

W. Rate Sheet Dated: 1/7/2021

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	100.608	100.608	100.280	2.500	100.156	100.156	99.828	2.250	99.530	99.530	99.230	3.125	96.252	96.252	95.952
2.625	100.612	100.612	100.284	2.625	100.159	100.159	99.831	2.500	99.535	99.535	99.235	3.250	97.754	97.754	97.454
2.750	101.663	101.663	101.273	2.750	100.712	100.712	100.322	2.625	99.538	99.538	99.238	3.375	97.755	97.755	97.455
2.875	101.667	101.667	101.276	2.875	100.715	100.715	100.324	2.750	99.592	99.592	99.292	3.500	97.756	97.756	97.456
3.000	101.670	101.670	101.279	3.000	100.717	100.717	100.327	2.875	99.594	99.594	99.294	3.625	97.752	97.752	97.452
3.125	101.673	101.673	101.283	3.125	100.720	100.720	100.329	3.000	99.596	99.596	99.296	Margin = 2.250		Index = 0.110	
3.250	101.663	101.663	101.363	3.250	100.487	100.487	100.187	3.125	99.599	99.599	99.299	30 Year OTC			
3.375	101.666	101.666	101.366	3.375	100.490	100.490	100.190	3.250	101.744	101.744	101.444	Rate	30 Day	45 Day	60 Day
3.500	101.669	101.669	101.369	3.500	100.536	100.536	100.236	3.375	101.746	101.746	101.446	4.000	101.918	101.918	101.418
3.625	101.672	101.672	101.372	3.625	100.537	100.537	100.237	3.500	101.810	101.810	101.510	4.125	101.920	101.920	101.420
3.750	102.847	102.847	102.547	3.750	102.331	102.331	102.031	3.625	101.812	101.812	101.512	4.375	102.777	102.777	102.277
3.875	102.750	102.750	102.450	3.875	102.333	102.333	102.033	3.750	102.887	102.887	102.587	4.500	102.779	102.779	102.279
4.000	102.793	102.793	102.493	4.000	102.334	102.334	102.034	3.875	102.889	102.889	102.589	4.625	102.781	102.781	102.281
4.125	102.795	102.795	102.495	4.125	102.336	102.336	102.036	4.000	102.890	102.890	102.590	4.875	103.498	103.498	102.998
4.250	103.750	103.750	103.550	4.250	103.192	103.192	102.992	4.125	102.892	102.892	102.592	5.000	103.499	103.499	102.999
4.375	103.652	103.652	103.452	4.375	103.194	103.194	102.994	4.250	102.889	102.889	102.589	5.125	103.502	103.502	103.002
4.500	103.654	103.654	103.454	4.500	103.195	103.195	102.995	4.375	102.890	102.890	102.590	5.500	104.235	104.235	103.735
4.625	103.656	103.656	103.456	4.625	103.197	103.197	102.997	4.500	102.892	102.892	102.592	5.625	104.238	104.238	103.738
6.250	106.000	106.000	105.800	6.250	106.089	106.089	105.889	4.625	102.893	102.893	102.593	6.250	105.672	105.672	105.172

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	102.334	102.234	102.234	101.906	2.250	102.234	102.134	102.134	101.806	2.250	101.834	101.734	101.734	101.434
2.375	102.338	102.238	102.238	101.910	2.375	102.237	102.137	102.137	101.809	2.375	101.837	101.737	101.737	101.437
2.500	102.338	102.238	102.238	101.910	2.500	102.237	102.137	102.137	101.809	2.500	101.837	101.737	101.737	101.437
2.625	102.338	102.238	102.238	101.910	2.625	102.237	102.137	102.137	101.809	2.625	101.837	101.737	101.737	101.437
2.750	103.647	103.547	103.547	103.156	2.750	103.547	103.447	103.447	103.056	2.750	101.888	101.788	101.788	101.488
2.875	103.650	103.550	103.550	103.160	2.875	103.550	103.450	103.450	103.059	2.875	101.899	101.799	101.799	101.499
3.000	103.650	103.550	103.550	103.160	3.000	103.549	103.449	103.449	103.059	3.000	101.899	101.799	101.799	101.499
3.125	103.650	103.550	103.550	103.159	3.125	103.549	103.449	103.449	103.059	3.125	101.899	101.799	101.799	101.499
3.250	103.386	103.286	103.286	102.986	3.250	103.314	103.214	103.214	102.914	3.250	104.042	103.942	103.942	103.642
3.375	103.400	103.300	103.300	103.000	3.375	103.299	103.199	103.199	102.899	3.375	104.008	103.908	103.908	103.608
3.500	103.400	103.300	103.300	103.000	3.500	103.343	103.243	103.243	102.943	3.500	104.070	103.970	103.970	103.670
3.625	103.400	103.300	103.300	103.000	3.625	103.299	103.199	103.199	102.899	3.625	104.008	103.908	103.908	103.608
3.750	104.472	104.372	104.372	104.072	3.750	104.340	104.240	104.240	103.940	3.750	105.081	104.981	104.981	104.681

