

W. Rate Sheet Dated: 4/22/2021

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	102.394	102.394	101.988	2.750	100.352	100.352	99.945	2.250	98.576	98.576	98.276	3.125	96.445	96.445	96.145
2.875	102.596	102.596	102.190	2.875	100.518	100.518	100.112	2.500	98.910	98.910	98.610	3.250	98.019	98.019	97.719
3.000	102.796	102.796	102.389	3.000	100.679	100.679	100.273	2.625	99.062	99.062	98.762	3.375	97.796	97.796	97.496
3.125	102.989	102.989	102.583	3.125	100.839	100.839	100.433	2.750	100.703	100.703	100.403	3.500	97.871	97.871	97.571
3.250	103.258	103.258	102.842	3.250	101.153	101.153	100.738	2.875	100.857	100.857	100.557	3.625	97.945	97.945	97.645
3.375	103.348	103.348	102.932	3.375	101.305	101.305	100.890	3.000	101.005	101.005	100.705	Margin = 2.250		Index = 0.060	
3.500	103.529	103.529	103.114	3.500	101.451	101.451	101.036	3.125	101.153	101.153	100.853	30 Year OTC			
3.625	103.705	103.705	103.290	3.625	101.588	101.588	101.172	3.250	102.936	102.936	102.636	Rate	30 Day	45 Day	60 Day
3.750	104.356	104.356	104.056	3.750	103.733	103.733	103.433	3.375	103.075	103.075	102.775	3.250	99.483	99.483	98.952
3.875	104.418	104.418	104.118	3.875	103.840	103.840	103.540	3.500	103.209	103.209	102.909	3.375	99.673	99.673	99.142
4.000	104.587	104.587	104.287	4.000	103.967	103.967	103.667	3.625	103.335	103.335	103.035	3.500	99.854	99.854	99.323
4.125	104.717	104.717	104.417	4.125	104.079	104.079	103.779	3.750	103.631	103.631	103.331	3.625	100.030	100.030	99.499
4.250	104.871	104.871	104.671	4.250	104.254	104.254	104.054	3.875	103.728	103.728	103.428	3.750	101.981	101.981	101.481
4.375	104.886	104.886	104.686	4.375	104.360	104.360	104.160	4.000	103.847	103.847	103.547	3.875	102.143	102.143	101.643
4.500	105.004	105.004	104.804	4.500	104.488	104.488	104.288	4.125	103.950	103.950	103.650	4.000	102.312	102.312	101.812
4.625	105.154	105.154	104.954	4.625	104.600	104.600	104.400	4.250	104.301	104.301	104.001	4.125	102.442	102.442	101.942
4.750	105.143	105.143	104.943	4.750	104.524	104.524	104.324	4.375	104.399	104.399	104.099	4.250	103.196	103.196	102.696
4.875	105.157	105.157	104.957	4.875	104.631	104.631	104.431	4.500	104.517	104.517	104.217	4.375	103.311	103.311	102.811
6.250	106.000	106.000	105.800	6.250	105.795	105.795	105.595	4.625	104.621	104.621	104.321	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	102.494	102.394	102.394	101.988	2.750	101.932	101.832	101.832	101.425	2.250	100.606	100.506	100.506	100.206
2.875	102.696	102.596	102.596	102.190	2.875	102.098	101.998	101.998	101.592	2.375	100.776	100.676	100.676	100.376
3.000	102.896	102.796	102.796	102.389	3.000	102.259	102.159	102.159	101.753	2.500	100.940	100.840	100.840	100.540
3.125	103.089	102.989	102.989	102.583	3.125	102.419	102.319	102.319	101.913	2.625	101.092	100.992	100.992	100.692
3.250	103.258	103.158	103.158	102.742	3.250	102.733	102.633	102.633	102.218	2.750	101.633	101.533	101.533	101.233
3.375	103.448	103.348	103.348	102.932	3.375	102.885	102.785	102.785	102.370	2.875	101.787	101.687	101.687	101.387
3.500	103.629	103.529	103.529	103.114	3.500	103.031	102.931	102.931	102.516	3.000	101.935	101.835	101.835	101.535
3.625	103.805	103.705	103.705	103.290	3.625	103.168	103.068	103.068	102.652	3.125	102.083	101.983	101.983	101.683
3.750	104.456	104.356	104.356	104.056	3.750	104.263	104.163	104.163	103.863	3.250	104.466	104.366	104.366	104.066
3.875	104.618	104.518	104.518	104.218	3.875	104.370	104.270	104.270	103.970	3.375	104.605	104.505	104.505	104.205
4.000	104.787	104.687	104.687	104.387	4.000	104.497	104.397	104.397	104.097	3.500	104.739	104.639	104.639	104.339
4.125	104.917	104.817	104.817	104.517	4.125	104.609	104.509	104.509	104.209	3.625	104.865	104.765	104.765	104.465
4.250	105.671	105.571	105.571	105.371	4.250	105.484	105.384	105.384	105.184	3.750	105.661	105.561	105.561	105.261

