

W. Rate Sheet Dated: 4/30/2021

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	102.230	102.230	101.792	2.750	100.202	100.202	99.764	2.250	98.474	98.474	98.174	3.125	96.536	96.536	96.236
2.875	102.437	102.437	101.999	2.875	100.375	100.375	99.938	2.500	98.806	98.806	98.506	3.250	97.802	97.802	97.502
3.000	102.641	102.641	102.204	3.000	100.545	100.545	100.107	2.625	98.970	98.970	98.670	3.375	97.880	97.880	97.580
3.125	102.839	102.839	102.401	3.125	100.675	100.675	100.238	2.750	100.622	100.622	100.322	3.500	97.958	97.958	97.658
3.250	103.453	103.453	103.153	3.250	101.365	101.365	101.065	2.875	100.783	100.783	100.483	3.625	98.036	98.036	97.736
3.375	103.551	103.551	103.251	3.375	101.527	101.527	101.227	3.000	100.940	100.940	100.640	Margin = 2.250		Index = 0.070	
3.500	103.747	103.747	103.447	3.500	101.671	101.671	101.371	3.125	101.058	101.058	100.758	30 Year OTC			
3.625	103.931	103.931	103.631	3.625	101.721	101.721	101.421	3.250	102.728	102.728	102.428	Rate	30 Day	45 Day	60 Day
3.750	103.946	103.946	103.625	3.750	103.328	103.328	103.007	3.375	102.878	102.878	102.578	3.250	99.678	99.678	99.178
3.875	104.016	104.016	103.694	3.875	103.453	103.453	103.131	3.500	103.011	103.011	102.711	3.375	99.876	99.876	99.376
4.000	104.192	104.192	103.870	4.000	103.571	103.571	103.249	3.625	103.054	103.054	102.754	3.500	100.072	100.072	99.572
4.125	104.328	104.328	104.006	4.125	103.663	103.663	103.341	3.750	103.709	103.709	103.409	3.625	100.256	100.256	99.756
4.250	104.304	104.304	104.104	4.250	103.693	103.693	103.493	3.875	103.824	103.824	103.524	3.750	101.571	101.571	101.071
4.375	104.322	104.322	104.122	4.375	103.817	103.817	103.617	4.000	103.934	103.934	103.634	3.875	101.741	101.741	101.241
4.500	104.445	104.445	104.245	4.500	103.935	103.935	103.735	4.125	104.017	104.017	103.717	4.000	101.917	101.917	101.417
4.625	104.603	104.603	104.403	4.625	104.027	104.027	103.827	4.250	103.668	103.668	103.368	4.125	102.053	102.053	101.553
4.750	105.167	105.167	104.967	4.750	104.557	104.557	104.357	4.375	103.784	103.784	103.484	4.250	102.629	102.629	102.129
4.875	105.186	105.186	104.986	4.875	104.681	104.681	104.481	4.500	103.894	103.894	103.594	4.375	102.747	102.747	102.247
6.250	106.000	106.000	105.800	6.250	106.187	106.187	105.987	4.625	103.976	103.976	103.676	6.250	105.822	105.822	105.322

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	102.330	102.230	102.230	101.792	2.750	101.782	101.682	101.682	101.244	2.250	100.504	100.404	100.404	100.104
2.875	102.537	102.437	102.437	101.999	2.875	101.955	101.855	101.855	101.418	2.375	100.675	100.575	100.575	100.275
3.000	102.741	102.641	102.641	102.204	3.000	102.125	102.025	102.025	101.587	2.500	100.836	100.736	100.736	100.436
3.125	102.939	102.839	102.839	102.401	3.125	102.255	102.155	102.155	101.718	2.625	101.000	100.900	100.900	100.600
3.250	103.453	103.353	103.353	103.053	3.250	102.945	102.845	102.845	102.545	2.750	101.552	101.452	101.452	101.152
3.375	103.651	103.551	103.551	103.251	3.375	103.107	103.007	103.007	102.707	2.875	101.713	101.613	101.613	101.313
3.500	103.847	103.747	103.747	103.447	3.500	103.251	103.151	103.151	102.851	3.000	101.870	101.770	101.770	101.470
3.625	104.031	103.931	103.931	103.631	3.625	103.301	103.201	103.201	102.901	3.125	101.988	101.888	101.888	101.588
3.750	104.046	103.946	103.946	103.625	3.750	103.858	103.758	103.758	103.437	3.250	104.258	104.158	104.158	103.858
3.875	104.216	104.116	104.116	103.794	3.875	103.983	103.883	103.883	103.561	3.375	104.408	104.308	104.308	104.008
4.000	104.392	104.292	104.292	103.970	4.000	104.101	104.001	104.001	103.679	3.500	104.541	104.441	104.441	104.141
4.125	104.528	104.428	104.428	104.106	4.125	104.193	104.093	104.093	103.771	3.625	104.584	104.484	104.484	104.184
4.250	105.104	105.004	105.004	104.804	4.250	104.923	104.823	104.823	104.623	3.750	105.739	105.639	105.639	105.339

