

W. Rate Sheet Dated: 4/21/2021

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	102.332	102.332	101.910	2.750	100.284	100.284	99.862	2.250	98.512	98.512	98.212	3.125	96.519	96.519	96.219
2.875	102.534	102.534	102.112	2.875	100.448	100.448	100.027	2.500	98.834	98.834	98.534	3.250	97.796	97.796	97.496
3.000	102.733	102.733	102.311	3.000	100.610	100.610	100.188	2.625	98.987	98.987	98.687	3.375	97.871	97.871	97.571
3.125	102.926	102.926	102.505	3.125	100.734	100.734	100.312	2.750	100.646	100.646	100.346	3.500	97.945	97.945	97.645
3.250	103.258	103.258	102.889	3.250	101.151	101.151	100.782	2.875	100.799	100.799	100.499	3.625	98.019	98.019	97.719
3.375	103.348	103.348	102.979	3.375	101.308	101.308	100.940	3.000	100.948	100.948	100.648	Margin = 2.250		Index = 0.060	
3.500	103.529	103.529	103.161	3.500	101.446	101.446	101.077	3.125	101.060	101.060	100.760	30 Year OTC			
3.625	103.705	103.705	103.337	3.625	101.498	101.498	101.129	3.250	102.964	102.964	102.664	Rate	30 Day	45 Day	60 Day
3.750	104.247	104.247	103.947	3.750	103.622	103.622	103.322	3.375	103.108	103.108	102.808	3.250	99.483	99.483	98.983
3.875	104.309	104.309	104.009	3.875	103.740	103.740	103.440	3.500	103.235	103.235	102.935	3.375	99.673	99.673	99.173
4.000	104.477	104.477	104.177	4.000	103.853	103.853	103.553	3.625	103.278	103.278	102.978	3.500	99.854	99.854	99.354
4.125	104.608	104.608	104.308	4.125	103.940	103.940	103.640	3.750	103.629	103.629	103.329	3.625	100.030	100.030	99.530
4.250	104.903	104.903	104.703	4.250	104.283	104.283	104.083	3.875	103.738	103.738	103.438	3.750	101.872	101.872	101.372
4.375	104.918	104.918	104.718	4.375	104.401	104.401	104.201	4.000	103.842	103.842	103.542	3.875	102.034	102.034	101.534
4.500	105.035	105.035	104.835	4.500	104.514	104.514	104.314	4.125	103.921	103.921	103.621	4.000	102.202	102.202	101.702
4.625	105.186	105.186	104.986	4.625	104.601	104.601	104.401	4.250	104.112	104.112	103.812	4.125	102.333	102.333	101.833
4.750	105.221	105.221	105.021	4.750	104.600	104.600	104.400	4.375	104.221	104.221	103.921	4.250	103.228	103.228	102.728
4.875	105.235	105.235	105.035	4.875	104.718	104.718	104.518	4.500	104.325	104.325	104.025	4.375	103.343	103.343	102.843
6.250	106.000	106.000	105.800	6.250	105.918	105.918	105.718	4.625	104.403	104.403	104.103	6.250	105.563	105.563	105.063

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	102.432	102.332	102.332	101.910	2.750	101.864	101.764	101.764	101.342	2.250	100.542	100.442	100.442	100.142
2.875	102.634	102.534	102.534	102.112	2.875	102.028	101.928	101.928	101.507	2.375	100.708	100.608	100.608	100.308
3.000	102.833	102.733	102.733	102.311	3.000	102.190	102.090	102.090	101.668	2.500	100.864	100.764	100.764	100.464
3.125	103.026	102.926	102.926	102.505	3.125	102.314	102.214	102.214	101.792	2.625	101.017	100.917	100.917	100.617
3.250	103.258	103.158	103.158	102.789	3.250	102.731	102.631	102.631	102.262	2.750	101.576	101.476	101.476	101.176
3.375	103.448	103.348	103.348	102.979	3.375	102.888	102.788	102.788	102.420	2.875	101.729	101.629	101.629	101.329
3.500	103.629	103.529	103.529	103.161	3.500	103.026	102.926	102.926	102.557	3.000	101.878	101.778	101.778	101.478
3.625	103.805	103.705	103.705	103.337	3.625	103.078	102.978	102.978	102.609	3.125	101.990	101.890	101.890	101.590
3.750	104.347	104.247	104.247	103.947	3.750	104.152	104.052	104.052	103.752	3.250	104.494	104.394	104.394	104.094
3.875	104.509	104.409	104.409	104.109	3.875	104.270	104.170	104.170	103.870	3.375	104.638	104.538	104.538	104.238
4.000	104.677	104.577	104.577	104.277	4.000	104.383	104.283	104.283	103.983	3.500	104.765	104.665	104.665	104.365
4.125	104.808	104.708	104.708	104.408	4.125	104.470	104.370	104.370	104.070	3.625	104.808	104.708	104.708	104.408
4.250	105.703	105.603	105.603	105.403	4.250	105.513	105.413	105.413	105.213	3.750	105.659	105.559	105.559	105.259

