.804	3.500	102.110	102.110	101.910	3.500	101.985	101.985	101.785	3.500	101.985	101.985	101.785						
3.625	103.375	103.375	103.175	3.625	103.250	103.250	103.050	3.625	103.375	103.375	103.175	3.625	102.481	102.481	102.281	3.625	102.356	102.356	102.156	3.625	102.356	102.356	102.156						
3.750	103.359	103.359	103.159	3.750	102.609	102.609	102.409	3.750	102.609	102.609	102.409	3.750	100.255	100.255	100.055	3.750	99.505	99.505	99.305	3.750	99.505	99.505	99.305						
3.875	103.857	103.857	103.657	3.875	103.107	103.107	102.907	3.875	103.107	103.107	102.907	3.875	100.753	100.753	100.553	3.875	100.003	100.003	99.803	3.875	100.003	100.003	99.803						
3.990	104.208	104.208	104.008	3.990	103.458	103.458	103.258	3.990	103.458	103.458	103.258	3.990	101.104	101.104	100.904	3.990	100.354	100.354	100.154	3.990	100.354	100.354	100.154						
4.000	104.308	104.308	104.108	4.000	103.558	103.558	103.358	4.000	103.558	103.558	103.358	4.000	101.204	101.204	101.004	4.000	100.454	100.454	100.254	4.000	100.454	100.454	100.254						
4.125	104.419	104.419	104.219	4.125	103.669	103.669	103.469	4.125	103.669	103.669	103.469	4.125	99.369	99.369	99.169	4.125	98.619	98.619	98.419	4.125	98.619	98.619	98.419						
4.250	105.023	105.023	104.823	4.250	104.648	104.648	104.448	4.250	104.648	104.648	104.448	4.250	99.973	99.973	99.773	4.250	99.598	99.598	99.398	4.250	99.598	99.598	99.398						
4.375	105.427	105.427	105.227	4.375	105.052	105.052	104.852	4.375	105.052	105.052	104.852	4.375	100.377	100.377	100.177	4.375	100.002	100.002	99.802	4.375	100.002	100.002	99.802						
4.500	105.737	105.737	105.537	4.500	105.362	105.362	105.162	4.500	105.362	105.362	105.162	4.500	100.687	100.687	100.487	4.500	100.312	100.312	100.112	4.500	100.312	100.312	100.112						
4.625	105.633	105.633	105.433	4.625	105.258	105.258	105.058	4.625	105.258	105.258	105.058	4.625	100.333	100.333	100.133	4.625	99.958	99.958	99.758	4.625	99.958	99.958	99.758						
4.750	106.053	106.053	105.853	4.750	106.053	106.053	105.853	4.750	106.053	106.053	105.853	4.750	100.753	100.753	100.553	4.750	100.753	100.753	100.553	4.750	100.753	100.753	100.553						
30/25 Year SC >125						20 Year						20 Year 105-125						20 Year >125											
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day						
2.750	97.831	97.831	97.631	2.500	98.293	98.293	98.092	2.500	98.293	98.293	98.092	2.500	98.293	98.293	98.092	2.000	98.992	98.992	98.792	2.750	98.992	98.992	98.792						
2.875	98.619	98.619	98.419	2.625	99.082	99.082	98.879	2.625	99.082	99.082	98.879	2.625	99.082	99.082	98.879	2.125	99.632	99.632	99.432	2.875	99.632	99.632	99.432						
2.990	99.182	99.182	98.982	2.750	100.178	100.178	99.975	2.750	100.178	100.178	99.975	2.750	100.178	100.178	99.975	2.250	100.338	100.338	100.138	2.990	100.338	100.338	100.138						
3.000	99.282	99.282	99.082	2.875	100.884	100.884	100.682	2.875	100.884	100.884	100.682	2.875	100.884	100.884	100.682	2.375	100.871	100.871	100.671	3.000	100.871	100.871	100.671						
3.125	100.225	100.225	100.008	2.990	101.346	101.346	101.145	2.990	101.346	101.346	101.145	2.990	101.346	101.346	101.145	2.500	101.020	101.020	100.820	3.125	101.020	101.020	100.820						