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	96.928	96.928	96.428	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	97.126	97.126	96.626	4.750	101.000	101.000	100.500
3.875	100.128	100.128	99.628	6.250	103.750	103.750	103.500	3.500	97.322	97.322	96.822	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.951	99.951	99.451					3.625	97.506	97.506	97.006	Rate	30 Day	45 Day	60 Day
4.125	99.816	99.816	99.316					3.750	98.821	98.821	98.321	6.250	102.750	102.750	102.250
4.250	101.396	101.396	100.896					3.875	98.991	98.991	98.491	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.278	101.278	100.778					4.000	99.167	99.167	98.667				
4.500	101.155	101.155	100.655					4.125	99.303	99.303	98.803				
4.625	100.997	100.997	100.497					4.250	99.879	99.879	99.379				
4.750	102.989	102.989	102.489					4.375	99.997	99.997	99.497				
Borrower Paid Como Only				Lender Paid Only				6.250	103.072	103.072	102.572				

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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

5/31/2021

6/14/2021

6/29/2021

W. Rate Sheet Dated: 4/30/2021

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	102.015	102.015	101.715	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	102.175	102.175	101.875	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	102.332	102.332	102.032	Margin = 2.250		Index = .070	
3.500	N/A	N/A	N/A	3.500	102.813	102.813	102.513	3.125	102.450	102.450	102.150	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.863	102.863	102.563	3.250	103.871	103.871	103.571	Rate	30 Day	45 Day	60 Day
3.750	103.346	103.346	103.025	3.750	103.158	103.158	102.837	3.375	104.020	104.020	103.720	3.250	102.265	102.265	101.765
3.875	103.416	103.416	103.094	3.875	103.283	103.283	102.961	3.500	104.153	104.153	103.853	3.375	102.463	102.463	101.963
4.000	103.592	103.592	103.270	4.000	103.401	103.401	103.079	3.625	104.197	104.197	103.897	3.500	102.659	102.659	102.159
4.125	103.728	103.728	103.406	4.125	103.493	103.493	103.171	3.750	103.539	103.539	103.239	3.625	102.843	102.843	102.343
4.250	103.641	103.641	103.441	4.250	103.460	103.460	103.260	3.875	N/A	N/A	N/A	3.750	101.846	101.846	101.346
4.375	103.660	103.660	103.460	4.375	103.584	103.584	103.384	4.000	N/A	N/A	N/A	3.875	102.016	102.016	101.516
4.500	103.783	103.783	103.583	4.500	103.703	103.703	103.503	4.125	N/A	N/A	N/A	4.000	102.192	102.192	101.692
4.625	103.940	103.940	103.740	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	102.328	102.328	101.828
4.750	103.880	103.880	103.680	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	102.841	102.841	102.341
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	102.365	102.265	102.265	101.965	3.250	102.257	102.157	102.157	101.857	2.750	101.015	100.915	100.915	100.615
3.375	102.563	102.463	102.463	102.163	3.375	102.419	102.319	102.319	102.019	2.875	101.175	101.075	101.075	100.775
3.500	102.759	102.659	102.659	102.359	3.500	102.563	102.463	102.463	102.163	3.000	101.332	101.232	101.232	100.932
3.625	102.943	102.843	102.843	102.543	3.625	102.613	102.513	102.513	102.213	3.125	101.450	101.350	101.350	101.050
3.750	101.946	101.846	101.846	101.525	3.750	101.858	101.758	101.758	101.437	3.250	103.471	103.371	103.371	103.071
3.875	102.116	102.016	102.016	101.694	3.875	101.983	101.883	101.883	101.561	3.375	103.620	103.520	103.520	103.220
4.000	102.292	102.192	102.192	101.870	4.000	102.101	102.001	102.001	101.679	3.500	103.753	103.653	103.653	103.353
4.125	102.428	102.328	102.328	102.006	4.125	102.193	102.093	102.093	101.771	3.625	103.797	103.697	103.697	103.397
4.250	102.941	102.841	102.841	102.641	4.250	102.860	102.760	102.760	102.560	3.750	103.639	103.539	103.539	103.239

