

W. Rate Sheet Dated: 4/27/2021

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	102.214	102.214	101.808	2.750	100.186	100.186	99.780	2.250	98.310	98.310	98.010	3.125	96.536	96.536	96.236
2.875	102.421	102.421	102.015	2.875	100.360	100.360	99.953	2.500	98.642	98.642	98.342	3.250	97.802	97.802	97.502
3.000	102.626	102.626	102.219	3.000	100.529	100.529	100.123	2.625	98.806	98.806	98.506	3.375	97.880	97.880	97.580
3.125	102.823	102.823	102.417	3.125	100.660	100.660	100.253	2.750	100.556	100.556	100.256	3.500	97.958	97.958	97.658
3.250	103.203	103.203	102.849	3.250	101.115	101.115	100.762	2.875	100.716	100.716	100.416	3.625	98.036	98.036	97.736
3.375	103.301	103.301	102.948	3.375	101.277	101.277	100.923	3.000	100.873	100.873	100.573	Margin = 2.250		Index = 0.070	
3.500	103.497	103.497	103.144	3.500	101.421	101.421	101.067	3.125	100.991	100.991	100.691	30 Year OTC			
3.625	103.681	103.681	103.328	3.625	101.471	101.471	101.117	3.250	102.728	102.728	102.428	Rate	30 Day	45 Day	60 Day
3.750	104.009	104.009	103.656	3.750	103.391	103.391	103.038	3.375	102.878	102.878	102.578	3.250	99.428	99.428	98.928
3.875	104.079	104.079	103.726	3.875	103.515	103.515	103.162	3.500	103.011	103.011	102.711	3.375	99.626	99.626	99.126
4.000	104.255	104.255	103.902	4.000	103.634	103.634	103.281	3.625	103.054	103.054	102.754	3.500	99.822	99.822	99.322
4.125	104.390	104.390	104.037	4.125	103.725	103.725	103.372	3.750	103.748	103.748	103.448	3.625	100.006	100.006	99.506
4.250	104.632	104.632	104.432	4.250	104.021	104.021	103.821	3.875	103.864	103.864	103.564	3.750	101.634	101.634	101.134
4.375	104.650	104.650	104.450	4.375	104.145	104.145	103.945	4.000	103.973	103.973	103.673	3.875	101.804	101.804	101.304
4.500	104.773	104.773	104.573	4.500	104.264	104.264	104.064	4.125	104.056	104.056	103.756	4.000	101.980	101.980	101.480
4.625	104.931	104.931	104.731	4.625	104.355	104.355	104.155	4.250	104.356	104.356	104.056	4.125	102.115	102.115	101.615
4.750	105.042	105.042	104.842	4.750	104.432	104.432	104.232	4.375	104.471	104.471	104.171	4.250	102.957	102.957	102.457
4.875	105.061	105.061	104.861	4.875	104.556	104.556	104.356	4.500	104.581	104.581	104.281	4.375	103.075	103.075	102.575
6.250	106.000	106.000	105.800	6.250	105.562	105.562	105.362	4.625	104.664	104.664	104.364	6.250	105.197	105.197	104.697

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	102.314	102.214	102.214	101.808	2.750	101.766	101.666	101.666	101.260	2.250	100.340	100.240	100.240	99.940
2.875	102.521	102.421	102.421	102.015	2.875	101.940	101.840	101.840	101.433	2.375	100.511	100.411	100.411	100.111
3.000	102.726	102.626	102.626	102.219	3.000	102.109	102.009	102.009	101.603	2.500	100.672	100.572	100.572	100.272
3.125	102.923	102.823	102.823	102.417	3.125	102.240	102.140	102.140	101.733	2.625	100.836	100.736	100.736	100.436
3.250	103.203	103.103	103.103	102.749	3.250	102.695	102.595	102.595	102.242	2.750	101.486	101.386	101.386	101.086
3.375	103.401	103.301	103.301	102.948	3.375	102.857	102.757	102.757	102.403	2.875	101.646	101.546	101.546	101.246
3.500	103.597	103.497	103.497	103.144	3.500	103.001	102.901	102.901	102.547	3.000	101.803	101.703	101.703	101.403
3.625	103.781	103.681	103.681	103.328	3.625	103.051	102.951	102.951	102.597	3.125	101.921	101.821	101.821	101.521
3.750	104.109	104.009	104.009	103.656	3.750	103.921	103.821	103.821	103.468	3.250	104.258	104.158	104.158	103.858
3.875	104.279	104.179	104.179	103.826	3.875	104.045	103.945	103.945	103.592	3.375	104.408	104.308	104.308	104.008
4.000	104.455	104.355	104.355	104.002	4.000	104.164	104.064	104.064	103.711	3.500	104.541	104.441	104.441	104.141
4.125	104.590	104.490	104.490	104.137	4.125	104.255	104.155	104.155	103.802	3.625	104.584	104.484	104.484	104.184
4.250	105.432	105.332	105.332	105.132	4.250	105.251	105.151	105.151	104.951	3.750	105.778	105.678	105.678	105.378