3.250	101.086	101.086	100.874	3.000	101.446	101.446	101.245	3.000	101.446	101.446	101.245	3.000	101.446	101.446	101.245	2.625	101.791	101.791	101.591	3.250	101.791	101.791	101.591						
3.375	101.701	101.701	101.498	3.125	101.806	101.806	101.567	3.125	101.806	101.806	101.567	3.125	101.806	101.806	101.567	2.750	102.316	102.316	102.116	3.375	102.316	102.316	102.116						
3.500	102.110	102.110	101.910	3.250	102.711	102.711	102.476	3.250	102.711	102.711	102.476	3.250	102.711	102.711	102.476	2.875	102.707	102.707	102.507	3.500	102.707	102.707	102.507						
3.625	102.481	102.481	102.281	3.375	103.307	103.307	103.075	3.375	103.307	103.307	103.075	3.375	103.307	103.307	103.075	2.990	103.024	103.024	102.824	3.625	103.024	103.024	102.824						
3.750	99.505	99.505	99.305	3.500	103.834	103.834	103.609	3.500	103.834	103.834	103.609	3.500	103.834	103.834	103.609	3.000	103.124	103.124	102.924	3.750	103.124	103.124	102.924						
3.875	100.003	100.003	99.803	3.625	104.134	104.134	103.917	3.625	104.134	104.134	103.917	3.625	104.134	104.134	103.917	3.125	103.133	103.133	102.933	3.875	103.133	103.133	102.933						
3.990	100.354	100.354	100.154	3.750	103.688	103.688	103.488	3.750	103.688	103.688	103.488	3.750	103.688	103.688	103.488	3.250	103.599	103.599	103.399	3.990	103.599	103.599	103.399						
4.000	100.454	100.454	100.254	3.875	104.037	104.037	103.837	3.875	104.037	104.037	103.837	3.875	104.037	104.037	103.837	3.375	103.924	103.924	103.724	4.000	103.924	103.924	103.724						
4.125	98.619	98.619	98.419	3.990	104.355	104.355	104.155	3.990	104.355	104.355	104.155	3.990	104.355	104.355	104.155	3.500	104.155	104.155	103.955	4.125	104.155	104.155	103.955						
4.250	99.598	99.598	99.398	4.000	104.455	104.455	104.255	4.000	104.455	104.455	104.255	4.000	104.455	104.455	104.255	3.625	104.355	104.355	104.155	4.250	104.355	104.355	104.155						
4.375	100.002	100.002	99.802	4.125	104.909	104.909	104.645	4.125	104.909	104.909	104.645	4.125	104.909	104.909	104.645	3.750	104.727	104.727	104.527	4.375	104.727	104.727	104.527						
4.500	100.312	100.312	100.112	4.250	105.316	105.316	105.056	4.250	105.316	105.316	105.056	4.250	105.316	105.316	105.056	3.875	104.895	104.895	104.695	4.500	104.895	104.895	104.695						
4.625	99.958	99.958	99.758	4.375	105.554	105.554	105.298	4.375	105.554	105.554	105.298	4.375	105.554	105.554	105.298	3.990	105.162	105.162	104.962	4.625	105.162	105.162	104.962						
4.750	100.753	100.753	100.553	4.500	105.760	105.760	105.508	4.500	105.760	105.760	105.508	4.500	105.760	105.760	105.508	4.000	105.262	105.262	105.062	4.750	105.262	105.262	105.062						
15 Year 105-125						15 Year >125						15 Year SC						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	Rate	30 Day	45 Day	60 Day						
2.000	99.117	99.117	98.917	2.000	99.117	99.117	98.917	2.000	98.392	98.392	98.192	2.000	98.517	98.517	98.317	2.000	98.517	98.517	98.317	2.000	98.517	98.517	98.317						
2.125	99.757	99.757	99.557	2.125	99.757	99.757	99.557	2.125	99.032	99.032	98.832	2.125	99.157	99.157	98.957	2.125	99.157	99.157	98.957	2.125	99.157	99.157	98.957						
2.250	100.463	100.463	100.263	2.250	100.463	100.463	100.263	2.250	99.738	99.738	99.538	2.250	99.863	99.863	99.663	2.250	99.863	99.863	99.663	2.250	99.863	99.863	99.663						
2.375	100.996	100.996	1																										



