

W. Rate Sheet Dated: 1/4/2021

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
2.500	100.936	100.936	100.593	2.500	100.484	100.484	100.141	2.250	99.631	99.631	99.331	3.125	96.252	96.252	95.952
2.625	100.940	100.940	100.596	2.625	100.487	100.487	100.143	2.500	99.637	99.637	99.337	3.250	97.754	97.754	97.454
2.750	101.976	101.976	101.569	2.750	101.025	101.025	100.618	2.625	99.639	99.639	99.339	3.375	97.755	97.755	97.455
2.875	101.979	101.979	101.573	2.875	101.028	101.028	100.621	2.750	99.287	99.287	98.987	3.500	97.756	97.756	97.456
3.000	101.982	101.982	101.576	3.000	101.030	101.030	100.624	2.875	99.290	99.290	98.990	3.625	97.752	97.752	97.452
3.125	101.986	101.986	101.579	3.125	101.032	101.032	100.626	3.000	99.292	99.292	98.992	Margin = 2.250		Index = 0.090	
3.250	101.444	101.444	101.144	3.250	100.268	100.268	99.968	3.125	99.294	99.294	98.994	30 Year OTC			
3.375	101.447	101.447	101.147	3.375	100.271	100.271	99.971	3.250	101.479	101.479	101.179	Rate	30 Day	45 Day	60 Day
3.500	101.450	101.450	101.150	3.500	100.317	100.317	100.017	3.375	101.481	101.481	101.181	4.000	101.668	101.668	101.168
3.625	101.453	101.453	101.153	3.625	100.319	100.319	100.019	3.500	101.545	101.545	101.245	4.125	101.670	101.670	101.170
3.750	102.597	102.597	102.275	3.750	102.081	102.081	101.759	3.625	101.546	101.546	101.246	4.375	102.543	102.543	102.043
3.875	102.500	102.500	102.178	3.875	102.083	102.083	101.761	3.750	102.699	102.699	102.399	4.500	102.545	102.545	102.045
4.000	102.543	102.543	102.221	4.000	102.084	102.084	101.762	3.875	102.701	102.701	102.401	4.625	102.547	102.547	102.047
4.125	102.545	102.545	102.223	4.125	102.086	102.086	101.764	4.000	102.703	102.703	102.403	4.875	103.185	103.185	102.685
4.250	103.516	103.516	103.316	4.250	102.957	102.957	102.757	4.125	102.704	102.704	102.404	5.000	103.187	103.187	102.687
4.375	103.418	103.418	103.218	4.375	102.959	102.959	102.759	4.250	102.873	102.873	102.573	5.125	103.189	103.189	102.689
4.500	103.420	103.420	103.220	4.500	102.961	102.961	102.761	4.375	102.875	102.875	102.575	5.500	104.110	104.110	103.610
4.625	103.422	103.422	103.222	4.625	102.963	102.963	102.763	4.500	102.876	102.876	102.576	5.625	104.113	104.113	103.613
6.250	106.000	106.000	105.800	6.250	105.776	105.776	105.576	4.625	102.878	102.878	102.578	6.250	105.360	105.360	104.860

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
2.250	102.663	102.563	102.563	102.219	2.250	102.563	102.463	102.463	102.119	2.250	101.936	101.836	101.836	101.536
2.375	102.666	102.566	102.566	102.222	2.375	102.566	102.466	102.466	102.122	2.375	101.939	101.839	101.839	101.539
2.500	102.666	102.566	102.566	102.222	2.500	102.565	102.465	102.465	102.122	2.500	101.939	101.839	101.839	101.539
2.625	102.666	102.566	102.566	102.222	2.625	102.565	102.465	102.465	102.122	2.625	101.938	101.838	101.838	101.538
2.750	103.959	103.859	103.859	103.453	2.750	103.859	103.759	103.759	103.353	2.750	101.584	101.484	101.484	101.184
2.875	103.963	103.863	103.863	103.457	2.875	103.862	103.762	103.762	103.356	2.875	101.595	101.495	101.495	101.195
3.000	103.963	103.863	103.863	103.456	3.000	103.862	103.762	103.762	103.355	3.000	101.594	101.494	101.494	101.194
3.125	103.963	103.863	103.863	103.456	3.125	103.862	103.762	103.762	103.356	3.125	101.595	101.495	101.495	101.195
3.250	103.168	103.068	103.068	102.768	3.250	103.095	102.995	102.995	102.695	3.250	103.777	103.677	103.677	103.377
3.375	103.181	103.081	103.081	102.781	3.375	103.081	102.981	102.981	102.681	3.375	103.743	103.643	103.643	103.343
3.500	103.181	103.081	103.081	102.781	3.500	103.124	103.024	103.024	102.724	3.500	103.805	103.705	103.705	103.405
3.625	103.181	103.081	103.081	102.781	3.625	103.080	102.980	102.980	102.680	3.625	103.742	103.642	103.642	103.342
3.750	104.222	104.122	104.122	103.801	3.750	104.090	103.990	103.990	103.668	3.750	104.894	104.794	104.794	104.494