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 $\leq$ 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	96.678	96.678	96.178	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	96.876	96.876	96.376	4.750	101.000	101.000	100.500
3.875	100.190	100.190	99.690	6.250	103.750	103.750	103.500	3.500	97.072	97.072	96.572	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.014	100.014	99.514					3.625	97.256	97.256	96.756	Rate	30 Day	45 Day	60 Day
4.125	99.878	99.878	99.378					3.750	98.884	98.884	98.384	6.250	102.750	102.750	102.250
4.250	101.724	101.724	101.224					3.875	99.054	99.054	98.554	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.606	101.606	101.106					4.000	99.230	99.230	98.730				
4.500	101.483	101.483	100.983					4.125	99.365	99.365	98.865				
4.625	101.325	101.325	100.825					4.250	100.207	100.207	99.707				
4.750	102.864	102.864	102.364					4.375	100.325	100.325	99.825				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.447	102.447	101.947				

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 will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/27/2021

45 Day Lock Exp.:

6/11/2021

60 Day Lock Exp.:

6/28/2021

W. Rate Sheet Dated: 4/27/2021

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	96.286	96.286	95.986
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	97.552	97.552	97.252
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	97.630	97.630	97.330
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.011	102.011	101.711	3.500	97.708	97.708	97.408
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.171	102.171	101.871	3.625	97.786	97.786	97.486
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	102.328	102.328	102.028	Margin = 2.250		Index = .070	
3.500	N/A	N/A	N/A	3.500	102.563	102.563	102.210	3.125	102.446	102.446	102.146	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.613	102.613	102.260	3.250	103.871	103.871	103.571	Rate	30 Day	45 Day	60 Day
3.750	103.409	103.409	103.056	3.750	103.221	103.221	102.868	3.375	104.020	104.020	103.720	3.250	102.015	102.015	101.515
3.875	103.479	103.479	103.126	3.875	103.345	103.345	102.992	3.500	104.153	104.153	103.853	3.375	102.213	102.213	101.713
4.000	103.655	103.655	103.302	4.000	103.464	103.464	103.111	3.625	104.197	104.197	103.897	3.500	102.409	102.409	101.909
4.125	103.790	103.790	103.437	4.125	103.555	103.555	103.202	3.750	103.578	103.578	103.278	3.625	102.593	102.593	102.093
4.250	103.970	103.970	103.770	4.250	103.788	103.788	103.588	3.875	N/A	N/A	N/A	3.750	101.909	101.909	101.409
4.375	103.988	103.988	103.788	4.375	103.913	103.913	103.713	4.000	N/A	N/A	N/A	3.875	102.079	102.079	101.579
4.500	104.111	104.111	103.911	4.500	104.031	104.031	103.831	4.125	N/A	N/A	N/A	4.000	102.255	102.255	101.755
4.625	104.268	104.268	104.068	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	102.390	102.390	101.890
4.750	103.755	103.755	103.555	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	103.170	103.170	102.670
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	102.115	102.015	102.015	101.662	3.250	102.007	101.907	101.907	101.554	2.750	101.011	100.911	100.911	100.611
3.375	102.313	102.213	102.213	101.860	3.375	102.169	102.069	102.069	101.716	2.875	101.171	101.071	101.071	100.771
3.500	102.509	102.409	102.409	102.056	3.500	102.313	102.213	102.213	101.860	3.000	101.328	101.228	101.228	100.928
3.625	102.693	102.593	102.593	102.240	3.625	102.363	102.263	102.263	101.910	3.125	101.446	101.346	101.346	101.046
3.750	102.009	101.909	101.909	101.556	3.750	101.921	101.821	101.821	101.468	3.250	103.471	103.371	103.371	103.071
3.875	102.179	102.079	102.079	101.726	3.875	102.045	101.945	101.945	101.592	3.375	103.620	103.520	103.520	103.220
4.000	102.355	102.255	102.255	101.902	4.000	102.164	102.064	102.064	101.711	3.500	103.753	103.653	103.653	103.353
4.125	102.490	102.390	102.390	102.037	4.125	102.255	102.155	102.155	101.802	3.625	103.797	103.697	103.697	103.397
4.250	103.270	103.170	103.170	102.970	4.250	103.188	103.088	103.088	102.888	3.750	103.678	103.578	103.578	103.278