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	-0.500	\$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	1.375	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				3.250	96.733	96.733	96.233	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	96.923	96.923	96.423	4.750	101.000	101.000	100.500
3.875	100.460	100.460	99.960	6.250	103.750	103.750	103.500	3.500	97.104	97.104	96.604	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.291	100.291	99.791					3.625	97.280	97.280	96.780	Rate	30 Day	45 Day	60 Day
4.125	100.161	100.161	99.661					3.750	99.122	99.122	98.622	6.250	102.750	102.750	102.250
4.250	102.016	102.016	101.516					3.875	99.284	99.284	98.784	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.901	101.901	101.401					4.000	99.452	99.452	98.952				
4.500	101.783	101.783	101.283					4.125	99.583	99.583	99.083				
4.625	101.633	101.633	101.133					4.250	100.478	100.478	99.978				
4.750	103.060	103.060	102.560					4.375	100.593	100.593	100.093				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.813	102.813	102.313				

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/V-Received & U/V-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 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" (JA & 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.:

5/21/2021

45 Day Lock Exp.:

6/7/2021

60 Day Lock Exp.:

6/21/2021

W. Rate Sheet Dated: 4/21/2021

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	102.101	102.101	101.801	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	102.254	102.254	101.954	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	102.403	102.403	102.103	Margin = 2.250		Index = .060	
3.500	N/A	N/A	N/A	3.500	102.713	102.713	102.344	3.125	102.515	102.515	102.215	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.765	102.765	102.397	3.250	104.232	104.232	103.932	Rate	30 Day	45 Day	60 Day
3.750	103.772	103.772	103.472	3.750	103.577	103.577	103.277	3.375	104.375	104.375	104.075	3.250	102.195	102.195	101.695
3.875	103.834	103.834	103.534	3.875	103.695	103.695	103.395	3.500	104.502	104.502	104.202	3.375	102.385	102.385	101.885
4.000	104.002	104.002	103.702	4.000	103.808	103.808	103.508	3.625	104.546	104.546	104.246	3.500	102.567	102.567	102.067
4.125	104.133	104.133	103.833	4.125	103.895	103.895	103.595	3.750	103.584	103.584	103.284	3.625	102.743	102.743	102.243
4.250	104.240	104.240	104.040	4.250	104.051	104.051	103.851	3.875	N/A	N/A	N/A	3.750	102.272	102.272	101.772
4.375	104.255	104.255	104.055	4.375	104.169	104.169	103.969	4.000	N/A	N/A	N/A	3.875	102.434	102.434	101.934
4.500	104.373	104.373	104.173	4.500	104.282	104.282	104.082	4.125	N/A	N/A	N/A	4.000	102.602	102.602	102.102
4.625	104.523	104.523	104.323	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	102.733	102.733	102.233
4.750	103.934	103.934	103.734	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	103.440	103.440	102.940
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	102.295	102.195	102.195	101.827	3.250	102.168	102.068	102.068	101.699	2.750	101.101	101.001	101.001	100.701
3.375	102.485	102.385	102.385	102.016	3.375	102.326	102.226	102.226	101.857	2.875	101.254	101.154	101.154	100.854
3.500	102.667	102.567	102.567	102.198	3.500	102.463	102.363	102.363	101.994	3.000	101.403	101.303	101.303	101.003
3.625	102.843	102.743	102.743	102.374	3.625	102.515	102.415	102.415	102.047	3.125	101.515	101.415	101.415	101.115
3.750	102.372	102.272	102.272	101.972	3.750	102.277	102.177	102.177	101.877	3.250	103.832	103.732	103.732	103.432
3.875	102.534	102.434	102.434	102.134	3.875	102.395	102.295	102.295	101.995	3.375	103.975	103.875	103.875	103.575
4.000	102.702	102.602	102.602	102.302	4.000	102.508	102.408	102.408	102.108	3.500	104.102	104.002	104.002	103.702
4.125	102.833	102.733	102.733	102.433	4.125	102.595	102.495	102.495	102.195	3.625	104.146	104.046	104.046	103.746
4.250	103.540	103.440	103.440	103.240	4.250	103.451	103.351	103.351	103.151	3.750	103.684	103.584	103.584	103.284