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
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@afrownhouse.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/31/2021

45 Day Lock Exp.:

6/14/2021

60 Day Lock Exp.:

6/29/2021

W. Rate Sheet Dated: 4/30/2021

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	97.394	97.394	97.194	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.028	98.028	97.828	2.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A						
2.625	98.480	98.480	98.280	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.840	98.840	98.640	2.125	N/A	N/A	N/A	N/A	N/A	N/A	N/A						
2.750	99.420	99.420	99.220	2.250	94.059	94.059	93.859	2.250	93.990	93.990	93.790	2.750	99.599	99.599	99.399	2.250	94.105	94.105	94.105	93.905	93.905	93.905	93.905						
2.875	100.115	100.115	99.915	2.375	95.217	95.217	95.017	2.375	94.989	94.989	94.789	2.875	100.230	100.230	100.030	2.375	95.305	95.305	95.305	95.105	95.105	95.105	95.105						
2.990	100.647	100.647	100.447	2.500	96.399	96.399	96.199	2.500	96.236	96.236	96.036	2.990	100.671	100.671	100.471	2.500	96.833	96.833	96.833	96.633	96.633	96.633	96.633						
3.000	100.747	100.747	100.547	2.625	97.547	97.547	97.347	2.625	97.445	97.445	97.245	3.000	100.771	100.771	100.571	2.625	97.707	97.707	97.707	97.507	97.507	97.507	97.507						
3.125	101.085	101.085	100.885	2.750	98.571	98.571	98.371	2.750	98.508	98.508	98.308	3.125	101.668	101.668	101.468	2.750	98.550	98.550	98.550	98.350	98.350	98.350	98.350						
3.250	101.930	101.930	101.730	2.875	99.334	99.334	99.134	2.875	99.272	99.272	99.072	3.250	102.394	102.394	102.194	2.875	99.249	99.249	99.249	99.049	99.049	99.049	99.049						
3.375	102.427	102.427	102.227	2.990	99.940	99.940	99.740	2.990	99.835	99.835	99.635	3.375	102.948	102.948	102.748	2.990	99.764	99.764	99.764	99.564	99.564	99.564	99.564						
3.500	102.789	102.789	102.589	3.000	100.040	100.040	99.840	3.000	99.935	99.935	99.735	3.500	103.357	103.357	103.157	3.000	99.864	99.864	99.864	99.664	99.664	99.664	99.664						
3.625	103.202	103.202	103.002	3.125	101.303	101.303	101.103	3.125	101.265	101.265	101.065	3.625	103.584	103.584	103.384	3.125	101.468	101.468	101.468	101.268	101.268	101.268	101.268						
3.750	103.238	103.238	103.038	3.250	102.276	102.276	102.076	3.250	102.276	102.276	102.076	3.750	102.626	102.626	102.426	3.250	102.194	102.194	102.194	101.994	101.994	101.994	101.994						
3.875	103.765	103.765	103.565	3.375	102.934	102.934	102.734	3.375	102.934	102.934	102.734	3.875	103.115	103.115	102.915	3.375	102.748	102.748	102.748	102.548	102.548	102.548	102.548						
3.990	104.126	104.126	103.926	3.500	103.496	103.496	103.296	3.500	103.496	103.496	103.296	3.990	103.374	103.374	103.174	3.500	103.157	103.157	103.157	102.957	102.957	102.957	102.957						
4.000	104.226	104.226	104.026	3.625	103.949	103.949	103.749	3.625	103.949	103.949	103.749	4.000	103.474	103.474	103.274	3.625	103.384	103.384	103.384	103.184	103.184	103.184	103.184						
4.125	104.368	104.368	104.168	3.750	104.643	104.643	104.443	3.750	104.643	104.643	104.443	4.125	103.680	103.680	103.480	3.750	102.426	102.426	102.426	102.226	102.226	102.226	102.226						
4.250	105.182	105.182	104.982	3.875	105.222	105.222	105.022	3.875	105.222	105.222	105.022	4.250	102.751	102.751	102.551	3.875	102.915	102.915	102.915	102.715	102.715	102.715	102.715						
4.375	105.588	105.588	105.388	3.990	105.573	105.573	105.373	3.990	105.573	105.573	105.373	4.375	103.187	103.187	102.987	3.990	103.174	103.174	103.174	102.974	102.974	102.974	102.974						
4.500	105.964	105.964	105.764	4.000	105.673	105.673	105.473	4.000	105.673	105.673	105.473	4.500	103.510	103.510	103.310	4.000	103.274	103.274	103.274	103.074	103.074	103.074	103.074						
30/25 Year >125 High Balance						20 Year						20 Year 105-125						20 Year >125											
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day						
2.750	98.487	98.487	98.287	2.875	101.006	101.006	100.806	2.875	100.392	100.392	100.192	2.750	100.392	100.392	100.192	2.000	99.207	99.207	99.207	99.007	99.007	99.007	99.007						