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	-0.500	\$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 <= 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	96.202	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	96.392	4.750	101.000	101.000	100.500
3.875	100.569	100.569	100.069	6.250	103.750	103.750	103.500	3.500	97.104	97.104	96.573	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.401	100.401	99.901					3.625	97.280	97.280	96.749	Rate	30 Day	45 Day	60 Day
4.125	100.270	100.270	99.770					3.750	99.231	99.231	98.731	6.250	102.750	102.750	102.250
4.250	101.985	101.985	101.485					3.875	99.393	99.393	98.893	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.870	101.870	101.370					4.000	99.562	99.562	99.062				
4.500	101.752	101.752	101.252					4.125	99.692	99.692	99.192				
4.625	101.602	101.602	101.102					4.250	100.446	100.446	99.946				
4.750	102.982	102.982	102.482					4.375	100.561	100.561	100.061				
Borrower Paid Como 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)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afwloans.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/24/2021

45 Day Lock Exp.:

6/7/2021

60 Day Lock Exp.:

6/21/2021

W. Rate Sheet Dated: 4/22/2021

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	96.195	96.195	95.895
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	97.769	97.769	97.469
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	97.546	97.546	97.246
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.158	102.158	101.858	3.500	97.621	97.621	97.321
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.312	102.312	102.012	3.625	97.695	97.695	97.395
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	102.460	102.460	102.160	Margin = 2.250		Index = .060	
3.500	N/A	N/A	N/A	3.500	102.719	102.719	102.303	3.125	102.608	102.608	102.308	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.855	102.855	102.439	3.250	104.203	104.203	103.903	Rate	30 Day	45 Day	60 Day
3.750	103.881	103.881	103.581	3.750	103.688	103.688	103.388	3.375	104.343	104.343	104.043	3.250	102.195	102.195	101.679
3.875	103.943	103.943	103.643	3.875	103.795	103.795	103.495	3.500	104.477	104.477	104.177	3.375	102.385	102.385	101.869
4.000	104.112	104.112	103.812	4.000	103.922	103.922	103.622	3.625	104.602	104.602	104.302	3.500	102.567	102.567	102.051
4.125	104.242	104.242	103.942	4.125	104.034	104.034	103.734	3.750	103.586	103.586	103.286	3.625	102.743	102.743	102.227
4.250	104.209	104.209	104.009	4.250	104.021	104.021	103.821	3.875	N/A	N/A	N/A	3.750	102.381	102.381	101.881
4.375	104.224	104.224	104.024	4.375	104.128	104.128	103.928	4.000	N/A	N/A	N/A	3.875	102.543	102.543	102.043
4.500	104.342	104.342	104.142	4.500	104.255	104.255	104.055	4.125	N/A	N/A	N/A	4.000	102.712	102.712	102.212
4.625	104.492	104.492	104.292	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	102.842	102.842	102.342
4.750	103.855	103.855	103.655	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	103.409	103.409	102.909
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	101.780	3.250	102.171	102.071	102.071	101.655	2.750	101.158	101.058	101.058	100.758
3.375	102.485	102.385	102.385	101.970	3.375	102.323	102.223	102.223	101.807	2.875	101.312	101.212	101.212	100.912
3.500	102.667	102.567	102.567	102.151	3.500	102.469	102.369	102.369	101.953	3.000	101.460	101.360	101.360	101.060
3.625	102.843	102.743	102.743	102.327	3.625	102.605	102.505	102.505	102.089	3.125	101.608	101.508	101.508	101.208
3.750	102.481	102.381	102.381	102.081	3.750	102.388	102.288	102.288	101.988	3.250	103.803	103.703	103.703	103.403
3.875	102.643	102.543	102.543	102.243	3.875	102.495	102.395	102.395	102.095	3.375	103.943	103.843	103.843	103.543
4.000	102.812	102.712	102.712	102.412	4.000	102.622	102.522	102.522	102.222	3.500	104.077	103.977	103.977	103.677
4.125	102.942	102.842	102.842	102.542	4.125	102.734	102.634	102.634	102.334	3.625	104.202	104.102	104.102	103.802
4.250	103.509	103.409	103.409	103.209	4.250	103.421	103.321	103.321	103.121	3.750	103.686	103.586	103.586	103.286