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$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
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.100	0.100	0.100	0.100	0.100	0.100	0.000	0.000
3.25-3.625	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
3.75-4.125	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
4.25-4.625	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
4.75-5.125	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
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
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				4.000	98.918	98.918	98.418	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.920	98.920	98.420	4.750	101.000	101.000	100.500
3.875	100.869	100.869	100.369	6.250	103.750	103.750	103.500	4.375	99.793	99.793	99.293	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.826	100.826	100.326					4.500	99.795	99.795	99.295	Rate	30 Day	45 Day	60 Day
4.125	100.824	100.824	100.324					4.625	99.797	99.797	99.297	6.250	102.750	102.750	102.250
4.250	101.734	101.734	101.234					4.875	100.435	100.435	99.935	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.732	101.732	101.232					5.000	100.437	100.437	99.937				
4.500	101.730	101.730	101.230					5.125	100.439	100.439	99.939				
4.625	101.728	101.728	101.228					5.500	101.360	101.360	100.860				
4.750	102.405	102.405	101.905					5.625	101.363	101.363	100.863				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.610	102.610	102.110				

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/3/2021

45 Day Lock Exp.:

2/18/2021

60 Day Lock Exp.:

3/5/2021

W. Rate Sheet Dated: 1/4/2021

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
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.800	95.800	95.500
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.504	97.504	97.204
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.505	97.505	97.205
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	98.255	98.255	97.955	3.500	97.506	97.506	97.206
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.257	98.257	97.957	3.625	97.502	97.502	97.202
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	98.259	98.259	97.959	Margin = 2.250		Index = .090	
3.250	100.606	100.606	100.306	3.250	99.861	99.861	99.561	3.125	98.262	98.262	97.962	30 Year OTC			
3.375	100.610	100.610	100.310	3.375	99.863	99.863	99.563	3.250	101.071	101.071	100.771	Rate	30 Day	45 Day	60 Day
3.500	100.612	100.612	100.312	3.500	99.909	99.909	99.609	3.375	101.073	101.073	100.773	3.250	98.731	98.731	98.231
3.625	100.615	100.615	100.315	3.625	99.911	99.911	99.611	3.500	101.137	101.137	100.837	3.375	98.735	98.735	98.235
3.750	100.697	100.697	100.375	3.750	100.611	100.611	100.289	3.625	101.139	101.139	100.839	3.500	98.737	98.737	98.237
3.875	100.600	100.600	100.278	3.875	100.613	100.613	100.291	3.750	101.229	101.229	100.929	3.625	98.740	98.740	98.240
4.000	100.643	100.643	100.321	4.000	100.614	100.614	100.292	3.875	N/A	N/A	N/A	3.750	99.722	99.722	99.222
4.125	100.645	100.645	100.323	4.125	100.616	100.616	100.294	4.000	N/A	N/A	N/A	3.875	99.725	99.725	99.225
4.250	101.553	101.553	101.353	4.250	101.425	101.425	101.225	4.125	N/A	N/A	N/A	4.000	99.768	99.768	99.268
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.770	99.770	99.270
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.578	100.578	100.078
4.625	N/A	N/A	N/A	4.625	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	101.980	101.880	101.880	101.580	3.250	101.908	101.808	101.808	101.508	2.750	98.802	98.702	98.702	98.402
3.375	101.994	101.894	101.894	101.594	3.375	101.893	101.793	101.793	101.493	2.875	98.814	98.714	98.714	98.414
3.500	101.993	101.893	101.893	101.593	3.500	101.937	101.837	101.837	101.537	3.000	98.813	98.713	98.713	98.413
3.625	101.994	101.894	101.894	101.594	3.625	101.892	101.792	101.792	101.492	3.125	98.813	98.713	98.713	98.413
3.750	101.972	101.872	101.872	101.551	3.750	101.840	101.740	101.740	101.418	3.250	100.652	100.552	100.552	100.252
3.875	101.962	101.862	101.862	101.540	3.875	101.861	101.761	101.761	101.440	3.375	100.618	100.518	100.518	100.218
4.000	102.003	101.903	101.903	101.581	4.000	101.861	101.761	101.761	101.439	3.500	100.680	100.580	100.580	100.280
4.125	101.961	101.861	101.861	101.540	4.125	101.861	101.761	101.761	101.439	3.625	100.617	100.517	100.517	100.217
4.250	102.767	102.667	102.667	102.467	4.250	102.668	102.568	102.568	102.368	3.750	101.769	101.669	101.669	101.369

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.750		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	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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Release Time: 10:00 am ET