2.875	99.187	99.187	98.987	2.990	101.449	101.449	101.249	2.990	100.891	100.891	100.691	2.990	100.891	100.891	100.691	2.125	99.821	99.821	99.821	99.621	99.621	99.621	99.621						
2.990	99.659	99.659	99.459	3.000	101.549	101.549	101.349	3.000	100.991	100.991	100.791	3.000	100.991	100.991	100.791	2.250	100.365	100.365	100.365	100.165	100.165	100.165	100.165						
3.000	99.759	99.759	99.559	3.125	102.023	102.023	101.823	3.125	101.642	101.642	101.442	3.125	101.620	101.620	101.420	2.375	100.855	100.855	100.855	100.655	100.655	100.655	100.655						
3.125	101.468	101.468	101.268	3.250	102.674	102.674	102.474	3.250	102.502	102.502	102.302	3.250	102.502	102.502	102.302	2.500	101.325	101.325	101.325	101.125	101.125	101.125	101.125						
3.250	102.194	102.194	101.994	3.375	103.267	103.267	103.067	3.375	103.155	103.155	102.955	3.375	103.155	103.155	102.955	2.625	101.836	101.836	101.836	101.636	101.636	101.636	101.636						
3.375	102.748	102.748	102.548	3.500	103.744	103.744	103.544	3.500	103.679	103.679	103.479	3.500	103.679	103.679	103.479	2.750	102.390	102.390	102.390	102.190	102.190	102.190	102.190						
3.500	103.157	103.157	102.957	3.625	104.155	104.155	103.955	3.625	104.129	104.129	103.929	3.625	104.129	104.129	103.929	2.875	102.825	102.825	102.825	102.625	102.625	102.625	102.625						
3.625	103.384	103.384	103.184	3.750	103.760	103.760	103.560	3.750	103.848	103.848	103.648	3.750	104.036	104.036	103.836	2.990	103.216	103.216	103.216	103.016	103.016	103.016	103.016						
3.750	104.226	104.226	104.026	3.875	104.283	104.283	104.083	3.875	104.422	104.422	104.222	3.875	104.609	104.609	104.409	3.000	103.316	103.316	103.316	103.116	103.116	103.116	103.116						
3.875	102.915	102.915	102.715	3.990	104.562	104.562	104.362	3.990	104.738	104.738	104.538	3.990	104.925	104.925	104.725	3.125	103.754	103.754	103.754	103.554	103.554	103.554	103.554						
3.990	103.174	103.174	102.974	4.000	104.662	104.662	104.462	4.000	104.838	104.838	104.638	4.000	105.025	105.025	104.825	3.250	103.876	103.876	103.876	103.676	103.676	103.676	103.676						
4.000	103.274	103.274	103.074	4.125	105.000	105.000	104.800	4.125	105.211	105.211	105.011	4.125	105.398	105.398	105.198	3.375	104.306	104.306	104.306	104.106	104.106	104.106	104.106						
4.125	97.425	97.425	97.225	4.250	105.164	105.164	104.964	4.250	105.448	105.448	105.248	4.250	105.636	105.636	105.436	3.500	104.672	104.672	104.672	104.472	104.472	104.472	104.472						
4.250	N/A	N/A	N/A	4.375	105.564	105.564	105.364	4.375	105.888	105.888	105.688	4.375	106.076	106.076	105.876	3.625	105.118	105.118	105.118	104.918	104.918	104.918	104.918						
4.375	N/A	N/A	N/A	4.500	105.920	105.920	105.720	4.500	106.280	106.280	106.080	4.500	106.310	106.310	106.110	3.750	104.888	104.888	104.888	104.688	104.688	104.688	104.688						
4.500	N/A	N/A	N/A	4.625	106.170	106.170	105.970	4.625	106.309	106.309	106.109	4.625	106.309	106.309	106.109	3.875	105.357	105.357	105.357	105.157	105.157	105.157	105.157						
4.625	N/A	N/A	N/A	4.750	106.309	106.309	106.109	4.750	106.309	106.309	106.109	4.750	106.309	106.309	106.109	3.990	105.712	105.712	105.712	105.512	105.512	105.512	105.512						
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	105.812	105.812	105.812	105.612	105.612	105.612	105.612						
15 Year 105-125						15 Year >125						15 Year High Balance						15 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						
2.000	97.451	97.451	N/A	2.000	97.193	97.193	96.993	2.000	99.195	99.195	98.995	2.000	97.239	97.239	97.039	2.000	96.981	96.981	96.781	2.000	96.981	96.981	96.781						
2.125	98.168	98.168	N/A	2.125	97.918	97.918	97.718	2.125	99.663	99.663	99.463	2.125	97.810	97.810	97.610	2.125	97.560	97.560	97.360	2.125	97.560	97.560	97.360						
2.250	98.765	98.765	98.565	2.250	98.602	98.602	98.402	2.250	100.112	100.112	99.912	2.250	98.312	98.312	98.112	2.250	98.149	98.149	97.949	2.250	98.149	98.149	97.949						
2.375	99.524	99.524	99.324	2.375	99.494	99.494	99.294	2.375	100.683	100.683	100.483	2.375	99.152	99.152	98.952	2.375	99.122	99.122	98.922	2.375	99.122	99.122	98.922						
2.500	100.423	100.423	100.223	2.500	100.40																								