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				
								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.:

5/27/2021

45 Day Lock Exp.:

6/11/2021

60 Day Lock Exp.:

6/28/2021

W. Rate Sheet Dated: 4/27/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

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	97.273	97.273	97.073	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.921	97.921	97.721	2.000	N/A	N/A	N/A
2.625	98.446	98.446	98.246	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.714	98.714	98.514	2.125	N/A	N/A	N/A
2.750	99.367	99.367	99.167	2.250	94.088	94.088	93.888	2.250	93.909	93.909	93.709	2.750	99.454	99.454	99.254	2.250	94.130	94.130	93.930
2.875	100.047	100.047	99.847	2.375	95.236	95.236	95.036	2.375	95.011	95.011	94.811	2.875	100.072	100.072	99.872	2.375	95.330	95.330	95.130
2.990	100.569	100.569	100.369	2.500	96.400	96.400	96.200	2.500	96.239	96.239	96.039	2.990	100.723	100.723	100.523	2.500	96.848	96.848	96.648
3.000	100.669	100.669	100.469	2.625	97.521	97.521	97.321	2.625	97.420	97.420	97.220	3.000	100.823	100.823	100.623	2.625	97.589	97.589	97.389
3.125	101.070	101.070	100.870	2.750	98.521	98.521	98.321	2.750	98.458	98.458	98.258	3.125	101.701	101.701	101.501	2.750	98.408	98.408	98.208
3.250	101.897	101.897	101.697	2.875	99.269	99.269	99.069	2.875	99.206	99.206	99.006	3.250	102.410	102.410	102.210	2.875	99.094	99.094	98.894
3.375	102.379	102.379	102.179	2.990	99.927	99.927	99.727	2.990	99.823	99.823	99.623	3.375	102.951	102.951	102.751	2.990	99.881	99.881	99.681
3.500	102.724	102.724	102.524	3.000	100.027	100.027	99.827	3.000	99.923	99.923	99.723	3.500	103.349	103.349	103.149	3.000	99.981	99.981	99.781
3.625	103.132	103.132	102.932	3.125	101.264	101.264	101.064	3.125	101.228	101.228	101.028	3.625	103.572	103.572	103.372	3.125	101.501	101.501	101.301
3.750	103.268	103.268	103.068	3.250	102.215	102.215	102.015	3.250	102.215	102.215	102.015	3.750	102.659	102.659	102.459	3.250	102.210	102.210	102.010
3.875	103.786	103.786	103.586	3.375	102.855	102.855	102.655	3.375	102.855	102.855	102.655	3.875	103.140	103.140	102.940	3.375	102.751	102.751	102.551
3.990	104.141	104.141	103.941	3.500	103.401	103.401	103.201	3.500	103.401	103.401	103.201	3.990	103.395	103.395	103.195	3.500	103.149	103.149	102.949
4.000	104.241	104.241	104.041	3.625	103.848	103.848	103.648	3.625	103.848	103.848	103.648	4.000	103.495	103.495	103.295	3.625	103.372	103.372	103.172
4.125	104.376	104.376	104.176	3.750	104.677	104.677	104.477	3.750	104.677	104.677	104.477	4.125	103.693	103.693	103.493	3.750	102.459	102.459	102.259
4.250	105.034	105.034	104.834	3.875	105.247	105.247	105.047	3.875	105.247	105.247	105.047	4.250	102.603	102.603	102.403	3.875	102.940	102.940	102.740
4.375	105.428	105.428	105.228	3.990	105.595	105.595	105.395	3.990	105.595	105.595	105.395	4.375	103.028	103.028	102.828	3.990	103.195	103.195	102.995
4.500	105.791	105.791	105.591	4.000	105.695	105.695	105.495	4.000	105.695	105.695	105.495	4.500	103.339	103.339	103.139	4.000	103.295	103.295	103.095
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	98.345	98.345	98.145	2.875	100.939	100.939	100.739	2.875	100.323	100.323	100.123	2.875	100.323	100.323	100.123	2.000	99.143	99.143	98.943
2.875	99.031	99.031	98.831	2.990	101.372	101.372	101.172	2.990	100.810	100.810	100.610	2.990	100.810	100.810	100.610	2.125	99.743	99.743	99.543
2.990	99.777	99.777	99.577	3.000	101.472	101.472	101.272	3.000	100.910	100.910	100.710	3.000	100.910	100.910	100.710	2.250	100.274	100.274	100.074
3.000	99.877	99.877	99.677	3.125	102.040	102.040	101.840	3.125	101.597	101.597	101.397	3.125	101.575	101.575	101.375	2.375	100.757	100.757	100.557