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	-0.500		
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.: 5/24/2021
45 Day Lock Exp.: 6/7/2021
60 Day Lock Exp.: 6/21/2021

W. Rate Sheet Dated: 4/22/2021

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	97.470	97.470	97.270	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.111	98.111	97.911	2.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A						
2.625	98.638	98.638	98.438	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.906	98.906	98.706	2.125	N/A	N/A	N/A	N/A	N/A	N/A	N/A						
2.750	99.562	99.562	99.362	2.250	94.268	94.268	94.068	2.250	94.098	94.098	93.898	2.750	99.649	99.649	99.449	2.250	94.305	94.305	94.105	94.305	94.305	94.105	94.105						
2.875	100.244	100.244	100.044	2.375	95.423	95.423	95.223	2.375	95.195	95.195	94.995	2.875	100.269	100.269	100.069	2.375	95.512	95.512	95.312	95.512	95.512	95.312	95.312						
2.990	100.768	100.768	100.568	2.500	96.589	96.589	96.389	2.500	96.427	96.427	96.227	2.990	100.853	100.853	100.653	2.500	97.030	97.030	96.830	97.030	97.030	96.830	96.830						
3.000	100.868	100.868	100.668	2.625	97.712	97.712	97.512	2.625	97.611	97.611	97.411	3.000	100.953	100.953	100.753	2.625	97.780	97.780	97.580	97.780	97.780	97.580	97.580						
3.125	101.204	101.204	101.004	2.750	98.715	98.715	98.515	2.750	98.653	98.653	98.453	3.125	101.836	101.836	101.636	2.750	98.602	98.602	98.402	98.602	98.602	98.402	98.402						
3.250	102.034	102.034	101.834	2.875	99.466	99.466	99.266	2.875	99.403	99.403	99.203	3.250	102.548	102.548	102.348	2.875	99.291	99.291	99.091	99.291	99.291	99.091	99.091						
3.375	102.521	102.521	102.321	2.990	100.058	100.058	99.858	2.990	99.952	99.952	99.752	3.375	103.093	103.093	102.893	2.990	99.943	99.943	99.743	99.943	99.943	99.743	99.743						
3.500	102.869	102.869	102.669	3.000	100.158	100.158	99.958	3.000	100.052	100.052	99.852	3.500	103.491	103.491	103.291	3.000	100.043	100.043	99.843	100.043	100.043	99.843	99.843						
3.625	103.280	103.280	103.080	3.125	101.398	101.398	101.198	3.125	101.361	101.361	101.161	3.625	103.719	103.719	103.519	3.125	101.636	101.636	101.436	101.636	101.636	101.436	101.436						
3.750	103.478	103.478	103.278	3.250	102.352	102.352	102.152	3.250	102.352	102.352	102.152	3.750	102.869	102.869	102.669	3.250	102.348	102.348	102.148	102.348	102.348	102.148	102.148						
3.875	103.998	103.998	103.798	3.375	102.997	102.997	102.797	3.375	102.997	102.997	102.797	3.875	103.352	103.352	103.152	3.375	102.893	102.893	102.693	102.893	102.893	102.693	102.693						