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-0.500
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				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only											

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.:

5/21/2021

45 Day Lock Exp.:

6/7/2021

60 Day Lock Exp.:

6/21/2021

W. Rate Sheet Dated: 4/21/2021

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	97.520	97.520	97.320	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.162	98.162	97.962	2.000	N/A	N/A	N/A
2.625	98.689	98.689	98.489	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.957	98.957	98.757	2.125	N/A	N/A	N/A
2.750	99.613	99.613	99.413	2.250	94.319	94.319	94.119	2.250	94.148	94.148	93.948	2.750	99.700	99.700	99.500	2.250	94.358	94.358	94.158
2.875	100.296	100.296	100.096	2.375	95.474	95.474	95.274	2.375	95.246	95.246	95.046	2.875	100.321	100.321	100.121	2.375	95.564	95.564	95.364
2.990	100.819	100.819	100.619	2.500	96.641	96.641	96.441	2.500	96.478	96.478	96.278	2.990	100.874	100.874	100.674	2.500	97.083	97.083	96.883
3.000	100.919	100.919	100.719	2.625	97.763	97.763	97.563	2.625	97.662	97.662	97.462	3.000	100.974	100.974	100.774	2.625	97.831	97.831	97.631
3.125	101.225	101.225	101.025	2.750	98.767	98.767	98.567	2.750	98.704	98.704	98.504	3.125	101.857	101.857	101.657	2.750	98.654	98.654	98.454
3.250	102.055	102.055	101.855	2.875	99.517	99.517	99.317	2.875	99.454	99.454	99.254	3.250	102.569	102.569	102.369	2.875	99.342	99.342	99.142
3.375	102.540	102.540	102.340	2.990	100.079	100.079	99.879	2.990	99.988	99.988	99.788	3.375	103.112	103.112	102.912	2.990	99.934	99.934	99.734
3.500	102.890	102.890	102.690	3.000	100.179	100.179	99.979	3.000	100.088	100.088	99.888	3.500	103.512	103.512	103.312	3.000	100.034	100.034	99.834
3.625	103.297	103.297	103.097	3.125	101.420	101.420	101.220	3.125	101.382	101.382	101.182	3.625	103.737	103.737	103.537	3.125	101.657	101.657	101.457
3.750	103.510	103.510	103.310	3.250	102.373	102.373	102.173	3.250	102.373	102.373	102.173	3.750	102.901	102.901	102.701	3.250	102.369	102.369	102.169
3.875	104.030	104.030	103.830	3.375	103.018	103.018	102.818	3.375	103.018	103.018	102.818	3.875	103.384	103.384	103.184	3.375	102.912	102.912	102.712
3.990	104.391	104.391	104.191	3.500	103.567	103.567	103.367	3.500	103.567	103.567	103.367	3.990	103.644	103.644	103.444	3.500	103.312	103.312	103.112
4.000	104.491	104.491	104.291	3.625	104.061	104.061	103.861	3.625	104.035	104.035	103.835	4.000	103.744	103.744	103.544	3.625	103.537	103.537	103.337
4.125	104.624	104.624	104.424	3.750	104.919	104.919	104.719	3.750	104.919	104.919	104.719	4.125	103.941	103.941	103.741	3.750	102.701	102.701	102.501
4.250	105.260	105.260	105.060	3.875	105.491	105.491	105.291	3.875	105.491	105.491	105.291	4.250	102.611	102.611	102.411	3.875	103.184	103.184	102.984
4.375	105.657	105.657	105.457	3.990	105.841	105.841	105.641	3.990	105.841	105.841	105.641	4.375	103.038	103.038	102.838	3.990	103.444	103.444	103.244
4.500	106.022	106.022	105.822	4.000	105.941	105.941	105.741	4.000	105.941	105.941	105.741	4.500	103.351	103.351	103.151	4.000	103.544	103.544	103.344
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	98.591	98.591	98.391	2.875	101.187	101.187	100.987	2.875	100.572	100.572	100.372	2.875	100.572	100.572	100.372	2.000	99.299	99.299	99.099
2.875	99.279	99.279	99.079	2.990	101.623	101.623	101.423	2.990	101.061	101.061	100.861	2.990	101.061	101.061	100.861	2.125	99.901	99.901	99.701
2.990	99.843	99.843	99.643	3.000	101.723	101.723	101.523	3.000	101.161	101.161	100.961	3.000	101.161	101.161	100.961	2.250	100.433	100.433	100.233
3.000	99.943	99.943	99.743	3.125	102.321	102.321	102.121	3.125	101.753	101.753	101.553	3.125	101.731	101.731	101.531	2.375	100.917	100.917	100.717
