



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.: 5/28/2021

45 Day Lock Exp.: 6/14/2021

60 Day Lock Exp.: 6/28/2021

W. Rate Sheet Dated: 4/28/2021

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	102.120	102.120	101.667	2.750	100.093	100.093	99.639	2.250	98.345	98.345	98.045	3.125	96.536	96.536	96.236
2.875	102.327	102.327	101.874	2.875	100.266	100.266	99.813	2.500	98.677	98.677	98.377	3.250	97.802	97.802	97.502
3.000	102.532	102.532	102.079	3.000	100.435	100.435	99.982	2.625	98.841	98.841	98.541	3.375	97.880	97.880	97.580
3.125	102.729	102.729	102.276	3.125	100.566	100.566	100.113	2.750	100.493	100.493	100.193	3.500	97.958	97.958	97.658
3.250	103.234	103.234	102.934	3.250	101.146	101.146	100.846	2.875	100.654	100.654	100.354	3.625	98.036	98.036	97.736
3.375	103.332	103.332	103.032	3.375	101.308	101.308	101.008	3.000	100.811	100.811	100.511	Margin = 2.250		Index = 0.070	
3.500	103.528	103.528	103.228	3.500	101.452	101.452	101.152	3.125	100.929	100.929	100.629	30 Year OTC			
3.625	103.712	103.712	103.412	3.625	101.502	101.502	101.202	3.250	102.666	102.666	102.366	Rate	30 Day	45 Day	60 Day
3.750	104.134	104.134	103.834	3.750	103.516	103.516	103.216	3.375	102.815	102.815	102.515	3.250	99.459	99.459	98.959
3.875	104.204	104.204	103.904	3.875	103.640	103.640	103.340	3.500	102.948	102.948	102.648	3.375	99.657	99.657	99.157
4.000	104.380	104.380	104.080	4.000	103.759	103.759	103.459	3.625	102.992	102.992	102.692	3.500	99.853	99.853	99.353
4.125	104.515	104.515	104.215	4.125	103.850	103.850	103.550	3.750	103.748	103.748	103.448	3.625	100.037	100.037	99.537
4.250	104.601	104.601	104.401	4.250	103.989	103.989	103.789	3.875	103.864	103.864	103.564	3.750	101.759	101.759	101.259
4.375	104.619	104.619	104.419	4.375	104.114	104.114	103.914	4.000	103.973	103.973	103.673	3.875	101.929	101.929	101.429
4.500	104.742	104.742	104.542	4.500	104.232	104.232	104.032	4.125	104.056	104.056	103.756	4.000	102.105	102.105	101.605
4.625	104.900	104.900	104.700	4.625	104.324	104.324	104.124	4.250	104.168	104.168	103.868	4.125	102.240	102.240	101.740
4.750	104.980	104.980	104.780	4.750	104.369	104.369	104.169	4.375	104.284	104.284	103.984	4.250	102.926	102.926	102.426
4.875	104.999	104.999	104.799	4.875	104.494	104.494	104.294	4.500	104.394	104.394	104.094	4.375	103.044	103.044	102.544
6.250	106.000	106.000	105.800	6.250	105.687	105.687	105.487	4.625	104.476	104.476	104.176	6.250	105.322	105.322	104.822