3.990	104.359	104.359	104.159	3.500	103.546	103.546	103.346	3.500	103.546	103.546	103.346	3.990	103.611	103.611	103.411	3.500	103.291	103.291	103.091	103.291	103.291	103.091	103.091						
4.000	104.459	104.459	104.259	3.625	104.030	104.030	103.830	3.625	104.002	104.002	103.802	4.000	103.711	103.711	103.511	3.625	103.519	103.519	103.319	103.519	103.519	103.319	103.319						
4.125	104.592	104.592	104.392	3.750	104.887	104.887	104.687	3.750	104.887	104.887	104.687	4.125	103.908	103.908	103.708	3.750	102.669	102.669	102.469	102.669	102.669	102.469	102.469						
4.250	105.228	105.228	105.028	3.875	105.461	105.461	105.261	3.875	105.461	105.461	105.261	4.250	102.578	102.578	102.378	3.875	103.152	103.152	102.952	103.152	103.152	102.952	102.952						
4.375	105.625	105.625	105.425	3.990	105.809	105.809	105.609	3.990	105.809	105.809	105.609	4.375	103.005	103.005	102.805	3.990	103.411	103.411	103.211	103.411	103.411	103.211	103.211						
4.500	105.990	105.990	105.790	4.000	105.909	105.909	105.709	4.000	105.909	105.909	105.709	4.500	103.318	103.318	103.118	4.000	103.511	103.511	103.311	103.511	103.511	103.311	103.311						
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	Rate	30 Day	45 Day	60 Day						
2.750	98.540	98.540	98.340	2.875	101.136	101.136	100.936	2.875	100.521	100.521	100.321	2.875	100.521	100.521	100.321	2.000	99.390	99.390	99.190	99.390	99.390	99.190	99.190						
2.875	99.228	99.228	99.028	2.990	101.572	101.572	101.372	2.990	101.010	101.010	100.810	2.990	101.010	101.010	100.810	2.125	99.992	99.992	99.792	99.992	99.992	99.792	99.792						
2.990	99.837	99.837	99.637	3.000	101.672	101.672	101.472	3.000	101.110	101.110	100.910	3.000	101.110	101.110	100.910	2.250	100.524	100.524	100.324	100.524	100.524	100.324	100.324						
3.000	99.937	99.937	99.737	3.125	102.300	102.300	102.100	3.125	101.732	101.732	101.532	3.125	101.732	101.732	101.532	2.375	101.008	101.008	100.808	101.008	101.008	100.808	100.808						
3.125	101.636	101.636	101.436	3.250	103.014	103.014	102.814	3.250	102.575	102.575	102.375	3.250	102.575	102.575	102.375	2.500	101.469	101.469	101.269	101.469	101.469	101.269	101.269						
3.250	102.348	102.348	102.148	3.375	103.596	103.596	103.396	3.375	103.214	103.214	103.014	3.375	103.214	103.214	103.014	2.625	101.986	101.986	101.786	101.986	101.986	101.786	101.786						
3.375	102.893	102.893	102.693	3.500	104.061	104.061	103.861	3.500	103.727	103.727	103.527	3.500	103.727	103.727	103.527	2.750	102.529	102.529	102.329	102.529	102.529	102.329	102.329						
3.500	103.291	103.291	103.091	3.625	104.470	104.470	104.270	3.625	104.174	104.174	103.974	3.625	104.174	104.174	103.974	2.875	102.955	102.955	102.755	102.955	102.955	102.755	102.755						