3.125	101.657	101.657	101.457	3.250	103.035	103.035	102.835	3.250	102.596	102.596	102.396	3.250	102.596	102.596	102.396	2.500	101.378	101.378	101.178
3.250	102.369	102.369	102.169	3.375	103.615	103.615	103.415	3.375	103.235	103.235	103.035	3.375	103.235	103.235	103.035	2.625	101.867	101.867	101.667
3.375	102.912	102.912	102.712	3.500	104.082	104.082	103.882	3.500	103.748	103.748	103.548	3.500	103.748	103.748	103.548	2.750	102.408	102.408	102.208
3.500	103.312	103.312	103.112	3.625	104.487	104.487	104.287	3.625	104.195	104.195	103.995	3.625	104.195	104.195	103.995	2.875	102.834	102.834	102.634
3.625	103.537	103.537	103.337	3.750	104.128	104.128	103.928	3.750	104.122	104.122	103.922	3.750	104.310	104.310	104.110	2.990	103.215	103.215	103.015
3.750	102.701	102.701	102.501	3.875	104.644	104.644	104.444	3.875	104.690	104.690	104.490	3.875	104.877	104.877	104.677	3.000	103.315	103.315	103.115
3.875	103.184	103.184	102.984	3.990	104.924	104.924	104.724	3.990	105.005	105.005	104.805	3.990	105.193	105.193	104.993	3.125	103.749	103.749	103.549
3.990	103.444	103.444	103.244	4.000	105.024	105.024	104.824	4.000	105.105	105.105	104.905	4.000	105.293	105.293	105.093	3.250	103.985	103.985	103.785
4.000	103.544	103.544	103.344	4.125	105.353	105.353	105.153	4.125	105.470	105.470	105.270	4.125	105.657	105.657	105.457	3.375	104.413	104.413	104.213
4.125	103.741	103.741	103.541	4.250	105.024	105.024	104.824	4.250	105.307	105.307	105.107	4.250	105.495	105.495	105.295	3.500	104.782	104.782	104.582
4.250	N/A	N/A	N/A	4.375	105.415	105.415	105.215	4.375	105.739	105.739	105.539	4.375	105.926	105.926	105.726	3.625	105.214	105.214	105.014
4.375	N/A	N/A	N/A	4.500	105.760	105.760	105.560	4.500	106.120	106.120	105.920	4.500	106.307	106.307	106.107	3.750	105.114	105.114	104.914
4.500	N/A	N/A	N/A	4.625	106.002	106.002	105.802	4.625	106.309	106.309	106.109	4.625	106.309	106.309	106.109	3.875	105.573	105.573	105.373
4.625	N/A	N/A	N/A	4.750	106.260	106.260	106.060	4.750	106.309	106.309	106.109	4.750	106.309	106.309	106.109	3.990	105.912	105.912	105.712
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	106.012	106.012	105.812
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	97.544	97.544	N/A	2.000	97.286	97.286	97.086	2.000	99.286	99.286	99.086	2.000	97.331	97.331	97.131	2.000	97.073	97.073	96.873
2.125	98.247	98.247	N/A	2.125	97.997	97.997	97.797	2.125	99.745	99.745	99.545	2.125	97.891	97.891	97.691	2.125	97.641	97.641	97.441
2.250	98.834	98.834	98.634	2.250	98.678	98.678	98.478	2.250	100.164	100.164	99.964	2.250	98.365	98.365	98.165	2.250	98.209	98.209	98.009
2.375	99.581	99.581	99.381	2.375	99.551	99.551	99.351	2.375	100.726	100.726	100.526	2.375	99.190	99.190	98.990	2.375	99.160	99.160	98.960
2.500	100.463	100.463	100.263	2.500	100.455	100.455	100.255	2.500	101.275	101.275	101.075	2.500	100.160	100.160	99.960	2.500	100.152	100.152	99.952
2.625	101.147	101.147	100.947	2.625	101.147	101.147	100.947	2.625	101.714	101.714	101.514	2.625	100.794	100.794	100.594	2.625	100.794	100.794	100.594
2.750	101.744	101.744	101.544	2.750	101.744	101.744	101.544	2.750	102.094	102.094	101.894	2.750	101.230	101.230	101.030	2.750	101.230	101.230	101.030
2.875	102.211	102.211	102.011	2.875	102.211	102.211	102.011	2.875	102.390	102.390	102.190	2.875	101.567	101.567	101.367	2.875	101.567	101.567	101.367
2.990	102.642	102.642	102.442	2.990	102.642	102.642	102.442	2.990	102.626	102.626	102.426	2.990	101.853	101.853	101.653	2.990	101.853	101.853	101.653
3.000	102.742	102.742	102.542	3.000	102.742	102.742	102.542	3.000	102.726	102.726	102.526	3.000	101.953	101.953	101.753	3.000	101.953	101.953	101.753
3.125	103.216	103.216	103.016	3.125	103.216	103.216	103.016	3.125	103.031	103.031	102.831	3.125	102.298	102.298	102.098	3.125	102.298	102.298	102.098
3.250	103.721	103.721	103.521	3.250	103.721	103.721	103.521												