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	102.220	102.120	102.120	101.667	2.750	101.673	101.573	101.573	101.119	2.250	100.375	100.275	100.275	99.975	
2.875	102.427	102.327	102.327	101.874	2.875	101.846	101.746	101.746	101.293	2.375	100.546	100.446	100.446	100.146	
3.000	102.632	102.532	102.532	102.079	3.000	102.015	101.915	101.915	101.462	2.500	100.707	100.607	100.607	100.307	
3.125	102.829	102.729	102.729	102.276	3.125	102.146	102.046	102.046	101.593	2.625	100.871	100.771	100.771	100.471	
3.250	103.234	103.134	103.134	102.834	3.250	102.726	102.626	102.626	102.326	2.750	101.423	101.323	101.323	101.023	
3.375	103.432	103.332	103.332	103.032	3.375	102.888	102.788	102.788	102.488	2.875	101.584	101.484	101.484	101.184	
3.500	103.628	103.528	103.528	103.228	3.500	103.032	102.932	102.932	102.632	3.000	101.741	101.641	101.641	101.341	
3.625	103.812	103.712	103.712	103.412	3.625	103.082	102.982	102.982	102.682	3.125	101.859	101.759	101.759	101.459	
3.750	104.234	104.134	104.134	103.834	3.750	104.046	103.946	103.946	103.646	3.250	104.196	104.096	104.096	103.796	
3.875	104.404	104.304	104.304	104.004	3.875	104.170	104.070	104.070	103.770	3.375	104.345	104.245	104.245	103.945	
4.000	104.580	104.480	104.480	104.180	4.000	104.289	104.189	104.189	103.889	3.500	104.478	104.378	104.378	104.078	
4.125	104.715	104.615	104.615	104.315	4.125	104.380	104.280	104.280	103.980	3.625	104.522	104.422	104.422	104.122	
4.250	105.401	105.301	105.301	105.101	4.250	105.219	105.119	105.119	104.919	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 ≤ 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"			
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	96.709	96.709	96.209	4.250	100.000	100.000	99.500
3.875	100.315	100.315	99.815	6.250	103.750	103.750	103.500	3.375	96.907	96.907	96.407	4.750	101.000	101.000	100.500
4.000	100.139	100.139	99.639					3.500	97.103	97.103	96.603	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	100.003	100.003	99.503					3.625	97.287	97.287	96.787	Rate	30 Day	45 Day	60 Day
4.250	101.693	101.693	101.193					3.750	99.009	99.009	98.509	6.250	102.750	102.750	102.250
4.375	101.575	101.575	101.075					3.875	99.179	99.179	98.679	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	101.452	101.452	100.952					4.000	99.355	99.355	98.855				
4.625	101.294	101.294	100.794					4.125	99.490	99.490	98.990				
4.750	102.801	102.801	102.301					4.250	100.176	100.176	99.676				
								4.375	100.294	100.294	99.794				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.572	102.572	102.072				

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



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45 Day Lock Exp.:

6/14/2021

60 Day Lock Exp.:

6/28/2021

W. Rate Sheet Dated: 4/28/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.286	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	101.948	101.948	101.648	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	102.109	102.109	101.809	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	102.266	102.266	101.966	Margin = 2.250		Index = .070	
3.500	N/A	N/A	N/A	3.500	102.594	102.594	102.294	3.125	102.384	102.384	102.084	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.644	102.644	102.344	3.250	103.808	103.808	103.508	Rate	30 Day	45 Day	60 Day
3.750	103.534	103.534	103.234	3.750	103.346	103.346	103.046	3.375	103.958	103.958	103.658	3.250	102.046	102.046	101.546
3.875	103.604	103.604	103.304	3.875	103.470	103.470	103.170	3.500	104.091	104.091	103.791	3.375	102.245	102.245	101.745
4.000	103.780	103.780	103.480	4.000	103.589	103.589	103.289	3.625	104.134	104.134	103.834	3.500	102.441	102.441	101.941
4.125	103.915	103.915	103.615	4.125	103.680	103.680	103.380	3.750	103.578	103.578	103.278	3.625	102.625	102.625	102.125
4.250	103.938	103.938	103.738	4.250	103.757	103.757	103.557	3.875	N/A	N/A	N/A	3.750	102.034	102.034	101.534
4.375	103.956	103.956	103.756	4.375	103.881	103.881	103.681	4.000	N/A	N/A	N/A	3.875	102.204	102.204	101.704
4.500	104.080	104.080	103.880	4.500	104.000	104.000	103.800	4.125	N/A	N/A	N/A	4.000	102.380	102.380	101.880
4.625	104.237	104.237	104.037	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	102.515	102.515	102.015
4.750	103.692	103.692	103.492	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	103.138	103.138	102.638
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	102.146	102.046	102.046	101.746	3.250	102.039	101.939	101.939	101.639	2.750	100.948	100.848	100.848	100.548
3.375	102.345	102.245	102.245	101.945	3.375	102.200	102.100	102.100	101.800	2.875	101.109	101.009	101.009	100.709
3.500	102.541	102.441	102.441	102.141	3.500	102.344	102.244	102.244	101.944	3.000	101.266	101.166	101.166	100.866
3.625	102.725	102.625	102.625	102.325	3.625	102.394	102.294	102.294	101.994	3.125	101.384	101.284	101.284	100.984
3.750	102.134	102.034	102.034	101.734	3.750	102.046	101.946	101.946	101.646	3.250	103.408	103.308	103.308	103.008
3.875	102.304	102.204	102.204	101.904	3.875	102.170	102.070	102.070	101.770	3.375	103.558	103.458	103.458	103.158
4.000	102.480	102.380	102.380	102.080	4.000	102.289	102.189	102.189	101.889	3.500	103.691	103.591	103.591	103.291
4.125	102.615	102.515	102.515	102.215	4.125	102.380	102.280	102.280	101.980	3.625	103.734	103.634	103.634	103.334
4.250	103.238	103.138	103.138	102.938	4.250	103.157	103.057	103.057	102.857	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	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)	