3.125	101.501	101.501	101.301	3.250	102.751	102.751	102.551	3.250	102.437	102.437	102.237	3.250	102.437	102.437	102.237	2.500	101.217	101.217	101.017
3.250	102.210	102.210	102.010	3.375	103.329	103.329	103.129	3.375	103.072	103.072	102.872	3.375	103.072	103.072	102.872	2.625	101.794	101.794	101.594
3.375	102.751	102.751	102.551	3.500	103.790	103.790	103.590	3.500	103.581	103.581	103.381	3.500	103.581	103.581	103.381	2.750	102.334	102.334	102.134
3.500	103.149	103.149	102.949	3.625	104.196	104.196	103.996	3.625	104.025	104.025	103.825	3.625	104.025	104.025	103.825	2.875	102.758	102.758	102.558
3.625	103.372	103.372	103.172	3.750	103.885	103.885	103.685	3.750	103.879	103.879	103.679	3.750	104.066	104.066	103.866	2.990	103.133	103.133	102.933
3.750	102.459	102.459	102.259	3.875	104.399	104.399	104.199	3.875	104.445	104.445	104.245	3.875	104.632	104.632	104.432	3.000	103.233	103.233	103.033
3.875	102.940	102.940	102.740	3.990	104.673	104.673	104.473	3.990	104.758	104.758	104.558	3.990	104.946	104.946	104.746	3.125	103.664	103.664	103.464
3.990	103.195	103.195	102.995	4.000	104.773	104.773	104.573	4.000	104.858	104.858	104.658	4.000	105.046	105.046	104.846	3.250	103.883	103.883	103.683
4.000	103.295	103.295	103.095	4.125	105.104	105.104	104.904	4.125	105.217	105.217	105.017	4.125	105.404	105.404	105.204	3.375	104.309	104.309	104.109
4.125	103.493	103.493	103.293	4.250	105.016	105.016	104.816	4.250	105.299	105.299	105.099	4.250	105.487	105.487	105.287	3.500	104.672	104.672	104.472
4.250	N/A	N/A	N/A	4.375	105.405	105.405	105.205	4.375	105.728	105.728	105.528	4.375	105.916	105.916	105.716	3.625	105.105	105.105	104.905
4.375	N/A	N/A	N/A	4.500	105.747	105.747	105.547	4.500	106.104	106.104	105.904	4.500	106.291	106.291	106.091	3.750	104.892	104.892	104.692
4.500	N/A	N/A	N/A	4.625	105.988	105.988	105.788	4.625	106.309	106.309	106.109	4.625	106.309	106.309	106.109	3.875	105.347	105.347	105.147
4.625	N/A	N/A	N/A	4.750	106.181	106.181	105.981	4.750	106.309	106.309	106.109	4.750	106.309	106.309	106.109	3.990	105.683	105.683	105.483
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	105.783	105.783	105.583
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	97.388	97.388	N/A	2.000	97.130	97.130	96.930	2.000	99.129	99.129	98.929	2.000	97.174	97.174	96.974	2.000	96.916	96.916	96.716
2.125	98.089	98.089	N/A	2.125	97.839	97.839	97.639	2.125	99.587	99.587	99.387	2.125	97.733	97.733	97.533	2.125	97.483	97.483	97.283
2.250	98.677	98.677	98.477	2.250	98.614	98.614	98.414	2.250	100.097	100.097	99.897	2.250	98.300	98.300	98.100	2.250	98.237	98.237	98.037
2.375	99.515	99.515	99.315	2.375	99.487	99.487	99.287	2.375	100.658	100.658	100.458	2.375	99.216	99.216	99.016	2.375	99.188	99.188	98.988
2.500	100.395	100.395	100.195	2.500	100.386	100.386	100.186	2.500	101.206	101.206	101.006	2.500	100.184	100.184	99.984	2.500	100.175	100.175	99.975
2.625	101.076	101.076	100.876	2.625	101.076	101.076	100.876	2.625	101.643	101.643	101.443	2.625	100.725	100.725	100.525	2.625	100.725	100.725	100.525
2.750	101.668	101.668	101.468	2.750	101.668	101.668	101.468	2.750	102.020	102.020	101.820	2.750	101.154	101.154	100.954	2.750	101.154	101.154	100.954
2.875	102.135	102.135	101.935	2.875	102.135	102.135	101.935	2.875	102.318	102.318	102.118	2.875	101.495	101.495	101.295	2.875	101.495	101.495	101.295
2.990	102.559	102.559	102.359	2.990	102.559	102.559	102.359	2.990	102.552	102.552	102.352	2.990	101.778	101.778	101.578	2.990	101.778	101.778	101.578
3.000	102.659	102.659	102.459	3.000	102.659	102.659	102.459	3.000	102.652	102.652	102.452	3.000	101.878	101.878	101.678	3.000	101.878	101.878	101.678
3.125	103.136	103.136	102.936	3.125	103.136	103.136	102.936	3.125	102.951	102.951	102.751	3.125	102.223	102.223	102.023	3.125	102.223	102.223	102.023
3.																			