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.:

5/31/2021

6/14/2021

6/29/2021

W. Rate Sheet Dated: 4/30/2021

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@afrownlo.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/31/2021

45 Day Lock Exp.:

6/14/2021

60 Day Lock Exp.:

6/29/2021

W. Rate Sheet Dated: 4/30/2021

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	99.450	99.450	99.250	2.750	99.450	99.450	99.250	2.750	99.450	99.450	99.250	2.750	98.270	98.270	98.070	2.750	98.270	98.270	98.070	
2.875	100.312	100.312	100.112	2.875	100.312	100.312	100.112	2.875	100.312	100.312	100.112	2.875	99.132	99.132	98.932	2.875	99.132	99.132	98.932	
2.990	100.765	100.765	100.565	2.990	100.765	100.765	100.565	2.990	100.765	100.765	100.565	2.990	99.585	99.585	99.385	2.990	99.585	99.585	99.385	
3.000	100.865	100.865	100.665	3.000	100.865	100.865	100.665	3.000	100.865	100.865	100.665	3.000	99.685	99.685	99.485	3.000	99.685	99.685	99.485	
3.125	101.249	101.249	101.018	3.125	101.249	101.249	101.018	3.125	101.249	101.249	101.018	3.125	100.569	100.569	100.338	3.125	100.569	100.569	100.338	
3.250	102.152	102.152	101.928	3.250	102.027	102.027	101.803	3.250	102.152	102.152	101.928	3.250	101.472	101.472	101.248	3.250	101.347	101.347	101.123	
3.375	102.698	102.698	102.483	3.375	102.573	102.573	102.358	3.375	102.698	102.698	102.483	3.375	102.018	102.018	101.803	3.375	101.893	101.893	101.678	
3.500	103.076	103.076	102.866	3.500	102.951	102.951	102.741	3.500	103.076	103.076	102.866	3.500	102.396	102.396	102.186	3.500	102.271	102.271	102.061	
3.625	103.445	103.445	103.238	3.625	103.320	103.320	103.113	3.625	103.445	103.445	103.238	3.625	102.765	102.765	102.558	3.625	102.640	102.640	102.433	
3.750	103.158	103.158	102.958	3.750	102.533	102.533	102.333	3.750	102.533	102.533	102.333	3.750	100.104	100.104	99.904	3.750	99.479	99.479	99.279	
3.875	103.656	103.656	103.456	3.875	103.031	103.031	102.831	3.875	103.031	103.031	102.831	3.875	100.602	100.602	100.402	3.875	99.977	99.977	99.777	
3.990	104.001	104.001	103.801	3.990	103.376	103.376	103.176	3.990	103.376	103.376	103.176	3.990	100.947	100.947	100.747	3.990	100.322	100.322	100.122	
4.000	104.101	104.101	103.901	4.000	103.476	103.476	103.276	4.000	103.476	103.476	103.276	4.000	101.047	101.047	100.847	4.000	100.422	100.422	100.222	
4.125	104.263	104.263	104.063	4.125	103.638	103.638	103.438	4.125	103.638	103.638	103.438	4.125	99.149	99.149	98.949	4.125	98.524	98.524	98.324	
4.250	104.869	104.869	104.669	4.250	104.494	104.494	104.294	4.250	104.494	104.494	104.294	4.250	99.755	99.755	99.555	4.250	99.380	99.380	99.180	