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Lockdesk Phone: 1-877-588-2706
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30 Day Lock Exp.: 5/28/2021
45 Day Lock Exp.: 6/14/2021
60 Day Lock Exp.: 6/28/2021

W. Rate Sheet Dated: 4/28/2021

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					
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
2.500	97.108	97.108	96.908	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.735	97.735	97.535	2.000	N/A
2.625	98.266	98.266	98.066	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.533	98.533	98.333	2.125	N/A
2.750	99.194	99.194	98.994	2.250	93.894	93.894	93.694	2.250	93.736	93.736	93.536	2.750	99.281	99.281	99.081	2.250	93.919
2.875	99.882	99.882	99.682	2.375	95.044	95.044	94.844	2.375	94.819	94.819	94.619	2.875	99.909	99.909	99.709	2.375	95.117
2.990	100.410	100.410	100.210	2.500	96.212	96.212	96.012	2.500	96.049	96.049	95.849	2.990	100.621	100.621	100.421	2.500	96.639
3.000	100.510	100.510	100.310	2.625	97.339	97.339	97.139	2.625	97.238	97.238	97.038	3.000	100.721	100.721	100.521	2.625	97.406
3.125	100.979	100.979	100.779	2.750	98.348	98.348	98.148	2.750	98.285	98.285	98.085	3.125	101.610	101.610	101.410	2.750	98.235
3.250	101.817	101.817	101.617	2.875	99.103	99.103	98.903	2.875	99.041	99.041	98.841	3.250	102.330	102.330	102.130	2.875	98.930
3.375	102.310	102.310	102.110	2.990	99.820	99.820	99.620	2.990	99.714	99.714	99.514	3.375	102.882	102.882	102.682	2.990	99.831
3.500	102.667	102.667	102.467	3.000	99.920	99.920	99.720	3.000	99.814	99.814	99.614	3.500	103.287	103.287	103.087	3.000	99.931
3.625	103.080	103.080	102.880	3.125	101.172	101.172	100.972	3.125	101.134	101.134	100.934	3.625	103.516	103.516	103.316	3.125	101.410
3.750	103.178	103.178	102.978	3.250	102.135	102.135	101.935	3.250	102.135	102.135	101.935	3.750	103.568	103.568	103.368	3.250	102.130
3.875	103.705	103.705	103.505	3.375	102.788	102.788	102.588	3.375	102.788	102.788	102.588	3.875	103.059	103.059	102.859	3.375	102.682
3.990	104.073	104.073	103.873	3.500	103.344	103.344	103.144	3.500	103.344	103.344	103.144	3.990	103.322	103.322	103.122	3.500	103.087
4.000	104.173	104.173	103.973	3.625	103.803	103.803	103.603	3.625	103.803	103.803	103.603	4.000	103.422	103.422	103.222	3.625	103.316
4.125	104.308	104.308	104.108	3.750	104.587	104.587	104.387	3.750	104.587	104.587	104.387	4.125	103.625	103.625	103.425	3.750	103.368
4.250	105.005	105.005	104.805	3.875	105.168	105.168	104.968	3.875	105.168	105.168	104.968	4.250	102.574	102.574	102.374	3.875	102.859
4.375	105.408	105.408	105.208	3.990	105.526	105.526	105.326	3.990	105.526	105.526	105.326	4.375	103.008	103.008	102.808	3.990	103.122
4.500	105.779	105.779	105.579	4.000	105.626	105.626	105.426	4.000	105.626	105.626	105.426	4.500	103.326	103.326	103.126	4.000	103.222