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Conforming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	101.225	101.225	101.025	2.250	96.041	96.041	95.841	2.750	100.353	100.353	100.153	2.500	100.245	100.245	100.045	2.750	100.053	100.053	99.853
2.875	101.875	101.875	101.654	2.375	97.190	97.190	96.990	2.875	101.046	101.046	100.846	2.625	100.508	100.508	100.308	2.875	100.690	100.690	100.490
2.990	102.252	102.252	102.052	2.500	98.344	98.344	98.144	2.990	101.495	101.495	101.295	2.750	101.063	101.063	100.863	2.990	101.042	101.042	100.842
3.000	102.352	102.352	102.152	2.625	99.455	99.455	99.255	3.000	101.595	101.595	101.395	2.875	101.636	101.636	101.436	3.000	101.142	101.142	100.942
3.125	102.723	102.723	102.523	2.750	100.415	100.415	100.215	3.125	102.328	102.328	102.128	2.990	101.936	101.936	101.736	3.125	101.659	101.659	101.459
3.250	102.727	102.727	102.527	2.875	101.108	101.108	100.908	3.250	103.193	103.193	102.993	3.000	102.036	102.036	101.836	3.250	102.031	102.031	101.831
3.375	103.214	103.214	103.014	2.990	101.558	101.558	101.358	3.375	103.729	103.729	103.529	3.125	102.231	102.231	102.031	3.375	102.482	102.482	102.282
3.500	103.598	103.598	103.398	3.000	101.658	101.658	101.458	3.500	104.154	104.154	103.954	3.250	102.231	102.231	102.031	3.500	102.790	102.790	102.590
3.625	103.901	103.901	103.701	3.125	102.361	102.361	102.161	3.625	104.483	104.483	104.283	3.375	102.682	102.682	102.482	3.625	102.946	102.946	102.746
3.750	102.716	102.716	102.516	3.250	103.193	103.193	102.993	3.750	103.378	103.378	103.178	3.500	102.990	102.990	102.790	3.750	101.149	101.149	100.949
3.875	103.106	103.106	102.906	3.375	103.729	103.729	103.529	3.875	103.805	103.805	103.605	3.625	103.146	103.146	102.946	3.875	101.510	101.510	101.310
3.990	103.288	103.288	103.088	3.500	104.154	104.154	103.954	3.990	104.020	104.020	103.820	3.750	103.349	103.349	103.149	3.990	101.656	101.656	101.456
4.000	103.388	103.388	103.188	3.625	104.483	104.483	104.283	4.000	104.120	104.120	103.920	3.875	101.710	101.710	101.510	4.000	101.756	101.756	101.556
4.125	103.615	103.615	103.415	3.750	103.378	103.378	103.178	4.125	104.562	104.562	104.362	3.990	101.856	101.856	101.656	4.125	101.889	101.889	101.689
4.250	103.665	103.665	103.465	3.875	103.805	103.805	103.605	4.250	96.398	96.398	96.198	4.000	101.956	101.956	101.756	4.250	N/A	N/A	N/A
4.375	103.940	103.940	103.740	3.990	104.020	104.020	103.820	4.375	N/A	N/A	N/A	4.125	102.089	102.089	101.889	4.375	N/A	N/A	N/A
4.500	104.181	104.181	103.981	4.000	104.120	104.120	103.920	4.500	N/A	N/A	N/A	4.250	102.804	102.804	102.604	4.500	N/A	N/A	N/A
4.625	104.358	104.358	104.158	4.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.099	101.099	100.899	4.625	N/A	N/A	N/A
4.750	104.509	104.509	104.309	4.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.307	101.307	101.107	4.750	N/A	N/A	N/A