3.625	103.519	103.519	103.319	3.750	104.096	104.096	103.896	3.750	104.090	104.090	103.890	3.750	104.277	104.277	104.077	2.990	103.336	103.336	103.136	103.336	103.336	103.136	103.136						
3.750	102.669	102.669	102.469	3.875	104.612	104.612	104.412	3.875	104.659	104.659	104.459	3.875	104.847	104.847	104.647	3.000	103.436	103.436	103.236	103.436	103.436	103.236	103.236						
3.875	103.152	103.152	102.952	3.990	104.891	104.891	104.691	3.990	104.973	104.973	104.773	3.990	105.161	105.161	104.961	3.125	103.871	103.871	103.671	103.871	103.871	103.671	103.671						
3.990	103.411	103.411	103.211	4.000	104.991	104.991	104.791	4.000	105.073	105.073	104.873	4.000	105.261	105.261	105.061	3.250	104.030	104.030	103.830	104.030	104.030	103.830	103.830						
4.000	103.511	103.511	103.311	4.125	105.321	105.321	105.121	4.125	105.438	105.438	105.238	4.125	105.625	105.625	105.425	3.375	104.456	104.456	104.256	104.456	104.456	104.256	104.256						
4.125	103.708	103.708	103.508	4.250	104.992	104.992	104.792	4.250	105.275	105.275	105.075	4.250	105.463	105.463	105.263	3.500	104.826	104.826	104.626	104.826	104.826	104.626	104.626						
4.250	N/A	N/A	N/A	4.375	105.383	105.383	105.183	4.375	105.707	105.707	105.507	4.375	105.894	105.894	105.694	3.625	105.257	105.257	105.057	105.257	105.257	105.057	105.057						
4.375	N/A	N/A	N/A	4.500	105.728	105.728	105.528	4.500	106.087	106.087	105.887	4.500	106.275	106.275	106.075	3.750	105.159	105.159	104.959	105.159	105.159	104.959	104.959						
4.500	N/A	N/A	N/A	4.625	105.970	105.970	105.770	4.625	106.309	106.309	106.109	4.625	106.309	106.309	106.109	3.875	105.617	105.617	105.417	105.617	105.617	105.417	105.417						
4.625	N/A	N/A	N/A	4.750	106.229	106.229	106.029	4.750	106.309	106.309	106.109	4.750	106.309	106.309	106.109	3.990	105.957	105.957	105.757	105.957	105.957	105.757	105.757						
4.750	N/A	N/A	N/A	4.875	106.229	106.229	106.029	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	106.057	106.057	105.857	106.057	106.057	105.857	105.857						
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	97.635	97.635	#N/A	2.000	97.377	97.377	97.177	2.000	99.377	99.377	99.177	2.000	97.422	97.422	97.222	2.000	97.164	97.164	96.964	2.000	100.265	100.265	100.065						
2.125	98.338	98.338	#N/A	2.125	98.088	98.088	97.888	2.125	99.836	99.836	99.636	2.125	97.982	97.982	97.782	2.125	97.732	97.732	97.532	2.125	100.768	100.768	100.568						
2.250	98.825	98.825	98.725	2.250	98.089	98.089	97.989	2.250	100.285	100.285	100.085	2.250	98.986	98.986	98.786	2.250	98.360	98.360	98.160	2.250	101.300	101.300	101.100						
2.375	99.702																												