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.:

5/21/2021

45 Day Lock Exp.:

6/7/2021

60 Day Lock Exp.:

6/21/2021

W. Rate Sheet Dated: 4/21/2021

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

30 Day Lock Exp.: 5/21/2021
45 Day Lock Exp.: 6/7/2021
60 Day Lock Exp.: 6/21/2021

W. Rate Sheet Dated: 4/21/2021

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	99.609	99.609	99.409	2.750	99.609	99.609	99.409	2.750	99.609	99.609	99.409	2.750	98.083	98.083	97.883	2.750	98.083	98.083	97.883
2.875	100.389	100.389	100.189	2.875	100.389	100.389	100.189	2.875	100.389	100.389	100.189	2.875	98.863	98.863	98.663	2.875	98.863	98.863	98.663
2.990	100.946	100.946	100.746	2.990	100.946	100.946	100.746	2.990	100.946	100.946	100.746	2.990	99.420	99.420	99.220	2.990	99.420	99.420	99.220
3.000	101.046	101.046	100.846	3.000	101.046	101.046	100.846	3.000	101.046	101.046	100.846	3.000	99.520	99.520	99.320	3.000	99.520	99.520	99.320
3.125	101.369	101.369	101.141	3.125	101.369	101.369	101.141	3.125	101.369	101.369	101.141	3.125	100.475	100.475	100.247	3.125	100.475	100.475	100.247
3.250	102.220	102.220	101.998	3.250	102.095	102.095	101.873	3.250	102.220	102.220	101.998	3.250	101.326	101.326	101.104	3.250	101.201	101.201	100.979
3.375	102.817	102.817	102.604	3.375	102.692	102.692	102.479	3.375	102.817	102.817	102.604	3.375	101.923	101.923	101.710	3.375	101.798	101.798	101.585
3.500	103.212	103.212	103.003	3.500	103.087	103.087	102.878	3.500	103.212	103.212	103.003	3.500	102.318	102.318	102.109	3.500	102.193	102.193	101.984
3.625	103.569	103.569	103.364	3.625	103.444	103.444	103.239	3.625	103.569	103.569	103.364	3.625	102.675	102.675	102.470	3.625	102.550	102.550	102.345
3.750	103.487	103.487	103.287	3.750	102.737	102.737	102.537	3.750	102.737	102.737	102.537	3.750	100.383	100.383	100.183	3.750	99.633	99.633	99.433
3.875	103.969	103.969	103.769	3.875	103.219	103.219	103.019	3.875	103.219	103.219	103.019	3.875	100.865	100.865	100.665	3.875	100.115	100.115	99.915
3.990	104.304	104.304	104.104	3.990	103.554	103.554	103.354	3.990	103.554	103.554	103.354	3.990	101.200	101.200	101.000	3.990	100.450	100.450	100.250
4.000	104.404	104.404	104.204	4.000	103.654	103.654	103.454	4.000	103.654	103.654	103.454	4.000	101.300	101.300	101.100	4.000	100.550	100.550	100.350
4.125	104.406	104.406	104.206	4.125	103.656	103.656	103.456	4.125	103.656	103.656	103.456	4.125	99.356	99.356	99.156	4.125	98.606	98.606	98.406