30/25 Year >125 High Balance						20 Year						20 Year >125					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day
2.750	98.172	98.172	97.972	2.875	100.775	100.775	100.575	2.875	100.159	100.159	99.959	2.875	100.159	100.159	99.959	2.000	99.060
2.875	98.868	98.868	98.668	2.990	101.215	101.215	101.015	2.990	100.656	100.656	100.456	2.990	100.656	100.656	100.456	2.125	99.665
2.990	99.725	99.725	99.525	3.000	101.315	101.315	101.115	3.000	100.756	100.756	100.556	3.000	100.756	100.756	100.556	2.250	100.202
3.000	99.825	99.825	99.625	3.125	101.921	101.921	101.721	3.125	101.508	101.508	101.308	3.125	101.485	101.485	101.285	2.375	100.692
3.125	101.410	101.410	101.210	3.250	102.642	102.642	102.442	3.250	102.360	102.360	102.160	3.250	102.360	102.360	102.160	2.500	101.157
3.250	102.130	102.130	101.930	3.375	103.230	103.230	103.030	3.375	103.007	103.007	102.807	3.375	103.007	103.007	102.807	2.625	101.716
3.375	102.682	102.682	102.482	3.500	103.703	103.703	103.503	3.500	103.526	103.526	103.326	3.500	103.526	103.526	103.326	2.750	102.265
3.500	103.087	103.087	102.887	3.625	104.115	104.115	103.915	3.625	103.983	103.983	103.783	3.625	103.983	103.983	103.783	2.875	102.698
3.625	103.316	103.316	103.116	3.750	103.797	103.797	103.597	3.750	103.792	103.792	103.592	3.750	103.792	103.792	103.592	2.990	103.085
3.750	102.368	102.368	102.168	3.875	104.321	104.321	104.121	3.875	104.368	104.368	104.168	3.875	104.556	104.556	104.356	3.000	103.185
3.875	102.859	102.859	102.659	3.990	104.607	104.607	104.407	3.990	104.692	104.692	104.492	3.990	104.879	104.879	104.679	3.125	103.625
3.990	103.122	103.122	102.922	4.000	104.707	104.707	104.507	4.000	104.792	104.792	104.592	4.000	104.979	104.979	104.779	3.250	103.802
4.000	103.222	103.222	103.022	4.125	105.038	105.038	104.838	4.125	105.159	105.159	104.959	4.125	105.347	105.347	105.147	3.375	104.234
4.125	103.425	103.425	103.225	4.250	104.989	104.989	104.789	4.250	105.273	105.273	105.073	4.250	105.461	105.461	105.261	3.500	104.609
4.250	N/A	N/A	N/A	4.375	105.387	105.387	105.187	4.375	105.710	105.710	105.510	4.375	105.898	105.898	105.698	3.625	105.046
4.375	N/A	N/A	N/A	4.500	105.737	105.737	105.537	4.500	106.097	106.097	105.897	4.500	106.284	106.284	106.084	3.750	105.412
4.500	N/A	N/A	N/A	4.625	105.980	105.980	105.780	4.625	106.309	106.309	106.109	4.625	106.309	106.309	106.109	3.875	105.277
4.625	N/A	N/A	N/A	4.750	106.155	106.155	105.955	4.750	106.309	106.309	106.109	4.750	106.309	106.309	106.109	3.990	105.621
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	105.721