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	99.991	99.991	99.971	2.875	1.91005	1.91005	1.91005	1.70175	2.875	1.91588	1.91588	1.91388	2.875	1.91525	1.91525	1.91325	2.750	102.447	102.447	102.247
2.875	100.628	100.628	100.428	2.990	102.265	102.265	102.065	2.990	101.995	101.995	101.795	2.990	101.932	101.932	101.732	2.875	102.785	102.785	102.585	
2.990	100.979	100.979	100.779	3.000	102.365	102.365	102.165	3.000	102.095	102.095	101.895	3.000	102.032	102.032	101.832	2.990	103.043	103.043	102.843	
3.000	101.079	101.079	100.879	3.125	102.739	102.739	102.539	3.125	102.506	102.506	102.306	3.125	102.443	102.443	102.243	3.000	103.143	103.143	102.943	
3.125	101.626	101.626	101.426	3.250	102.949	102.949	102.749	3.250	102.518	102.518	102.318	3.250	102.518	102.518	102.318	3.125	103.454	103.454	103.254	
3.250	102.031	102.031	101.831	3.375	103.428	103.428	103.228	3.375	103.045	103.045	102.845	3.375	103.045	103.045	102.845	3.250	103.745	103.745	103.545	
3.375	102.482	102.482	102.282	3.500	103.782	103.782	103.582	3.500	103.436	103.436	103.236	3.500	103.436	103.436	103.236	3.375	103.954	103.954	103.754	
3.500	102.790	102.790	102.590	3.625	104.081	104.081	103.881	3.625	103.761	103.761	103.561	3.625	103.761	103.761	103.561	3.500	103.997	103.997	103.797	
3.625	102.946	102.946	102.746	3.750	104.598	104.598	104.398	3.750	104.079	104.079	103.879	3.750	104.079	104.079	103.879	3.625	104.291	104.291	104.091	
3.750	101.149	101.149	100.949	3.875	102.983	102.983	102.783	3.875	102.500	102.500	102.300	3.875	102.344	102.344	102.144	3.750	103.616	103.616	103.416	
3.875	101.510	101.510	101.310	3.990	103.138	103.138	102.938	3.990	102.686	102.686	102.486	3.990	102.530	102.530	102.330	3.875	103.625	103.625	103.425	
3.990	101.656	101.656	101.456	4.000	103.238	103.238	103.038	4.000	102.786	102.786	102.586	4.000	102.630	102.630	102.430	3.990	103.809	103.809	103.609	
4.000	101.756	101.756	101.556	4.125	103.263	103.263	103.063	4.125	103.032	103.032	102.832	4.125	102.876	102.876	102.676	4.000	103.909	103.909	103.709	
4.125	101.889	101.889	101.689	4.250	103.026	103.026	102.826	4.250	102.734	102.734	102.534	4.250	102.671	102.671	102.471	4.125	104.181	104.181	103.981	
4.250	93.877	93.877	93.677	4.375	103.296	103.296	103.096	4.375	103.031	103.031	102.831	4.375	102.969	102.969	102.769	4.250	103.953	103.953	103.753	
4.375	N/A	N/A	N/A	4.500	103.521	103.521	103.321	4.500	103.279	103.279	103.079	4.500	103.216	103.216	103.016	4.375	104.148	104.148	103.948	
4.500	N/A	N/A	N/A	4.625	103.695	103.695	103.495	4.625	103.470	103.470	103.270	4.625	103.407	103.407	103.207	4.500	104.202	104.202	104.002	
4.625	N/A	N/A	N/A	4.750	103.937	103.937	103.737	4.750	103.642	103.642	103.442	4.750	103.579	103.579	103.379	4.625	104.244	104.244	104.044	
4.750	N/A	N/A	N/A	4.875	104.191	104.191	103.991	4.875	103.920	103.920	103.720	4.875	103.857	103.857	103.657	4.750	104.643	104.643	104.443	