4.250	105.004	105.004	104.804	4.250	104.629	104.629	104.429	4.250	104.629	104.629	104.429	4.250	99.954	99.954	99.754	4.250	99.579	99.579	99.379
4.375	105.399	105.399	105.199	4.375	105.024	105.024	104.824	4.375	105.024	105.024	104.824	4.375	100.349	100.349	100.149	4.375	99.974	99.974	99.774
4.500	105.707	105.707	105.507	4.500	105.332	105.332	105.132	4.500	105.332	105.332	105.132	4.500	100.657	100.657	100.457	4.500	100.282	100.282	100.082
4.625	105.626	105.626	105.426	4.625	105.251	105.251	105.051	4.625	105.251	105.251	105.051	4.625	100.326	100.326	100.126	4.625	99.951	99.951	99.751
4.750	106.041	106.041	105.841	4.750	106.041	106.041	105.841	4.750	106.041	106.041	105.841	4.750	100.741	100.741	100.541	4.750	100.741	100.741	100.541
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	98.083	98.083	97.883	2.500	98.555	98.555	98.335	2.500	98.555	98.555	98.335	2.500	98.555	98.555	98.335	2.000	99.163	99.163	98.963
2.875	98.863	98.863	98.663	2.625	99.342	99.342	99.122	2.625	99.342	99.342	99.122	2.625	99.342	99.342	99.122	2.125	99.800	99.800	99.600
2.990	99.420	99.420	99.220	2.750	100.434	100.434	100.215	2.750	100.434	100.434	100.215	2.750	100.434	100.434	100.215	2.250	100.501	100.501	100.301
3.000	99.520	99.520	99.320	2.875	101.135	101.135	100.916	2.875	101.135	101.135	100.916	2.875	101.135	101.135	100.916	2.375	101.034	101.034	100.834
3.125	100.475	100.475	100.247	2.990	101.594	101.594	101.374	2.990	101.594	101.594	101.374	2.990	101.594	101.594	101.374	2.500	101.174	101.174	100.974
3.250	101.326	101.326	101.104	3.000	101.694	101.694	101.474	3.000	101.694	101.694	101.474	3.000	101.694	101.694	101.474	2.625	101.940	101.940	101.740
3.375	101.923	101.923	101.710	3.125	102.026	102.026	101.777	3.125	102.026	102.026	101.777	3.125	102.026	102.026	101.777	2.750	102.462	102.462	102.262
3.500	102.318	102.318	102.109	3.250	102.924	102.924	102.677	3.250	102.924	102.924	102.677	3.250	102.924	102.924	102.677	2.875	102.850	102.850	102.650
3.625	102.675	102.675	102.470	3.375	103.511	103.511	103.269	3.375	103.511	103.511	103.269	3.375	103.511	103.511	103.269	2.990	103.164	103.164	102.964
3.750	99.633	99.633	99.433	3.500	104.031	104.031	103.796	3.500	104.031	104.031	103.796	3.500	104.031	104.031	103.796	3.000	103.264	103.264	103.064
3.875	100.115	100.115	99.915	3.625	104.327	104.327	104.099	3.625	104.327	104.327	104.099	3.625	104.327	104.327	104.099	3.125	103.262	103.262	103.048
3.990	100.450	100.450	100.250	3.750	103.829	103.829	103.629	3.750	105.079	105.079	104.879	3.750	105.079	105.079	104.879	3.250	103.725	103.725	103.513