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 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
2.000	97.306	97.306	#N/A	2.000	97.047	97.047	96.847	2.000	99.047	99.047	98.847	2.000	97.093	97.093	96.893	2.000	96.834	96.834	96.634	2.000	99.873	99.873	99.673
2.125	98.011	98.011	#N/A	2.125	97.761	97.761	97.561	2.125	99.508	99.508	99.308	2.125	97.654	97.654	97.454	2.125	97.404	97.404	97.204	2.125	100.477	100.477	100.277
2.250	98.602	98.602	98.402	2.250	98.512	98.512	98.312	2.250	100.006	100.006	99.806	2.250	98.206	98.206	98.006	2.250	98.116	98.116	97.916	2.250	101.014	101.014	100.814
2.375	99.421	99.421	99.221	2.375	99.391	99.391	99.191	2.375	100.571	100.571	100.371	2.375	99.100	99.100	98.900	2.375	99.070	99.070	98.870	2.375	101.504	101.504	101.304
2.500	100.309	100.309	100.109	2.500	100.301	100.301	100.101	2.500	101.123	101.123	100.923	2.500	100.075	100.075	99.875	2.500	100.067	100.067	99.867	2.500	101.970	101.970	101.770
2.625	100.998	100.998	100.798	2.625	100.998	100.998	100.798	2.625	101.564	101.564	101.364	2.625	100.646	100.646	100.446	2.625	100.646	100.646	100.446	2.625	102.452	102.452	102.252
2.750	101.603	101.603	101.403	2.750	101.603	101.603	101.403	2.750	101.948	101.948	101.748	2.750	101.086	101.086	100.886	2.750	101.086	101.086	100.886	2.750	102.902	102.902	102.702
2.875	102.078	102.078	101.878	2.875	102.078	102.078	101.878	2.875	102.252	102.252	102.052	2.875	101.432	101.432	101.232	2.875	101.432	101.432	101.232	2.875	103.329	103.329	103.129
2.990	102.516	102.516	102.316	2.990	102.516	102.516	102.316	2.990	102.492	102.492	102.292	2.990	101.723	101.723	101.523	2.990	101.723	101.723	101.523	2.990	103.723	103.723	103.523
3.000	102.616	102.616	102.416	3.000	102.616	102.616	102.416	3.000	102.592	102.592	102.392	3.000	101.823	101.823	101.623	3.000	101.823	101.823	101.623	3.000	103.623	103.623	103.423
3.125	103.098	103.098	102.898	3.125	103.098	103.098	102.898	3.125	102.902	102.902	102.702	3.125	102.175	102.175	101.975	3.125	102.175	102.175	101.975	3.125	104.063	104.063	103.863
3.250	103.538	103.538	103.338	3.250	103.538	103.538	103.338	3.250	102.678	102.678	102.478	3.250	102.214	102.214	102.014	3.250	102.214	102.214	102.014	3.250	103.620	103.620	103.420
3.375	104.014	104.014	103.814	3.375	104.014	104.014	103.814	3.375	102.981	102.981	102.781	3.375	102.561	102.561	102.361	3.375	102.561	102.561	102.361	3.375	104.052	104.052	103.852
3.500	104.425	104.425	104.225	3.500	104.425	104.425	104.225	3.500	103.243	103.243	103.043	3.500	102.859	102.859	102.659	3.500	102.859	102.859	102.659	3.500	104.427	104.427	104.227
3.625	104.909	104.909	104.709	3.625	104.909	104.909	104.709	3.625	103.549	103.549	103.349	3.625	103.212	103.212	103.012	3.625	103.212	103.212	103.012	3.625	104.864	104.864	104.664
3.750	105.476	105.476	105.376	3.750	105.476	105.476	105.376	3.750	103.999	103.999	103.799	3.750	103.263	103.263	103.063	3.750	103.263	103.263	103.063	3.750	105.336	105.336	105.136
3.875	105.085	105.085	104.885	3.875	105.085	105.085	104.885	3.875	102.824	102.824	102.624	3.875	102.432	102.432	102.232	3.875	102.432	102.432	102.232	3.875	105.001	105.001	104.801
3.990	105.477	105.477	105.277	3.990	105.477	105.477	105.277	3.990	103.035	103.035	102.835	3.990	102.691	102.691	102.491	3.990	102.691	102.691	102.491	3.990	105.346	105.346	105.146
4.000	105.577	105.577	105.377	4.000	105.577	105.577	105.377	4.000	103.135	103.135	102.935	4.000	102.791	102.791	102.591	4.000	102.791	102.791	102.591	4.000	105.446	105.446	105.246



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.:

5/28/2021

45 Day Lock Exp.:

6/14/2021

60 Day Lock Exp.:

6/28/2021

W. Rate Sheet Dated: 4/28/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

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

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

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

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

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

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

Applicable for all mortgages with greater than 15 year terms

FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250

Product Features

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

All Loan Type Adjustments

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

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrownloaholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/28/2021