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.:

5/27/2021

45 Day Lock Exp.:

6/11/2021

60 Day Lock Exp.:

6/28/2021

W. Rate Sheet Dated: 4/27/2021

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

30 Day Lock Exp.: 5/27/2021
45 Day Lock Exp.: 6/11/2021
60 Day Lock Exp.: 6/28/2021

W. Rate Sheet Dated: 4/27/2021

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	99.394	99.394	99.194	2.750	99.394	99.394	99.194	2.750	99.394	99.394	99.194	2.750	98.144	98.144	97.944	2.750	98.144	98.144	97.944
2.875	100.226	100.226	100.026	2.875	100.226	100.226	100.026	2.875	100.226	100.226	100.026	2.875	98.976	98.976	98.776	2.875	98.976	98.976	98.776
2.990	100.716	100.716	100.516	2.990	100.716	100.716	100.516	2.990	100.716	100.716	100.516	2.990	99.466	99.466	99.266	2.990	99.466	99.466	99.266
3.000	100.816	100.816	100.616	3.000	100.816	100.816	100.616	3.000	100.816	100.816	100.616	3.000	99.566	99.566	99.366	3.000	99.566	99.566	99.366
3.125	101.186	101.186	100.971	3.125	101.186	101.186	100.971	3.125	101.186	101.186	100.971	3.125	100.438	100.438	100.223	3.125	100.438	100.438	100.223
3.250	102.067	102.067	101.856	3.250	101.942	101.942	101.731	3.250	102.067	102.067	101.856	3.250	101.319	101.319	101.108	3.250	101.194	101.194	100.983
3.375	102.638	102.638	102.435	3.375	102.513	102.513	102.310	3.375	102.638	102.638	102.435	3.375	101.890	101.890	101.687	3.375	101.765	101.765	101.562
3.500	103.009	103.009	102.809	3.500	102.884	102.884	102.684	3.500	103.009	103.009	102.809	3.500	102.261	102.261	102.061	3.500	102.136	102.136	101.936
3.625	103.372	103.372	103.172	3.625	103.247	103.247	103.047	3.625	103.372	103.372	103.172	3.625	102.624	102.624	102.424	3.625	102.499	102.499	102.299
3.750	103.202	103.202	103.002	3.750	102.577	102.577	102.377	3.750	102.577	102.577	102.377	3.750	100.086	100.086	99.886	3.750	99.461	99.461	99.261
3.875	103.689	103.689	103.489	3.875	103.064	103.064	102.864	3.875	103.689	103.689	103.489	3.875	100.573	100.573	100.373	3.875	99.948	99.948	99.748
3.990	104.028	104.028	103.828	3.990	103.403	103.403	103.203	3.990	104.028	104.028	103.828	3.990	100.912	100.912	100.712	3.990	100.287	100.287	100.087
4.000	104.128	104.128	103.928	4.000	103.503	103.503	103.303	4.000	104.128	104.128	103.928	4.000	101.012	101.012	100.812	4.000	100.387	100.387	100.187
4.125	104.374	104.374	104.140	4.125	103.749	103.749	103.515	4.125	104.374	104.374	104.140	4.125	99.198	99.198	98.964	4.125	98.573	98.573	98.339
4.250	104.975	104.975	104.752	4.250	104.600	104.600	104.377	4.250	104.975	104.975	104.752	4.250	99.799	99.799	99.576	4.250	99.424	99.424	99.201