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.:

5/24/2021

6/7/2021

6/21/2021

W. Rate Sheet Dated: 4/22/2021

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.:

5/24/2021

45 Day Lock Exp.:

6/7/2021

60 Day Lock Exp.:

6/21/2021

W. Rate Sheet Dated: 4/22/2021

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	99.615	99.615	99.415	2.750	99.615	99.615	99.415	2.750	99.615	99.615	99.415	2.750	98.089	98.089	97.889	2.750	98.089	98.089	97.889				
2.875	100.397	100.397	100.197	2.875	100.397	100.397	100.197	2.875	100.397	100.397	100.197	2.875	98.871	98.871	98.671	2.875	98.871	98.871	98.671				
2.990	100.957	100.957	100.757	2.990	100.957	100.957	100.757	2.990	100.957	100.957	100.757	2.990	99.431	99.431	99.231	2.990	99.431	99.431	99.231				
3.000	101.057	101.057	100.857	3.000	101.057	101.057	100.857	3.000	101.057	101.057	100.857	3.000	99.531	99.531	99.331	3.000	99.531	99.531	99.331				
3.125	101.352	101.352	101.152	3.125	101.352	101.352	101.152	3.125	101.352	101.352	101.152	3.125	100.458	100.458	100.245	3.125	100.458	100.458	100.245				
3.250	102.206	102.206	101.999	3.250	102.206	102.206	101.999	3.250	102.206	102.206	101.999	3.250	101.312	101.312	101.105	3.250	101.312	101.312	101.105				
3.375	102.805	102.805	102.605	3.375	102.805	102.805	102.605	3.375	102.805	102.805	102.605	3.375	101.911	101.911	101.711	3.375	101.911	101.911	101.711				
3.500	103.200	103.200	103.000	3.500	103.200	103.200	103.000	3.500	103.200	103.200	103.000	3.500	102.306	102.306	102.106	3.500	102.306	102.306	102.106				
3.625	103.560	103.560	103.360	3.625	103.560	103.560	103.360	3.625	103.560	103.560	103.360	3.625	102.666	102.666	102.466	3.625	102.666	102.666	102.466				
3.750	103.471	103.471	103.271	3.750	103.471	103.471	103.271	3.750	103.471	103.471	103.271	3.750	103.367	103.367	103.167	3.750	103.367	103.367	103.167				
3.875	103.955	103.955	103.755	3.875	103.955	103.955	103.755	3.875	103.955	103.955	103.755	3.875	100.851	100.851	100.651	3.875	100.851	100.851	100.651				
3.990	104.292	104.292	104.092	3.990	104.292	104.292	104.092	3.990	104.292	104.292	104.092	3.990	101.188	101.188	100.988	3.990	101.188	101.188	100.988				
4.000	104.392	104.392	104.192	4.000	104.392	104.392	104.192	4.000	104.392	104.392	104.192	4.000	101.288	101.288	101.088	4.000	101.288	101.288	101.088				
4.125	104.496	104.496	104.296	4.125	104.496	104.496	104.296	4.125	104.496	104.496	104.296	4.125	99.446	99.446	99.246	4.125	99.446	99.446	99.246				
4.250	105.096	105.096	104.896	4.250	105.096	105.096	104.896	4.250	105.096	105.096	104.896	4.250	100.046	100.046	99.846	4.250	100.046	100.046	99.846				
4.375	105.493	105.493	105.293	4.375	105.493	105.493	105.293	4.375	105.493	105.493	105.293	4.375	100.443	100.443	100.243	4.375	100.443	100.443	100.243				
4.500	105.803	105.803	105.603	4.500	105.803	105.803	105.603	4.500	105.803	105.803	105.603	4.500	100.753	100.753	100.553	4.500	100.753	100.753	100.553				
4.625	105.689	105.689	105.489	4.625	105.689	105.689	105.489	4.625	105.689	105.689	105.489	4.625	100.389	100.389	100.189	4.625	100.389	100.389	100.189				