4.375	105.271	105.271	105.071	4.375	104.896	104.896	104.696	4.375	104.896	104.896	104.696	4.375	100.157	100.157	99.957	4.375	99.782	99.782	99.582	
4.500	105.584	105.584	105.384	4.500	105.209	105.209	105.009	4.500	105.209	105.209	105.009	4.500	100.470	100.470	100.270	4.500	100.095	100.095	99.895	
4.625	105.512	105.512	105.312	4.625	105.137	105.137	104.937	4.625	105.137	105.137	104.937	4.625	100.148	100.148	99.948	4.625	99.773	99.773	99.573	
4.750	105.932	105.932	105.732	4.750	105.932	105.932	105.732	4.750	105.932	105.932	105.732	4.750	100.568	100.568	100.368	4.750	100.568	100.568	100.368	
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	98.270	98.270	98.070	2.500	98.414	98.414	98.210	2.500	98.414	98.414	98.210	2.500	98.414	98.414	98.210	2.000	99.093	99.093	98.893	
2.875	99.132	99.132	98.932	2.625	99.207	99.207	99.001	2.625	99.207	99.207	99.001	2.625	99.207	99.207	99.001	2.125	99.737	99.737	99.537	
2.990	99.585	99.585	99.385	2.750	100.310	100.310	100.104	2.750	100.310	100.310	100.104	2.750	100.310	100.310	100.104	2.250	100.445	100.445	100.245	
3.000	99.685	99.685	99.485	2.875	101.024	101.024	100.818	2.875	101.024	101.024	100.818	2.875	101.024	101.024	100.818	2.375	100.984	100.984	100.784	
3.125	100.569	100.569	100.338	2.990	101.492	101.492	101.290	2.990	101.492	101.492	101.290	2.990	101.492	101.492	101.290	2.500	101.137	101.137	100.937	
3.250	101.472	101.472	101.248	3.000	101.592	101.592	101.390	3.000	101.592	101.592	101.390	3.000	101.592	101.592	101.390	2.625	101.913	101.913	101.713	
3.375	102.018	102.018	101.803	3.125	101.722	101.722	101.471	3.125	101.722	101.722	101.471	3.125	101.722	101.722	101.471	2.750	102.441	102.441	102.241	
3.500	102.396	102.396	102.186	3.250	102.636	102.636	102.388	3.250	102.636	102.636	102.388	3.250	102.636	102.636	102.388	2.875	102.834	102.834	102.634	
3.625	102.765	102.765	102.558	3.375	103.235	103.235	102.984	3.375	103.235	103.235	102.984	3.375	103.235	103.235	102.984	2.990	103.154	103.154	102.954	
3.750	99.479	99.479	99.279	3.500	103.767	103.767	103.530	3.500	103.767	103.767	103.530	3.500	103.767	103.767	103.530	3.000	103.254	103.254	103.054	
3.875	99.977	99.977	99.777	3.625	104.071	104.071	103.837	3.625	104.071	104.071	103.837	3.625	104.071	104.071	103.837	3.125	103.135	103.135	102.935	
3.990	100.322	100.322	100.122	3.750	105.379	105.379	105.139	3.750	104.829	104.829	104.629	3.750	104.829	104.829	104.629	3.250	103.604	103.604	103.404	
4.000	100.422	100.422	100.222	3.875	105.929	105.929	105.729	3.875	105.179	105.179	104.979	3.875	105.179	105.179	104.979	3.375	103.929	103.929	103.729	
4.125	98.524	98.524	98.324	3.990	104.249	104.249	104.049	3.990	105.499	105.499	105.299	3.990	105.499	105.499	105.299	3.500	104.160	104.160	103.960	