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	
2.750	101.196	101.196	101.196	100.996	2.750	101.196	101.196	100.996	2.750	102.260	102.260	102.260	102.060	2.750	100.809	100.809	100.809	100.609	2.750	100.809	100.809	100.809	100.609	2.750	102.378	102.378	102.378	102.178	
2.875	101.568	101.568	101.568	101.368	2.875	101.568	101.568	101.368	2.875	102.499	102.499	102.499	102.299	2.875	101.082	101.082	101.082	100.882	2.875	101.082	101.082	101.082	100.882	2.875	102.717	102.717	102.717	102.517	
2.990	101.860	101.860	101.860	101.660	2.990	101.860	101.860	101.660	2.990	102.646	102.646	102.646	102.446	2.990	101.263	101.263	101.263	101.063	2.990	101.263	101.263	101.263	101.063	2.990	102.974	102.974	102.974	102.774	
3.000	101.960	101.960	101.960	101.760	3.000	101.960	101.960	101.760	3.000	102.746	102.746	102.746	102.546	3.000	101.363	101.363	101.363	101.163	3.000	101.363	101.363	101.363	101.163	3.000	103.074	103.074	103.074	102.874	
3.125	102.308	102.308	102.308	102.108	3.125	102.308	102.308	102.108	3.125	102.965	102.965	102.965	102.765	3.125	101.619	101.619	101.619	101.419	3.125	101.619	101.619	101.619	101.419	3.125	103.385	103.385	103.385	103.185	
3.250	101.379	101.379	101.379	101.179	3.250	101.316	101.316	101.116	3.250	101.194	101.194	101.194	100.994	3.250	99.628	99.628	99.628	99.428	3.250	99.565	99.565	99.565	99.365	3.250	101.911	101.911	101.911	101.711	
3.375	101.718	101.718	101.718	101.518	3.375	101.655	101.655	101.455	3.375	101.409	101.409	101.409	101.209	3.375	99.873	99.873	99.873	99.673	3.375	99.810	99.810	99.810	99.610	3.375	102.919	102.919	102.919	102.719	
3.500	101.985	101.985	101.985	101.785	3.500	101.923	101.923	101.723	3.500	101.576	101.576	101.576	101.376	3.500	100.064	100.064	100.064	99.864	3.500	100.002	100.002	100.002	99.802	3.500	102.463	102.463	102.463	102.263	
3.625	102.310	102.310	102.310	102.110	3.625	102.247	102.247	102.047	3.625	101.783	101.783	101.783	101.583	3.625	100.302	100.302	100.302	100.102	3.625	100.239	100.239	100.239	100.039	3.625	102.757	102.757	102.757	102.557	
3.750	102.331	102.331	102.331	102.131	3.750	102.331	102.331	102.131	3.750	100.696	100.696	100.696	100.496	3.750	99.511	99.511	99.511	99.311	3.750	99.511	99.511	99.511	99.311	3.750	102.560	102.560	102.560	102.360	
3.875	102.670	102.670	102.670	102.470	3.875	102.670	102.670	102.470	3.875	100.912	100.912	100.912	100.712	3.875	99.757	99.757	99.757	99.557	3.875	99.757	99.757	99.757	99.557	3.875	102.869	102.869	102.869	102.669	
3.990	102.884	102.884	102.884	102.684	3.990	102.884	102.884	102.684	3.990	101.012	101.012	101.012	100.812	3.990	99.887	99.887	99.887	99.687	3.990	99.887	99.887	99.887	99.687	3.990	103.053	103.053	103.053	102.853	
4.000	102.984	102.984	102.984	102.784	4.000	102.984	102.984	102.784	4.000	101.112	101.112	101.112	100.912	4.000	99.987	99.987	99.987	99.787	4.000	99.987	99.987	99.987	99.787	4.000	103.153	103.153	103.153	102.953	
4.125	103.305	103.305	103.305	103.105	4.125	103.305	103.305	103.105	4.125	101.301	101.301	101.301	101.101	4.125	100.225	100.225	100.225	100.025	4.125	100.225	100.225	100.225	100.025	4.125	103.425	103.425	103.425	103.225	
4.250	103.637	103.637	103.637	103.437	4.250	103.637	103.637	103.437	4.250	100.968	100.968	100.968	100.768	4.250	100.452	100.452	100.452	100.252	4.250	100.452	100.452	100.452	100.252	4.250	103.324	103.324	103.324	103.124	
4.375	103.949	103.949	#N/A	4.375	103.949	103.949	103.949	103.649	4.375	101.104	101.104	101.104	100.904	4.375	100.605	100.605	100.605	100.405	4.375	100.605	100.605	100.605	100.405	4.375	103.470	103.470	103.470	103.270	
4.500	103.914	103.914	103.914	103.714	4.500	103.914	103.914	103.714	4.500	101.141	101.141	101.141	100.941	4.500	100.653	100.653	100.653	100.453	4.500	100.653	100.653	100.653	100.453	4.500	103.557	103.557	103.557	103.357	
4.625	104.156	104.156	104.156	103.956	4.625	104.156	104.156	103.956	4.625	101.299	101.299	101.299	101.099	4.625	100.831	100.831	100.831	100.631	4.625	100.831	100.831	100.831	100.631	4.625	103.933	103.933	103.933	103.733	
4.750	104.190	104.190	104.190	103.990	4.750	104.252	104.252	104.052	4.750	101.521	101.521	101.521	101.321	4.750	101.321	101.321	101.321	101.121	4.750	101.321	101.321	101.321	101.121	4.750	103.152	103.152	103.152	102.952	

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%	>97.00%
≥ 740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 – 679	-0.25%	-1.25%	-2.50%	-3.00%	-3.00%	-2.50%	-2.50%	-2.50%	-2.50%
640 – 659	-0.75%	-1.50%	-3.00%	-3.25%	-3.50%	-3.00%	-3.00%	-3.00%	-3.00%
620 – 639	-0.75%	-1.75%	-3.25%	-3.25%	-3.50%	-3.50%	-3.50%	-3.75%	-3.75%

Cash-Out Refinance*				
FICO ↓ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

* Not applicable to student loan cash-out refinances (identified by SFC 841).

[illegible]

* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).

** Not applicable to detached Condominium units (identified by SEC 588)

High LTV Refi Option LLPA Caps				
Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
>90.00%		0.000	0.750	
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LPA Caps*	
Product Feature	LPA Caps
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	1.500

*The above caps do not include the following LPA's:
 State; Extension; Loan Size ; UW Fee Buyout

*The above caps do not include the following LLPA's:
State; Extension; Loan Size ; UW Fee Buyout

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	-0.500
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

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 -.0118. 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.:

2/3/2021

45 Day Lock Exp.:

2/18/2021

60 Day Lock Exp.:

3/5/2021

W. Rate Sheet Dated: 1/4/2021

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	
2.250	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	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.625	N/A	N/A	N/A	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
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	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.375	N/A	N/A	N/A	
1.500	N/A	N/A	N/A	
1.625	N/A	N/A	N/A	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
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	

30 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	

20 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	

15 Yr. High Balance 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	

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^	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
Escrow Waiver**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	

^Does not apply to MH Advantage products

** Escrow Waiver allowed between 80.01% - 89.99% LTV for CA properties only. Standard price adjustment of (0.125) will apply.