4.375	105.371	105.371	105.155	4.375	104.996	104.996	104.780	4.375	105.371	105.371	105.155	4.375	100.195	100.195	99.979	4.375	99.820	99.820	99.604
4.500	105.680	105.680	105.470	4.500	105.305	105.305	105.095	4.500	105.680	105.680	105.470	4.500	100.504	100.504	100.294	4.500	100.129	100.129	99.919
4.625	105.586	105.586	105.386	4.625	105.211	105.211	105.011	4.625	105.586	105.586	105.386	4.625	100.160	100.160	99.960	4.625	99.785	99.785	99.585
4.750	106.003	106.003	105.803	4.750	106.003	106.003	105.803	4.750	106.003	106.003	105.803	4.750	100.577	100.577	100.377	4.750	100.577	100.577	100.377
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	98.144	98.144	97.944	2.500	98.301	98.301	98.082	2.500	98.301	98.301	98.082	2.500	98.301	98.301	98.082	2.000	99.029	99.029	98.829
2.875	98.976	98.976	98.776	2.625	99.088	99.088	98.868	2.625	99.088	99.088	98.868	2.625	99.088	99.088	98.868	2.125	99.668	99.668	99.468
2.990	99.466	99.466	99.266	2.750	100.183	100.183	99.962	2.750	100.183	100.183	99.962	2.750	100.183	100.183	99.962	2.250	100.372	100.372	100.172
3.000	99.566	99.566	99.366	2.875	100.887	100.887	100.669	2.875	100.887	100.887	100.669	2.875	100.887	100.887	100.669	2.375	100.904	100.904	100.704
3.125	100.438	100.438	100.223	2.990	101.348	101.348	101.130	2.990	101.348	101.348	101.130	2.990	101.348	101.348	101.130	2.500	101.080	101.080	100.880
3.250	101.319	101.319	101.108	3.000	101.448	101.448	101.230	3.000	101.448	101.448	101.230	3.000	101.448	101.448	101.230	2.625	101.849	101.849	101.649
3.375	101.890	101.890	101.687	3.125	101.849	101.849	101.594	3.125	101.849	101.849	101.594	3.125	101.849	101.849	101.594	2.750	102.373	102.373	102.173
3.500	102.261	102.261	102.061	3.250	102.753	102.753	102.500	3.250	102.753	102.753	102.500	3.250	102.753	102.753	102.500	2.875	102.763	102.763	102.563
3.625	102.624	102.624	102.424	3.375	103.345	103.345	103.097	3.375	103.345	103.345	103.097	3.375	103.345	103.345	103.097	2.990	103.079	103.079	102.879
3.750	99.461	99.461	99.261	3.500	103.867	103.867	103.625	3.500	103.867	103.867	103.625	3.500	103.867	103.867	103.625	3.000	103.179	103.179	102.979
3.875	99.948	99.948	99.748	3.625	104.165	104.165	103.931	3.625	104.165	104.165	103.931	3.625	104.165	104.165	103.931	3.125	103.131	103.131	102.931
3.990	100.287	100.287	100.087	3.750	103.595	103.595	103.395	3.750	104.845	104.845	104.645	3.750	104.845	104.845	104.645	3.250	103.597	103.597	103.397