4.250	99.380	99.380	99.180	4.000	104.349	104.349	104.149	4.000	105.599	105.599	105.399	4.000	105.599	105.599	105.399	3.625	104.122	104.122	103.922	
4.375	99.782	99.782	99.582	4.125	104.674	104.674	104.474	4.125	105.924	105.924	105.724	4.125	105.924	105.924	105.724	3.750	104.497	104.497	104.297	
4.500	100.095	100.095	99.895	4.250	105.083	105.083	104.883	4.250	106.333	106.333	106.133	4.250	106.333	106.333	106.133	3.875	104.665	104.665	104.465	
4.625	99.773	99.773	99.573	4.375	105.322	105.322	105.122	4.375	106.572	106.572	106.372	4.375	106.572	106.572	106.372	3.990	104.935	104.935	104.735	
4.750	100.568	100.568	100.368	4.500	105.566	105.566	105.366	4.500	106.816	106.816	106.616	4.500	106.816	106.816	106.616	4.000	105.035	105.035	104.835	
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	99.218	99.218	99.018	2.000	99.218	99.218	99.018	2.000	98.493	98.493	98.293	2.000	98.618	98.618	98.418	2.000	98.618	98.618	98.418	
2.125	99.862	99.862	99.662	2.125	99.862	99.862	99.662	2.125	99.137	99.137	98.937	2.125	99.262	99.262	99.062	2.125	99.262	99.262	99.062	
2.250	100.570	100.570	100.370	2.250	100.570	100.570	100.370	2.250	99.845	99.845	99.645	2.250	99.970	99.970	99.770	2.250	99.970	99.970	99.770	
2.375	101.109	101.109	100.909	2.375	101.109	101.109	100.909	2.375	100.384	100.384	100.184	2.375	100.509	100.509	100.309	2.375	100.509	100.509	100.309	
2.500	101.262	101.262	101.062	2.500	101.262	101.262	101.062	2.500	100.537	100.537	100.337	2.500	100.662	100.662	100.462	2.500	100.662	100.662	100.462	
2.625	102.038	102.038	101.838	2.625	102.038	102.038	101.838	2.625	100.187	100.187	99.987	2.625	100.312	100.312	100.112	2.625	100.312	100.312	100.112	
2.750	102.566	102.566	102.366	2.750	102.566	102.566	102.366	2.750	100.715	100.715	100.515	2.750	100.840	100.840	100.640	2.750	100.840	100.840	100.640	
2.875	102.959	102.959	102.759	2.875	102.959	102.959	102.759	2.875	101.108	101.108	100.908	2.875	101.233	101.233	101.033	2.875	101.233	101.233	101.033	
2.990	103.279	103.279	103.079	2.990	103.279	103.279	103.079	2.990	101.428	101.428	101.228	2.990	101.553	101.553	101.353	2.990	101.553	101.553	101.353	
3.000	103.379	103.379	103.179	3.000	103.379	103.379	103.179	3.000	101.528	101.528	101.328	3.000	101.653	101.653	101.453	3.000	101.653	101.653	101.453	
3.125	103.260	103.260	103.060	3.125	103.260	103.260	103.060	3.125	100.909	100.909	100.709	3.125	101.034	101.034	100.834	3.125	101.034	101.034	100.834	
3.250	103.729	103.729	103.529	3.250	103.729	103.729	103.529	3.250	101.378	101.378	101.178	3.250	101.503	101.503	101.303	3.250	101.503	101.503	101.303	
3.375	104.054	104.054	103.854	3.375	104.054	104.054	103													