45 Day Lock Exp.:

6/14/2021

60 Day Lock Exp.:

6/28/2021

W. Rate Sheet Dated: 4/28/2021

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	99.285	99.285	99.085	2.750	99.285	99.285	99.085	2.750	99.285	99.285	99.085	2.750	98.105	98.105	97.905	2.750	98.105	98.105	97.905				
2.875	100.147	100.147	99.947	2.875	100.147	100.147	99.947	2.875	100.147	100.147	99.947	2.875	98.967	98.967	98.767	2.875	98.967	98.967	98.767				
2.990	100.605	100.605	100.405	2.990	100.605	100.605	100.405	2.990	100.605	100.605	100.405	2.990	99.425	99.425	99.225	2.990	99.425	99.425	99.225				
3.000	100.705	100.705	100.505	3.000	100.705	100.705	100.505	3.000	100.705	100.705	100.505	3.000	99.525	99.525	99.325	3.000	99.525	99.525	99.325				
3.125	101.136	101.136	100.911	3.125	101.136	101.136	100.911	3.125	101.136	101.136	100.911	3.125	100.456	100.456	100.231	3.125	100.456	100.456	100.231				
3.250	102.043	102.043	101.821	3.250	101.918	101.918	101.696	3.250	102.043	102.043	101.821	3.250	101.363	101.363	101.141	3.250	101.238	101.238	101.016				
3.375	102.590	102.590	102.375	3.375	102.465	102.465	102.250	3.375	102.590	102.590	102.375	3.375	101.910	101.910	101.695	3.375	101.785	101.785	101.570				
3.500	102.966	102.966	102.755	3.500	102.841	102.841	102.630	3.500	102.966	102.966	102.755	3.500	102.286	102.286	102.075	3.500	102.161	102.161	101.949				
3.625	103.332	103.332	103.125	3.625	103.207	103.207	103.000	3.625	103.332	103.332	103.125	3.625	102.652	102.652	102.445	3.625	102.527	102.527	102.320				
3.750	103.102	103.102	102.902	3.750	102.477	102.477	102.277	3.750	102.477	102.477	102.277	3.750	100.048	100.048	99.848	3.750	99.423	99.423	99.222				
3.875	103.600	103.600	103.400	3.875	102.975	102.975	102.775	3.875	102.975	102.975	102.775	3.875	100.546	100.546	100.346	3.875	99.921	99.921	99.722				
3.990	103.947	103.947	103.747	3.990	103.322	103.322	103.122	3.990	103.322	103.322	103.122	3.990	100.893	100.893	100.693	3.990	100.268	100.268	100.068				
4.000	104.047	104.047	103.847	4.000	103.422	103.422	103.222	4.000	104.047	104.047	103.847	4.000	100.993	100.993	100.793	4.000	100.368	100.368	100.168				
4.125	104.446	104.446	104.241	4.125	103.821	103.821	103.621	4.125	103.821	103.821	103.621	4.125	99.332	99.332	99.132	4.125	98.707	98.707	98.462				
4.250	105.056	105.056	104.822	4.250	104.681	104.681	104.447	4.250	104.681	104.681	104.447	4.250	99.942	99.942	99.708	4.250	99.567	99.567	99.333				
4.375	105.458	105.458	105.233	4.375	105.083	105.083	104.858	4.375	105.083	105.083	104.858	4.375	100.344	100.344	100.119	4.375	99.969	99.969	99.744				
4.500	105.771	105.771	105.553	4.500	105.396	105.396	105.178	4.500	105.396	105.396	105.178	4.500	100.657	100.657	100.439	4.500	100.282	100.282	100.064				
4.625	105.437	105.437	105.237	4.625	105.062	105.062	104.862	4.625	105.062	105.062	104.862	4.625	100.073	100.073	99.839	4.625	99.698	99.698	99.498				
4.750	105.858	105.858	105.658	4.750	105.858	105.858	105.658	4.750	105.858	105.858	105.658	4.750	100.494	100.494	100.294	4.750	100.494	100.494	100.294				
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	98.105	98.105	97.905	2.500	98.198	98.198	97.981	2.500	98.198	98.198	97.981	2.500	98.198	98.198	97.981	2.000	98.936	98.936	98.736				
2.875	98.967	98.967	98.767	2.625	98.988	98.988	98.772	2.625	98.988	98.988	98.772	2.625	98.988	98.988	98.772	2.125	99.579	99.579	99.379				
2.990	99.425	99.425	99.225	2.750	100.090	100.090	99.872	2.750	100.090	100.090	99.872	2.750	100.090	100.090	99.872	2.250	100.290	100.290	100.090				
3.000	99.525	99.525	99.325	2.875	100.800	100.800	100.586	2.875	100.800	100.800	100.586	2.875	100.800	100.800	100.586	2.375	100.827	100.827	100.627				
3.125	100.456	100.456	100.231	2.990	101.270	101.270	101.053	2.990	101.270	101.270	101.053	2.990	101.270	101.270	101.053	2.500	101.032	101.032	100.832				