4.750	106.107	106.107	105.907	4.750	106.107	106.107	105.907	4.750	106.107	106.107	105.907	4.750	100.807	100.807	100.607	4.750	100.807	100.807	100.607				
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	98.089	98.089	97.889	2.500	98.563	98.563	98.359	2.500	98.563	98.563	98.359	2.500	98.563	98.563	98.359	2.000	98.265	98.265	98.065				
2.875	98.871	98.871	98.671	2.625	99.350	99.350	99.146	2.625	99.350	99.350	99.146	2.625	99.350	99.350	99.146	2.125	99.903	99.903	99.703				
2.990	99.431	99.431	99.231	2.750	100.443	100.443	100.238	2.750	100.443	100.443	100.238	2.750	100.443	100.443	100.238	2.250	100.605	100.605	100.405				
3.000	99.531	99.531	99.331	2.875	101.146	101.146	100.941	2.875	101.146	101.146	100.941	2.875	101.146	101.146	100.941	2.375	101.136	101.136	100.936				
3.125	100.458	100.458	100.245	2.990	101.602	101.602	101.401	2.990	101.602	101.602	101.401	2.990	101.602	101.602	101.401	2.500	101.288	101.288	101.088				
3.250	101.312	101.312	101.105	3.000	101.702	101.702	101.501	3.000	101.702	101.702	101.501	3.000	101.702	101.702	101.501	2.625	102.054	102.054	101.854				
3.375	101.911	101.911	101.711	3.125	101.995	101.995	101.791	3.125	101.995	101.995	101.791	3.125	101.995	101.995	101.791	2.750	102.578	102.578	102.378				
3.500	102.306	102.306	102.106	3.250	102.895	102.895	102.691	3.250	102.895	102.895	102.691	3.250	102.895	102.895	102.691	2.875	102.967	102.967	102.767				
3.625	102.666	102.666	102.466	3.375	103.485	103.485	103.281	3.375	103.485	103.485	103.281	3.375	103.485	103.485	103.281	2.990	103.282	103.282	103.082				
3.750	99.617	99.617	99.417	3.500	104.007	104.007	103.803	3.500	104.007	104.007	103.803	3.500	104.007	104.007	103.803	3.000	103.382	103.382	103.182				
3.875	100.101	100.101	99.901	3.625	104.305	104.305	104.101	3.625	104.305	104.305	104.101	3.625	104.305	104.305	104.101	3.125	103.310	103.310	103.110				
3.990	100.438	100.438	100.238	3.750	103.819	103.819	103.615	3.750	103.819	103.819	103.615	3.750	103.819	103.819	103.615	3.250	103.775	103.775	103.575				
4.000	100.538	100.538	100.338	3.875	104.163	104.163	103.959	3.875	104.163	104.163	103.959	3.875	104.163	104.163	103.959	3.375	104.095	104.095	103.895				
4.125	98.696	98.696	98.496	3.990	104.479	104.479	104.275	3.990	104.479	104.479	104.275	3.990	104.479	104.479	104.275	3.500	104.327	104.327	104.127				
4.250	99.671	99.671	99.471	4.000	104.579	104.579	104.375	4.000	104.579	104.579	104.375	4.000	104.579	104.579	104.375	3.625	104.358	104.358	104.158				
4.375	100.068	100.068	99.868	4.125	104.980	104.980	104.776	4.125	104.980	104.980	104.776	4.125	104.980	104.980	104.776	3.750	104.727	104.727	104.527				
4.500	100.378	100.378	100.178	4.250	105.383	105.383	105.179	4.250	105.383	105.383	105.179	4.250	105.383	105.383	105.179	3.875	104.893	104.893	104.693				
4.625	100.014	100.014	99.814	4.375	105.619	105.619	105.415	4.375	105.619	105.619	105.415	4.375	105.619	105.619	105.415	3.990	105.157	105.157	104.957				
4.750	100.807	100.807	100.607	4.500	105.822	105.822	105.618	4.500	105.822	105.822	105.618	4.500	105.822	105.822	105.618	4.000	105.257	105.257	105.057				
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day														