4.000	100.550	100.550	100.350	3.875	104.173	104.173	103.973	3.875	105.423	105.423	105.223	3.875	105.423	105.423	105.223	3.375	104.045	104.045	103.835
4.125	98.606	98.606	98.406	3.990	104.485	104.485	104.285	3.990	105.735	105.735	105.535	3.990	105.735	105.735	105.535	3.500	104.276	104.276	104.071
4.250	99.579	99.579	99.379	4.000	104.585	104.585	104.385	4.000	105.835	105.835	105.635	4.000	105.835	105.835	105.635	3.625	104.401	104.401	104.201
4.375	99.974	99.974	99.774	4.125	104.915	104.915	104.715	4.125	106.165	106.165	105.928	4.125	106.165	106.165	105.928	3.750	104.769	104.769	104.569
4.500	100.282	100.282	100.082	4.250	105.316	105.316	105.116	4.250	106.566	106.566	106.334	4.250	106.566	106.566	106.334	3.875	104.934	104.934	104.734
4.625	99.951	99.951	99.751	4.375	105.550	105.550	105.322	4.375	106.800	106.800	106.572	4.375	106.800	106.800	106.572	3.990	105.197	105.197	104.997
4.750	100.741	100.741	100.541	4.500	105.754	105.754	105.534	4.500	107.004	107.004	106.784	4.500	107.004	107.004	106.784	4.000	105.297	105.297	105.097
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	99.288	99.288	99.088	2.000	99.288	99.288	99.088	2.000	98.563	98.563	98.363	2.000	98.688	98.688	98.488	2.000	98.688	98.688	98.488
2.125	99.925	99.925	99.725	2.125	99.925	99.925	99.725	2.125	99.200	99.200	99.000	2.125	99.325	99.325	99.125	2.125	99.325	99.325	99.125
2.250	100.626	100.626	100.426	2.250	100.626	100.626	100.426	2.250	99.901	99.901	99.701	2.250	100.026	100.026	99.826	2.250	100.026	100.026	99.826
2.375	101.159	101.159	100.959	2.375	101.159	101.159	100.959	2.375	100.434	100.434	100.234	2.375	100.559	100.559	100.359	2.375	100.559	100.559	100.359
2.500	101.299	101.299	101.099	2.500	101.299	101.299	101.099	2.500	100.574	100.574	100.374	2.500	100.699	100.699	100.499	2.500	100.699	100.699	100.499
2.625	102.065	102.065	101.865	2.625	102.065	102.065	101.865	2.625	100.214	100.214	100.014	2.625	100.339	100.339	100.139	2.625	100.339	100.339	100.139
2.750	102.587	102.587	102.387	2.750	102.587	102.587	102.387	2.750	100.736	100.736	100.536	2.750	100.861	100.861	100.661	2.750	100.861	100.861	100.661
2.875	102.975	102.975	102.775	2.875	102.975	102.975	102.775	2.875	101.124	101.124	100.924	2.875	101.249	101.249	101.049	2.875	101.249	101.249	101.049
2.990	103.289	103.289	103.089	2.990	103.289	103.289	103.089	2.990	101.438	101.438	101.238	2.990	101.563	101.563	101.363	2.990	101.563	101.563	101.363
3.000	103.389	103.389	103.189	3.000	103.389	103.389	103.189	3.000	101.538	101.538	101.338	3.000	101.663	101.663	101.463	3.000			