3.250	101.363	101.363	101.141	3.000	101.370	101.370	101.153	3.000	101.370	101.370	101.153	3.000	101.370	101.370	101.153	2.625	101.808	101.808	101.608				
3.375	101.910	101.910	101.695	3.125	101.735	101.735	101.469	3.125	101.735	101.735	101.469	3.125	101.735	101.735	101.469	2.750	102.337	102.337	102.137				
3.500	102.286	102.286	102.075	3.250	102.649	102.649	102.385	3.250	102.649	102.649	102.385	3.250	102.649	102.649	102.385	2.875	102.732	102.732	102.532				
3.625	102.652	102.652	102.445	3.375	103.250	103.250	102.991	3.375	103.250	103.250	102.991	3.375	103.250	103.250	102.991	2.990	103.052	103.052	102.852				
3.750	99.423	99.423	99.223	3.500	103.783	103.783	103.531	3.500	103.783	103.783	103.531	3.500	103.783	103.783	103.531	3.000	103.152	103.152	102.952				
3.875	99.921	99.921	99.721	3.625	104.088	104.088	103.839	3.625	104.088	104.088	103.839	3.625	104.088	104.088	103.839	3.125	103.058	103.058	102.858				
3.990	100.268	100.268	100.068	3.750	103.528	103.528	103.278	3.750	103.528	103.528	103.278	3.750	103.528	103.528	103.278	3.250	103.529	103.529	103.329				
4.000	100.368	100.368	100.168	3.875	103.878	103.878	103.628	3.875	103.878	103.878	103.628	3.875	103.878	103.878	103.628	3.375	103.854	103.854	103.654				
4.125	98.707	98.707	98.462	3.990	104.222	104.222	104.022	3.990	104.222	104.222	104.022	3.990	104.222	104.222	104.022	3.500	104.089	104.089	103.889				
4.250	99.567	99.567	99.333	4.000	104.322	104.322	104.122	4.000	104.322	104.322	104.122	4.000	104.322	104.322	104.122	3.625	104.081	104.081	103.881				
4.375	99.969	99.969	99.744	4.125	104.875	104.875	104.632	4.125	104.875	104.875	104.632	4.125	104.875	104.875	104.632	3.750	104.456	104.456	104.256				
4.500	100.282	100.282	100.064	4.250	105.286	105.286	105.046	4.250	105.286	105.286	105.046	4.250	105.286	105.286	105.046	3.875	104.625	104.625	104.425				
4.625	99.698	99.698	99.498	4.375	105.526	105.526	105.289	4.375	105.526	105.526	105.289	4.375	105.526	105.526	105.289	3.990	104.899	104.899	104.699				
4.750	100.494	100.494	100.294	4.500	105.734	105.734	105.502	4.500	105.734	105.734	105.502	4.500	105.734	105.734	105.502	4.000	104.999	104.999	104.799				
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	99.061	99.061	98.861	2.000	99.061	99.061	98.861	2.000	98.336	98.336	98.136	2.000	98.461	98.461	98.261	2.000	98.461	98.461	98.261				
2.125	99.704	99.704	99.504	2.125	99.704	99.704	99.504	2.125	98.979	98.979	98.779	2.125	99.104	99.104	98.904	2.125	99.104	99.104	98.904				
2.250	100.415	100.415	100.215	2.250	100.415	100.415	100.215	2.250	99.690	99.690	99.490	2.250	99.815	99.815	99.615	2.250	99.815	99.815	99.615				
2.375	100.952	100.952	100.752	2.375	100.952	100.952	100.752	2.375	100.227	100.227	100.027	2.375	100.352	100.352	100.152	2.375	100.352	100.352	100.152				
2.500	101.157	101.157	100.957	2.500	101.157	101.157	100.957	2.500	100.432	100.432	100.232	2.500	100.557	100.557	100.357	2.500	100.557	100.557	100.357				
2.625	101.933	101.933	101.733	2.625	101.933	101.933	101.733	2.625	100.082	100.082	99.882	2.625	100.207	100.207	100.007	2.625	100.207	100.207	100.007				
2.750	102.462	102.462	102.262	2.750	102.462	102.462	102.262	2.750	100.611	100.611	100.411	2.750	100.736	100.736	100.536	2.750	100.736	100.736	100.536				
2.875	102.857	102.857	102.657	2.875	102.857	102.857	102.657	2.875	101.006	101.006	100.806	2.875	101.131	101.131	100.931	2.875	101.131	101.131	100.931				
2.990	103.177	103.177	102.977	2.990	103.177	103.177	102.977	2.990	101.326	101.326	101.126	2.990	101.451	101.451	101.251	2.990	101.451	101.451	101.251				
3.000	103.277	103.277	103.077	3.000	103.277	103.277	103.077	3.000	101.426	101.426	101.226	3.000	101.551	101.551	101.351	3.000	101.551	101.551	101.351				
3.125	103.183	103.183	102.967	3.125	103.183	103.183	102.967	3.125	100.832	100.832	100.616	3.125	100.957	100.957	100.741	3.125	100.957	100.957	100.741				
3.250	103.654	103.654																					