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.:

5/31/2021

45 Day Lock Exp.:

6/14/2021

60 Day Lock Exp.:

6/29/2021

W. Rate Sheet Dated: 4/30/2021

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	99.450	99.450	99.250	2.500	98.414	98.414	98.210	2.000	99.093	99.093	98.893	2.750	98.185	98.185	97.985	2.000	98.143	98.143	97.943
2.875	100.312	100.312	100.112	2.625	99.207	99.207	99.001	2.125	99.737	99.737	99.537	2.875	99.047	99.047	98.847	2.125	98.787	98.787	98.587
2.990	100.765	100.765	100.565	2.750	100.310	100.310	100.104	2.250	100.445	100.445	100.245	2.990	99.500	99.500	99.300	2.250	99.495	99.495	99.295
3.000	100.865	100.865	100.665	2.875	101.024	101.024	100.818	2.375	100.984	100.984	100.784	3.000	99.600	99.600	99.400	2.375	100.034	100.034	99.834
3.125	101.249	101.249	101.018	2.990	101.492	101.492	101.290	2.500	101.137	101.137	100.937	3.125	100.234	100.234	100.003	2.500	100.187	100.187	99.987
3.250	102.152	102.152	101.928	3.000	101.592	101.592	101.390	2.625	101.913	101.913	101.713	3.250	101.137	101.137	100.913	2.625	100.400	100.400	100.200
3.375	102.698	102.698	102.483	3.125	101.722	101.722	101.471	2.750	102.441	102.441	102.241	3.375	101.683	101.683	101.468	2.750	100.928	100.928	100.728
3.500	103.076	103.076	102.866	3.250	102.636	102.636	102.388	2.875	102.834	102.834	102.634	3.500	102.061	102.061	101.851	2.875	101.321	101.321	101.121
3.625	103.445	103.445	103.238	3.375	103.235	103.235	102.994	2.990	103.154	103.154	102.954	3.625	102.430	102.430	102.223	2.990	101.641	101.641	101.441
3.750	103.158	103.158	102.958	3.500	103.767	103.767	103.530	3.000	103.254	103.254	103.054	3.750	100.956	100.956	100.756	3.000	101.741	101.741	101.541
3.875	103.656	103.656	103.456	3.625	104.071	104.071	103.837	3.125	103.135	103.135	102.935	3.875	101.454	101.454	101.254	3.125	101.372	101.372	101.172
3.990	104.001	104.001	103.801	3.750	103.579	103.579	103.379	3.250	103.604	103.604	103.404	3.990	101.799	101.799	101.599	3.250	101.841	101.841	101.641
4.000	104.101	104.101	103.901	3.875	103.929	103.929	103.729	3.375	103.929	103.929	103.729	4.000	101.899	101.899	101.699	3.375	102.166	102.166	101.966
4.125	104.263	104.263	104.063	3.990	104.249	104.249	104.049	3.500	104.160	104.160	103.960	4.125	101.031	101.031	100.831	3.500	102.397	102.397	102.197
4.250	104.869	104.869	104.669	4.000	104.349	104.349	104.149	3.625	104.122	104.122	103.922	4.250	101.637	101.637	101.437	3.625	101.859	101.859	101.659
4.375	105.271	105.271	105.071	4.125	104.674	104.674	104.474	3.750	104.497	104.497	104.297	4.375	102.039	102.039	101.839	3.750	102.234	102.234	102.034
4.500	105.584	105.584	105.384	4.250	105.083	105.083	104.883	3.875	104.665	104.665	104.465	4.500	102.352	102.352	102.152	3.875	102.402	102.402	102.202
4.625	105.512	105.512	105.312	4.375	105.322	105.322	105.122	3.990	104.935	104.935	104.735	4.625	102.155	102.155	101.955	3.990	102.672	102.672	102.472
4.750	105.932	105.932	105.732	4.500	105.566	105.566	105.366	4.000	105.035	105.035	104.835	4.750	102.575	102.575	102.375	4.000	102.772	102.772	102.572

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, LPMI, UW Fee Buyout		

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	-6.125	-6.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

5/31/2021

6/14/2021

6/29/2021

W. Rate Sheet Dated: 4/30/2021

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 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)