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	-0.500
\$125,001 - \$175,000	-0.375
\$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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 2/3/2021
45 Day Lock Exp.: 2/18/2021
60 Day Lock Exp.: 3/5/2021

W. Rate Sheet Dated: 1/4/2021

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	101.190	101.190	100.990	3.375	102.396	102.396	102.196	3.375	102.396	102.396	102.196	2.500	100.556	100.556	100.342	3.375	101.883	101.883	101.683
2.875	101.849	101.849	101.649	3.500	102.770	102.770	102.570	3.500	102.770	102.770	102.570	2.625	101.020	101.020	100.815	3.500	102.257	102.257	102.057
2.990	102.354	102.354	102.154	3.625	103.013	103.013	102.813	3.625	103.013	103.013	102.813	2.750	100.914	100.914	100.714	3.625	102.500	102.500	102.300
3.000	102.454	102.454	102.254	3.750	101.738	101.738	101.538	3.750	101.738	101.738	101.538	2.875	101.573	101.573	101.373	3.750	100.605	100.605	100.405
3.125	102.787	102.787	102.587	3.875	102.077	102.077	101.877	3.875	102.077	102.077	101.877	2.990	102.078	102.078	101.878	3.875	100.944	100.944	100.744
3.250	102.610	102.610	102.410	3.990	102.366	102.366	102.166	3.990	102.366	102.366	102.166	3.000	102.178	102.178	101.978	3.990	101.233	101.233	101.033
3.375	103.146	103.146	102.946	4.000	102.466	102.466	102.266	4.000	102.466	102.466	102.266	3.125	102.511	102.511	102.311	4.000	101.333	101.333	101.133
3.500	103.520	103.520	103.320	4.125	102.625	102.625	102.425	4.125	102.625	102.625	102.425	3.250	102.097	102.097	101.897	4.125	101.492	101.492	101.292
3.625	103.763	103.763	103.563	4.250	102.696	102.696	102.496	4.250	102.696	102.696	102.496	3.375	102.633	102.633	102.433	4.250	101.189	101.189	100.989
3.750	102.488	102.488	102.288	4.375	102.932	102.932	102.732	4.375	102.932	102.932	102.732	3.500	103.007	103.007	102.807	4.375	101.425	101.425	101.225
3.875	102.827	102.827	102.627	4.500	103.143	103.143	102.943	4.500	103.143	103.143	102.943	3.625	103.250	103.250	103.050	4.500	101.636	101.636	101.436
3.990	102.991	102.991	102.791	4.625	103.242	103.242	103.042	4.625	103.242	103.242	103.042	3.750	101.355	101.355	101.155	4.625	101.735	101.735	101.535
4.000	103.091	103.091	102.891	4.750	103.552	103.552	103.352	4.750	103.552	103.552	103.352	3.875	101.694	101.694	101.494	4.750	100.702	100.702	100.502
4.125	103.250	103.250	103.050	4.875	103.773	103.773	103.573	4.875	103.773	103.773	103.573	3.990	101.858	101.858	101.658	4.875	100.923	100.923	100.723
4.250	103.321	103.321	103.121	4.990	104.008	104.008	103.808	4.990	104.008	104.008	103.808	4.000	101.958	101.958	101.758	4.990	101.158	101.158	100.958
4.375	103.557	103.557	103.357	5.000	104.108	104.108	103.908	5.000	104.108	104.108	103.908	4.125	102.117	102.117	101.917	5.000	101.258	101.258	101.058
4.500	103.768	103.768	103.568	5.125	104.349	104.349	104.149	5.125	104.349	104.349	104.149	4.250	101.814	101.814	101.614	5.125	101.349	101.349	101.149
4.625	103.867	103.867	103.667	5.250	104.775	104.775	104.491	5.250	104.775	104.775	104.491	4.375	102.050	102.050	101.850	5.250	101.625	101.625	101.341
4.750	104.177	104.177	103.977	5.375	105.374	105.374	105.096	5.375	105.374	105.374	105.096	4.500	102.261	102.261	102.061	5.375	102.074	102.074	101.796
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
3.375	101.883	101.883	101.683	2.750	101.361	101.361	101.161	3.375	103.772	103.772	103.572	3.375	103.772	103.772	103.572	2.750	102.412	102.412	102.212
3.500	102.257	102.257	102.057	2.875	101.970	101.970	101.770	3.500	104.136	104.136	103.936	3.500	104.136	104.136	103.936	2.875	102.736	102.736	102.536
3.625	102.500	102.500	102.300	2.990	102.339	102.339	102.139	3.625	104.395	104.395	104.195	3.625	104.395	104.395	104.195	2.990	102.853	102.853	102.653
3.750	100.605	100.605	100.405	3.000	102.439	102.439	102.239	3.750	103.763	103.763	103.563	3.750	103.763	103.763	103.563	3.000	102.953	102.953	102.753