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.:

5/28/2021

45 Day Lock Exp.:

6/14/2021

60 Day Lock Exp.:

6/28/2021

W. Rate Sheet Dated: 4/28/2021

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	99.285	99.285	99.085	2.500	98.198	98.198	97.981	2.000	98.936	98.936	98.736	2.750	98.020	98.020	97.820	2.000	97.986	97.986	97.786
2.875	100.147	100.147	99.947	2.625	98.988	98.988	98.772	2.125	99.579	99.579	99.379	2.875	98.882	98.882	98.682	2.125	98.629	98.629	98.429
2.990	100.605	100.605	100.405	2.750	100.090	100.090	99.872	2.250	100.290	100.290	100.090	2.990	99.340	99.340	99.140	2.250	99.340	99.340	99.140
3.000	100.705	100.705	100.505	2.875	100.800	100.800	100.586	2.375	100.827	100.827	100.627	3.000	99.440	99.440	99.240	2.375	99.877	99.877	99.677
3.125	101.136	101.136	100.911	2.990	101.270	101.270	101.053	2.500	101.032	101.032	100.832	3.125	100.121	100.121	99.896	2.500	100.082	100.082	99.882
3.250	102.043	102.043	101.821	3.000	101.370	101.370	101.153	2.625	101.808	101.808	101.608	3.250	101.028	101.028	100.806	2.625	100.295	100.295	100.095
3.375	102.590	102.590	102.375	3.125	101.735	101.735	101.469	2.750	102.337	102.337	102.137	3.375	101.575	101.575	101.360	2.750	100.824	100.824	100.624
3.500	102.966	102.966	102.755	3.250	102.649	102.649	102.385	2.875	102.732	102.732	102.532	3.500	101.951	101.951	101.740	2.875	101.219	101.219	101.019
3.625	103.332	103.332	103.125	3.375	103.250	103.250	102.991	2.990	103.052	103.052	102.852	3.625	102.317	102.317	102.110	2.990	101.539	101.539	101.339
3.750	103.102	103.102	102.902	3.500	103.783	103.783	103.531	3.000	103.152	103.152	102.952	3.750	100.900	100.900	100.700	3.000	101.639	101.639	101.439
3.875	103.600	103.600	103.400	3.625	104.088	104.088	103.839	3.125	103.058	103.058	102.842	3.875	101.398	101.398	101.198	3.125	101.295	101.295	101.079
3.990	103.947	103.947	103.747	3.750	103.528	103.528	103.328	3.250	103.529	103.529	103.315	3.990	101.745	101.745	101.545	3.250	101.766	101.766	101.552
4.000	104.047	104.047	103.847	3.875	103.878	103.878	103.678	3.375	103.854	103.854	103.642	4.000	101.845	101.845	101.645	3.375	102.091	102.091	101.879
4.125	104.446	104.446	104.201	3.990	104.222	104.222	104.022	3.500	104.089	104.089	103.879	4.125	101.214	101.214	100.969	3.500	102.326	102.326	102.116
4.250	105.056	105.056	104.822	4.000	104.322	104.322	104.122	3.625	104.081	104.081	103.881	4.250	101.824	101.824	101.590	3.625	101.818	101.818	101.618
4.375	105.458	105.458	105.233	4.125	104.875	104.875	104.632	3.750	104.456	104.456	104.256	4.375	102.226	102.226	102.001	3.750	102.193	102.193	101.993
4.500	105.771	105.771	105.553	4.250	105.286	105.286	105.046	3.875	104.625	104.625	104.425	4.500	102.539	102.539	102.321	3.875	102.362	102.362	102.162
4.625	105.437	105.437	105.237	4.375	105.526	105.526	105.289	3.990	104.899	104.899	104.699	4.625	102.080	102.080	101.880	3.990	102.636	102.636	102.436
4.750	105.858	105.858	105.658	4.500	105.734	105.734	105.502	4.000	104.999	104.999	104.799	4.750	102.501	102.501	102.301	4.000	102.736	102.736	102.536

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.:

5/28/2021

45 Day Lock Exp.:

6/14/2021

60 Day Lock Exp.:

6/28/2021

W. Rate Sheet Dated: 4/28/2021

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)