4.000	100.387	100.387	100.187	3.875	103.939	103.939	103.739	3.875	105.189	105.189	104.989	3.875	105.189	105.189	104.989	3.375	103.919	103.919	103.719
4.125	98.573	98.573	98.339	3.990	104.256	104.256	104.056	3.990	105.506	105.506	105.306	3.990	105.506	105.506	105.306	3.500	104.152	104.152	103.952
4.250	99.424	99.424	99.201	4.000	104.356	104.356	104.156	4.000	105.606	105.606	105.406	4.000	105.606	105.606	105.406	3.625	104.165	104.165	103.965
4.375	99.820	99.820	99.604	4.125	104.823	104.823	104.579	4.125	106.073	106.073	105.829	4.125	106.073	106.073	105.829	3.750	104.536	104.536	104.336
4.500	100.129	100.129	99.919	4.250	105.227	105.227	104.987	4.250	106.477	106.477	106.237	4.250	106.477	106.477	106.237	3.875	104.703	104.703	104.503
4.625	99.785	99.785	99.585	4.375	105.463	105.463	105.226	4.375	106.713	106.713	106.476	4.375	106.713	106.713	106.476	3.990	104.968	104.968	104.768
4.750	100.577	100.577	100.377	4.500	105.666	105.666	105.466	4.500	106.916	106.916	106.716	4.500	106.916	106.916	106.716	4.000	105.068	105.068	104.868
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	99.154	99.154	98.954	2.000	99.154	99.154	98.954	2.000	98.429	98.429	98.229	2.000	98.554	98.554	98.354	2.000	98.554	98.554	98.354
2.125	99.793	99.793	99.593	2.125	99.793	99.793	99.593	2.125	99.068	99.068	98.868	2.125	99.193	99.193	98.993	2.125	99.193	99.193	98.993
2.250	100.497	100.497	100.297	2.250	100.497	100.497	100.297	2.250	99.772	99.772	99.572	2.250	99.897	99.897	99.697	2.250	99.897	99.897	99.697
2.375	101.029	101.029	100.829	2.375	101.029	101.029	100.829	2.375	100.304	100.304	100.104	2.375	100.429	100.429	100.229	2.375	100.429	100.429	100.229
2.500	101.205	101.205	101.005	2.500	101.205	101.205	101.005	2.500	100.480	100.480	100.280	2.500	100.605	100.605	100.405	2.500	100.605	100.605	100.405
2.625	101.974	101.974	101.774	2.625	101.974	101.974	101.774	2.625	100.123	100.123	99.923	2.625	100.248	100.248	100.048	2.625	100.248	100.248	100.048
2.750	102.498	102.498	102.298	2.750	102.498	102.498	102.298	2.750	100.647	100.647	100.447	2.750	100.772	100.772	100.572	2.750	100.772	100.772	100.572
2.875	102.888	102.888	102.688	2.875	102.888	102.888	102.688	2.875	101.037	101.037	100.837	2.875	101.162	101.162	100.962	2.875	101.162	101.162	100.962
2.990	103.204	103.204	103.004	2.990	103.204	103.204	103.004	2.990	101.353	101.353	101.153	2.990	101.478	101.478	101.278	2.990	101.478	101.478	101.278
3.000	103.304	103.304	103.104	3.000	103.304	103.304	103.104	3.000	101.453	101.453	101.253	3.000	101.578	101.578	101.378	3.000	101.578	101.578	101.378