3.875	100.944	100.944	100.744	3.125	102.778	102.778	102.578	3.875	104.173	104.173	103.973	3.875	104.173	104.173	103.973	3.125	101.874	101.874	101.674
3.990	101.233	101.233	101.033	3.250	102.781	102.781	102.581	3.990	104.407	104.407	104.207	3.990	104.407	104.407	104.207	3.250	102.080	102.080	101.880
4.000	101.333	101.333	101.133	3.375	103.272	103.272	103.072	4.000	104.507	104.507	104.307	4.000	104.507	104.507	104.307	3.375	102.339	102.339	102.139
4.125	101.492	101.492	101.292	3.500	103.636	103.636	103.436	4.125	104.659	104.659	104.459	4.125	104.659	104.659	104.459	3.500	102.529	102.529	102.329
4.250	101.189	101.189	100.989	3.625	103.895	103.895	103.695	4.250	104.608	104.608	104.408	4.250	104.608	104.608	104.408	3.625	102.547	102.547	102.347
4.375	101.425	101.425	101.225	3.750	103.263	103.263	103.063	4.375	104.794	104.794	104.594	4.375	104.794	104.794	104.594	3.750	102.815	102.815	102.615
4.500	101.636	101.636	101.436	3.875	103.673	103.673	103.473	4.500	105.332	105.332	105.132	4.500	105.332	105.332	105.132	3.875	102.938	102.938	102.738
4.625	101.735	101.735	101.535	3.990	103.907	103.907	103.707	4.625	105.461	105.461	105.261	4.625	105.461	105.461	105.261	3.990	103.095	103.095	102.895
4.750	100.702	100.702	100.502	4.000	104.007	104.007	103.807	4.750	106.115	106.115	105.915	4.750	106.115	106.115	105.915	4.000	103.195	103.195	102.995
4.875	100.923	100.923	100.723	4.125	104.159	104.159	103.959	4.875	106.367	106.367	106.167	4.875	106.367	106.367	106.167	4.125	103.429	103.429	103.229
4.990	101.158	101.158	100.958	4.250	104.108	104.108	103.908	4.990	106.565	106.565	106.365	4.990	106.565	106.565	106.365	4.250	103.599	103.599	103.399
5.000	101.258	101.258	101.058	4.375	104.294	104.294	104.094	5.000	106.665	106.665	106.465	5.000	106.665	106.665	106.465	4.375	103.791	103.791	103.591
5.125	101.349	101.349	101.149	4.500	104.457	104.457	104.257	5.125	106.945	106.945	106.745	5.125	106.945	106.945	106.745	4.500	103.945	103.945	103.745
5.250	101.625	101.625	101.341	4.625	104.586	104.586	104.386	5.250	106.771	106.771	106.571	5.250	106.771	106.771	106.571	4.625	103.025	103.025	102.825
5.375	102.074	102.074	101.796	4.750	105.240	105.240	105.040	5.375	106.019	106.019	105.819	5.375	106.019	106.019	105.819	4.750	103.119	103.119	102.919
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
2.750	104.412	104.412	104.212	2.750	104.662	104.662	104.462	2.750	102.699	102.699	102.499	2.750	104.699	104.699	104.499	2.750	104.949	104.949	104.749
2.875	102.861	102.861	102.661	2.875	102.861	102.861	102.661	2.875	103.023	103.023	102.823	2.875	103.148	103.148	102.948	2.875	103.148	103.148	102.948
2.990	102.978	102.978	102.778	2.990	102.978	102.978	102.778	2.990	103.140	103.140	102.940	2.990	103.265	103.265	103.065	2.990	103.265	103.265	103.065
3.000	103.078	103.078	102.878	3.000	103.078	103.078	102.878	3.000	103.240	103.240	103.040	3.000	103.365	103.365	103.165	3.000	103.365	103.365	103.165
3.125	101.999	101.999	101.799	3.125	101.999	101.999	101.799	3.125	101.911	101.911	101.711	3.125	102.036	102.036	101.836	3.125	102.036	102.036	101.836
3.250	102.205	102.205	102.005	3.250	102.205	102.205	102.005	3.250	102.117	102.117	101.917	3.250	102.242	102.242	102.042	3.250	102.242	102.242	102.042
3.375	102.464	102.464	102.264	3.375	102.464	102.464	102.264	3.375	102.376	102.376	102.176	3.375	102.501	102.501	102.301	3.375	102.501	102.501	102.301
3.500	102.654	102.654	102.454	3.500	102.654	102.654	102.454	3.500	102.566	102.566	102.366	3.500	102.691	102.691	102.491	3.500	102.691	102.691	102.491
3.625	102.672	102.672	102.472	3.625	102.672	102.672	102.472	3.625	102.084	102.084	101.884	3.625	102.209	102.209	102.009	3.625	102.209	102.209	102.009
3.750	102.940	102.940	102.740	3.750	102.940</														