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.:

5/20/2021

45 Day Lock Exp.:

6/4/2021

60 Day Lock Exp.:

6/21/2021

W. Rate Sheet Dated: 4/20/2021

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	99.357	99.357	99.157	2.500	98.293	98.293	98.092	2.000	98.992	98.992	98.792	2.750	97.919	97.919	97.719	2.000	98.042	98.042	97.842
2.875	100.145	100.145	99.945	2.625	99.082	99.082	98.879	2.125	99.632	99.632	99.432	2.875	98.707	98.707	98.507	2.125	98.682	98.682	98.482
2.990	100.708	100.708	100.508	2.750	100.178	100.178	99.975	2.250	100.338	100.338	100.138	2.990	99.270	99.270	99.070	2.250	99.388	99.388	99.188
3.000	100.808	100.808	100.608	2.875	100.884	100.884	100.682	2.375	100.871	100.871	100.671	3.000	99.370	99.370	99.170	2.375	99.921	99.921	99.721
3.125	101.119	101.119	100.902	2.990	101.346	101.346	101.145	2.500	101.020	101.020	100.820	3.125	99.997	99.997	99.780	2.500	100.070	100.070	99.870
3.250	101.980	101.980	101.768	3.000	101.446	101.446	101.245	2.625	101.791	101.791	101.591	3.250	100.858	100.858	100.646	2.625	100.278	100.278	100.078
3.375	102.595	102.595	102.392	3.125	101.806	101.806	101.567	2.750	102.316	102.316	102.116	3.375	101.473	101.473	101.270	2.750	100.803	100.803	100.603
3.500	103.004	103.004	102.804	3.250	102.711	102.711	102.476	2.875	102.707	102.707	102.507	3.500	101.882	101.882	101.682	2.875	101.194	101.194	100.994
3.625	103.375	103.375	103.175	3.375	103.307	103.307	103.075	2.990	103.024	103.024	102.824	3.625	102.253	102.253	102.053	2.990	101.511	101.511	101.311
3.750	103.359	103.359	103.159	3.500	103.834	103.834	103.609	3.000	103.124	103.124	102.924	3.750	101.132	101.132	100.932	3.000	101.611	101.611	101.411
3.875	103.857	103.857	103.657	3.625	104.134	104.134	103.917	3.125	103.133	103.133	102.933	3.875	101.630	101.630	101.430	3.125	101.370	101.370	101.170
3.990	104.208	104.208	104.008	3.750	103.688	103.688	103.488	3.250	103.599	103.599	103.399	3.990	101.981	101.981	101.781	3.250	101.836	101.836	101.636
4.000	104.308	104.308	104.108	3.875	104.037	104.037	103.837	3.375	103.924	103.924	103.724	4.000	102.081	102.081	101.881	3.375	102.161	102.161	101.961
4.125	104.419	104.419	104.219	3.990	104.355	104.355	104.155	3.500	104.155	104.155	103.955	4.125	101.219	101.219	101.019	3.500	102.392	102.392	102.192
4.250	105.023	105.023	104.823	4.000	104.455	104.455	104.255	3.625	104.355	104.355	104.155	4.250	101.823	101.823	101.623	3.625	102.086	102.086	101.886
4.375	105.427	105.427	105.227	4.125	104.909	104.909	104.645	3.750	104.727	104.727	104.527	4.375	102.227	102.227	102.027	3.750	102.458	102.458	102.258
4.500	105.737	105.737	105.537	4.250	105.316	105.316	105.056	3.875	104.895	104.895	104.695	4.500	102.537	102.537	102.337	3.875	102.626	102.626	102.426
4.625	105.633	105.633	105.433	4.375	105.554	105.554	105.298	3.990	105.162	105.162	104.962	4.625	102.308	102.308	102.108	3.990	102.893	102.893	102.693
4.750	106.053	106.053	105.853	4.500	105.760	105.760	105.508	4.000	105.262	105.262	105.062	4.750	102.728	102.728	102.528	4.000	102.993	102.993	102.793

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)
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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/20/2021

45 Day Lock Exp.:

6/4/2021

60 Day Lock Exp.:

6/21/2021

W. Rate Sheet Dated: 4/20/2021

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)