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.:

5/27/2021

45 Day Lock Exp.:

6/11/2021

60 Day Lock Exp.:

6/28/2021

W. Rate Sheet Dated: 4/27/2021

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	99.394	99.394	99.194	2.500	98.301	98.301	98.082	2.000	99.029	99.029	98.829	2.750	98.094	98.094	97.894	2.000	98.079	98.079	97.879
2.875	100.226	100.226	100.026	2.625	99.088	99.088	98.868	2.125	99.668	99.668	99.468	2.875	98.926	98.926	98.726	2.125	98.718	98.718	98.518
2.990	100.716	100.716	100.516	2.750	100.183	100.183	99.962	2.250	100.372	100.372	100.172	2.990	99.416	99.416	99.216	2.250	99.422	99.422	99.222
3.000	100.816	100.816	100.616	2.875	100.887	100.887	100.669	2.375	100.904	100.904	100.704	3.000	99.516	99.516	99.316	2.375	99.954	99.954	99.754
3.125	101.186	101.186	100.971	2.990	101.348	101.348	101.130	2.500	101.080	101.080	100.880	3.125	100.137	100.137	99.922	2.500	100.130	100.130	99.930
3.250	102.067	102.067	101.856	3.000	101.448	101.448	101.230	2.625	101.849	101.849	101.649	3.250	101.018	101.018	100.807	2.625	100.336	100.336	100.136
3.375	102.638	102.638	102.435	3.125	101.849	101.849	101.594	2.750	102.373	102.373	102.173	3.375	101.589	101.589	101.386	2.750	100.860	100.860	100.660
3.500	103.009	103.009	102.809	3.250	102.753	102.753	102.500	2.875	102.763	102.763	102.563	3.500	101.960	101.960	101.760	2.875	101.250	101.250	101.050
3.625	103.372	103.372	103.172	3.375	103.345	103.345	103.097	2.990	103.079	103.079	102.879	3.625	102.323	102.323	102.123	2.990	101.566	101.566	101.366
3.750	103.202	103.202	103.002	3.500	103.867	103.867	103.625	3.000	103.179	103.179	102.979	3.750	100.969	100.969	100.769	3.000	101.666	101.666	101.466
3.875	103.689	103.689	103.489	3.625	104.165	104.165	103.931	3.125	103.131	103.131	102.931	3.875	101.456	101.456	101.256	3.125	101.368	101.368	101.168
3.990	104.028	104.028	103.828	3.750	103.595	103.595	103.395	3.250	103.597	103.597	103.397	3.990	101.795	101.795	101.595	3.250	101.834	101.834	101.634
4.000	104.128	104.128	103.928	3.875	103.939	103.939	103.739	3.375	103.919	103.919	103.719	4.000	101.895	101.895	101.695	3.375	102.156	102.156	101.956
4.125	104.374	104.374	104.140	3.990	104.256	104.256	104.056	3.500	104.152	104.152	103.952	4.125	101.111	101.111	100.877	3.500	102.389	102.389	102.189
4.250	104.975	104.975	104.752	4.000	104.356	104.356	104.156	3.625	104.165	104.165	103.965	4.250	101.712	101.712	101.489	3.625	101.902	101.902	101.702
4.375	105.371	105.371	105.155	4.125	104.823	104.823	104.579	3.750	104.536	104.536	104.336	4.375	102.108	102.108	101.892	3.750	102.273	102.273	102.073
4.500	105.680	105.680	105.470	4.250	105.227	105.227	104.987	3.875	104.703	104.703	104.503	4.500	102.417	102.417	102.207	3.875	102.440	102.440	102.240
4.625	105.586	105.586	105.386	4.375	105.463	105.463	105.226	3.990	104.968	104.968	104.768	4.625	102.198	102.198	101.998	3.990	102.705	102.705	102.505
4.750	106.003	106.003	105.803	4.500	105.666	105.666	105.466	4.000	105.068	105.068	104.868	4.750	102.615	102.615	102.415	4.000	102.805	102.805	102.605

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.:

5/27/2021

45 Day Lock Exp.:

6/11/2021

60 Day Lock Exp.:

6/28/2021

W. Rate Sheet Dated: 4/27/2021

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	0.500	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)