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.:

2/3/2021

45 Day Lock Exp.:

2/18/2021

60 Day Lock Exp.:

3/5/2021

W. Rate Sheet Dated: 1/4/2021

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	101.190	101.190	100.990	2.750	101.361	101.361	101.161	2.750	102.412	102.412	102.212	2.500	99.206	99.206	98.992	2.750	101.399	101.399	101.199
2.875	101.849	101.849	101.649	2.875	101.970	101.970	101.770	2.875	102.736	102.736	102.536	2.625	99.670	99.670	99.465	2.875	101.723	101.723	101.523
2.990	102.354	102.354	102.154	2.990	102.339	102.339	102.139	2.990	102.853	102.853	102.653	2.750	99.564	99.564	99.364	2.990	101.840	101.840	101.640
3.000	102.454	102.454	102.254	3.000	102.439	102.439	102.239	3.000	102.953	102.953	102.753	2.875	100.223	100.223	100.023	3.000	101.940	101.940	101.740
3.125	102.787	102.787	102.587	3.125	102.778	102.778	102.578	3.125	101.874	101.874	101.674	2.990	100.728	100.728	100.528	3.125	100.611	100.611	100.411
3.250	102.610	102.610	102.410	3.250	102.781	102.781	102.581	3.250	102.080	102.080	101.880	3.000	100.828	100.828	100.628	3.250	100.817	100.817	100.617
3.375	103.146	103.146	102.946	3.375	103.272	103.272	103.072	3.375	102.339	102.339	102.139	3.125	101.161	101.161	100.961	3.375	101.076	101.076	100.876
3.500	103.520	103.520	103.320	3.500	103.636	103.636	103.436	3.500	102.529	102.529	102.329	3.250	100.747	100.747	100.547	3.500	101.266	101.266	101.066
3.625	103.763	103.763	103.563	3.625	103.895	103.895	103.695	3.625	102.547	102.547	102.347	3.375	101.283	101.283	101.083	3.625	100.784	100.784	100.584
3.750	102.488	102.488	102.288	3.750	103.263	103.263	103.063	3.750	102.815	102.815	102.615	3.500	101.657	101.657	101.457	3.750	101.052	101.052	100.852
3.875	102.827	102.827	102.627	3.875	103.673	103.673	103.473	3.875	102.938	102.938	102.738	3.625	101.900	101.900	101.700	3.875	101.175	101.175	100.975
3.990	102.991	102.991	102.791	3.990	103.907	103.907	103.707	3.990	103.095	103.095	102.895	3.750	100.005	100.005	99.805	3.990	101.332	101.332	101.132
4.000	103.091	103.091	102.891	4.000	104.007	104.007	103.807	4.000	103.195	103.195	102.995	3.875	100.344	100.344	100.144	4.000	101.432	101.432	101.232
4.125	103.250	103.250	103.050	4.125	104.159	104.159	103.959	4.125	103.429	103.429	103.229	3.990	100.508	100.508	100.308	4.125	101.229	101.229	101.029
4.250	103.321	103.321	103.121	4.250	104.108	104.108	103.908	4.250	103.599	103.599	103.399	4.000	100.608	100.608	100.408	4.250	101.399	101.399	101.199
4.375	103.557	103.557	103.357	4.375	104.294	104.294	104.094	4.375	103.791	103.791	103.591	4.125	100.767	100.767	100.567	4.375	101.591	101.591	101.391
4.500	103.768	103.768	103.568	4.500	104.457	104.457	104.257	4.500	103.945	103.945	103.745	4.250	100.464	100.464	100.264	4.500	101.745	101.745	101.545
4.625	103.867	103.867	103.667	4.625	104.586	104.586	104.386	4.625	103.025	103.025	102.825	4.375	100.700	100.700	100.500	4.625	98.793	98.793	98.593
4.750	104.177	104.177	103.977	4.750	105.240	105.240	105.040	4.750	103.119	103.119	102.919	4.500	100.911	100.911	100.711	4.750	100.053	100.053	99.853

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	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
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
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$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.:

2/3/2021

45 Day Lock Exp.:

2/18/2021

60 Day Lock Exp.:

3/5/2021

W. Rate Sheet Dated: 1/4/2021

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	0.375	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 [†]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)