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.:

5/21/2021

45 Day Lock Exp.:

6/7/2021

60 Day Lock Exp.:

6/21/2021

W. Rate Sheet Dated: 4/21/2021

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	99.609	99.609	99.409	2.500	98.555	98.555	98.335	2.000	99.163	99.163	98.963	2.750	98.171	98.171	97.971	2.000	98.213	98.213	98.013
2.875	100.389	100.389	100.189	2.625	99.342	99.342	99.122	2.125	99.800	99.800	99.600	2.875	98.951	98.951	98.751	2.125	98.850	98.850	98.650
2.990	100.946	100.946	100.746	2.750	100.434	100.434	100.215	2.250	100.501	100.501	100.301	2.990	99.508	99.508	99.308	2.250	99.551	99.551	99.351
3.000	101.046	101.046	100.846	2.875	101.135	101.135	100.916	2.375	101.034	101.034	100.834	3.000	99.608	99.608	99.408	2.375	100.084	100.084	99.884
3.125	101.369	101.369	101.141	2.990	101.594	101.594	101.374	2.500	101.174	101.174	100.974	3.125	100.247	100.247	100.019	2.500	100.224	100.224	100.024
3.250	102.220	102.220	101.998	3.000	101.694	101.694	101.474	2.625	101.940	101.940	101.740	3.250	101.098	101.098	100.876	2.625	100.427	100.427	100.227
3.375	102.817	102.817	102.604	3.125	102.026	102.026	101.777	2.750	102.462	102.462	102.262	3.375	101.695	101.695	101.482	2.750	100.949	100.949	100.749
3.500	103.212	103.212	103.003	3.250	102.924	102.924	102.677	2.875	102.850	102.850	102.650	3.500	102.090	102.090	101.881	2.875	101.337	101.337	101.137
3.625	103.569	103.569	103.364	3.375	103.511	103.511	103.269	2.990	103.164	103.164	102.964	3.625	102.447	102.447	102.242	2.990	101.651	101.651	101.451
3.750	103.487	103.487	103.287	3.500	104.031	104.031	103.796	3.000	103.264	103.264	103.064	3.750	101.260	101.260	101.060	3.000	101.751	101.751	101.551
3.875	103.969	103.969	103.769	3.625	104.327	104.327	104.099	3.125	103.262	103.262	103.048	3.875	101.742	101.742	101.542	3.125	101.499	101.499	101.285
3.990	104.304	104.304	104.104	3.750	103.829	103.829	103.629	3.250	103.725	103.725	103.513	3.990	102.077	102.077	101.877	3.250	101.962	101.962	101.750
4.000	104.404	104.404	104.204	3.875	104.173	104.173	103.973	3.375	104.045	104.045	103.835	4.000	102.177	102.177	101.977	3.375	102.282	102.282	102.072
4.125	104.406	104.406	104.206	3.990	104.485	104.485	104.285	3.500	104.276	104.276	104.071	4.125	101.206	101.206	101.006	3.500	102.513	102.513	102.308
4.250	105.004	105.004	104.804	4.000	104.585	104.585	104.385	3.625	104.401	104.401	104.201	4.250	101.804	101.804	101.604	3.625	102.132	102.132	101.932
4.375	105.399	105.399	105.199	4.125	104.915	104.915	104.678	3.750	104.769	104.769	104.569	4.375	102.199	102.199	101.999	3.750	102.500	102.500	102.300
4.500	105.707	105.707	105.507	4.250	105.316	105.316	105.084	3.875	104.934	104.934	104.734	4.500	102.507	102.507	102.307	3.875	102.665	102.665	102.465
4.625	105.626	105.626	105.426	4.375	105.550	105.550	105.322	3.990	105.197	105.197	104.997	4.625	102.301	102.301	102.101	3.990	102.928	102.928	102.728
4.750	106.041	106.041	105.841	4.500	105.754	105.754	105.534	4.000	105.297	105.297	105.097	4.750	102.716	102.716	102.516	4.000	103.028	103.028	102.828

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.:

5/21/2021

45 Day Lock Exp.:

6/7/2021

60 Day Lock Exp.:

6/21/2021

W. Rate Sheet Dated: 4/21/2021

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)