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/24/2021

45 Day Lock Exp.:

6/7/2021

60 Day Lock Exp.:

6/21/2021

W. Rate Sheet Dated: 4/22/2021

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	99.615	99.615	99.415	2.500	98.563	98.563	98.359	2.000	99.265	99.265	99.065	2.750	98.177	98.177	97.977	2.000	98.315	98.315	98.115
2.875	100.397	100.397	100.197	2.625	99.350	99.350	99.146	2.125	99.903	99.903	99.703	2.875	98.959	98.959	98.759	2.125	98.953	98.953	98.753
2.990	100.957	100.957	100.757	2.750	100.443	100.443	100.238	2.250	100.605	100.605	100.405	2.990	99.519	99.519	99.319	2.250	99.655	99.655	99.455
3.000	101.057	101.057	100.857	2.875	101.146	101.146	100.941	2.375	101.136	101.136	100.936	3.000	99.619	99.619	99.419	2.375	100.186	100.186	99.986
3.125	101.352	101.352	101.139	2.990	101.602	101.602	101.401	2.500	101.288	101.288	101.088	3.125	100.230	100.230	100.017	2.500	100.338	100.338	100.138
3.250	102.206	102.206	101.999	3.000	101.702	101.702	101.501	2.625	102.054	102.054	101.854	3.250	101.084	101.084	100.877	2.625	100.541	100.541	100.341
3.375	102.805	102.805	102.605	3.125	101.995	101.995	101.761	2.750	102.578	102.578	102.378	3.375	101.683	101.683	101.483	2.750	101.065	101.065	100.865
3.500	103.200	103.200	103.000	3.250	102.895	102.895	102.663	2.875	102.967	102.967	102.767	3.500	102.078	102.078	101.878	2.875	101.454	101.454	101.254
3.625	103.560	103.560	103.360	3.375	103.485	103.485	103.258	2.990	103.282	103.282	103.082	3.625	102.438	102.438	102.238	2.990	101.769	101.769	101.569
3.750	103.471	103.471	103.271	3.500	104.007	104.007	103.787	3.000	103.382	103.382	103.182	3.750	101.244	101.244	101.044	3.000	101.869	101.869	101.669
3.875	103.955	103.955	103.755	3.625	104.305	104.305	104.088	3.125	103.310	103.310	103.110	3.875	101.728	101.728	101.528	3.125	101.547	101.547	101.347
3.990	104.292	104.292	104.092	3.750	103.819	103.819	103.619	3.250	103.775	103.775	103.575	3.990	102.065	102.065	101.865	3.250	102.012	102.012	101.812
4.000	104.392	104.392	104.192	3.875	104.163	104.163	103.963	3.375	104.095	104.095	103.895	4.000	102.165	102.165	101.965	3.375	102.332	102.332	102.132
4.125	104.496	104.496	104.296	3.990	104.479	104.479	104.279	3.500	104.327	104.327	104.127	4.125	101.296	101.296	101.096	3.500	102.564	102.564	102.364
4.250	105.096	105.096	104.896	4.000	104.579	104.579	104.379	3.625	104.358	104.358	104.158	4.250	101.896	101.896	101.696	3.625	102.089	102.089	101.889
4.375	105.493	105.493	105.293	4.125	104.980	104.980	104.758	3.750	104.727	104.727	104.527	4.375	102.293	102.293	102.093	3.750	102.458	102.458	102.258
4.500	105.803	105.803	105.603	4.250	105.383	105.383	105.165	3.875	104.893	104.893	104.693	4.500	102.603	102.603	102.403	3.875	102.624	102.624	102.424
4.625	105.689	105.689	105.489	4.375	105.619	105.619	105.404	3.990	105.157	105.157	104.957	4.625	102.364	102.364	102.164	3.990	102.888	102.888	102.688
4.750	106.107	106.107	105.907	4.500	105.822	105.822	105.622	4.000	105.257	105.257	105.057	4.750	102.782	102.782	102.582	4.000	102.988	102.988	102.788

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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/24/2021

45 Day Lock Exp.:

6/7/2021

60 Day Lock Exp.:

6/21/2021

W. Rate Sheet Dated: 4/22/2021

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)