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 LLPAs 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
2.25-2.625	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	99.168	99.168	98.668	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.170	99.170	98.670	4.750	101.000	101.000	100.500
3.875	101.119	101.119	100.619	6.250	103.750	103.750	103.500	4.375	100.027	100.027	99.527	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	101.076	101.076	100.576					4.500	100.029	100.029	99.529	Rate	30 Day	45 Day	60 Day
4.125	101.074	101.074	100.574					4.625	100.031	100.031	99.531	6.250	102.750	102.750	102.250
4.250	101.969	101.969	101.469					4.875	100.748	100.748	100.248	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.967	101.967	101.467					5.000	100.749	100.749	100.249				
4.500	101.965	101.965	101.465					5.125	100.752	100.752	100.252				
4.625	101.963	101.963	101.463					5.500	101.485	101.485	100.985				
4.750	102.717	102.717	102.217					5.625	101.488	101.488	100.988				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.922	102.922	102.422				

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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/8/2021

45 Day Lock Exp.:

2/22/2021

60 Day Lock Exp.:

3/8/2021

W. Rate Sheet Dated: 1/7/2021

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	98.559	98.559	98.259	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	98.562	98.562	98.262	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	98.564	98.564	98.264	Margin = 2.250		Index = .110	
3.250	100.825	100.825	100.525	3.250	100.080	100.080	99.780	3.125	98.566	98.566	98.266	30 Year OTC			
3.375	100.828	100.828	100.528	3.375	100.082	100.082	99.782	3.250	101.337	101.337	101.037	Rate	30 Day	45 Day	60 Day
3.500	100.831	100.831	100.531	3.500	100.128	100.128	99.828	3.375	101.339	101.339	101.039	3.250	98.950	98.950	98.450
3.625	100.834	100.834	100.534	3.625	100.130	100.130	99.830	3.500	101.403	101.403	101.103	3.375	98.953	98.953	98.453
3.750	100.947	100.947	100.647	3.750	100.861	100.861	100.561	3.625	101.405	101.405	101.105	3.500	98.956	98.956	98.456
3.875	100.850	100.850	100.550	3.875	100.863	100.863	100.563	3.750	101.417	101.417	101.117	3.625	98.959	98.959	98.459
4.000	100.893	100.893	100.593	4.000	100.864	100.864	100.564	3.875	N/A	N/A	N/A	3.750	99.972	99.972	99.472
4.125	100.895	100.895	100.595	4.125	100.866	100.866	100.566	4.000	N/A	N/A	N/A	3.875	99.975	99.975	99.475
4.250	101.787	101.787	101.587	4.250	101.659	101.659	101.459	4.125	N/A	N/A	N/A	4.000	100.018	100.018	99.518
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	100.020	100.020	99.520
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	100.812	100.812	100.312
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	102.199	102.099	102.099	101.799	3.250	102.127	102.027	102.027	101.727	2.750	99.107	99.007	99.007	98.707
3.375	102.213	102.113	102.113	101.813	3.375	102.112	102.012	102.012	101.712	2.875	99.118	99.018	99.018	98.718
3.500	102.212	102.112	102.112	101.812	3.500	102.155	102.055	102.055	101.755	3.000	99.118	99.018	99.018	98.718
3.625	102.212	102.112	102.112	101.812	3.625	102.111	102.011	102.011	101.711	3.125	99.118	99.018	99.018	98.718
3.750	102.222	102.122	102.122	101.822	3.750	102.090	101.990	101.990	101.690	3.250	100.917	100.817	100.817	100.517
3.875	102.212	102.112	102.112	101.812	3.875	102.111	102.011	102.011	101.711	3.375	100.883	100.783	100.783	100.483
4.000	102.253	102.153	102.153	101.853	4.000	102.111	102.011	102.011	101.711	3.500	100.945	100.845	100.845	100.545
4.125	102.211	102.111	102.111	101.811	4.125	102.111	102.011	102.011	101.711	3.625	100.883	100.783	100.783	100.483
4.250	103.002	102.902	102.902	102.702	4.250	102.902	102.802	102.802	102.602	3.750	101.956	101.856	101.856	101.556

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				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only								30 yr DPA "3.5% DPA ; Lender Paid Only"			
												Rate	30 Day	45 Day	60 Day
												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)	

W. Rate Sheet Dated: 1/7/2021

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	100.637	100.637	100.437	2.250	95.468	95.468	95.268	2.750	99.859	99.859	99.659	2.500	99.574	99.574	99.374	2.750	99.712	99.712	99.512
2.875	101.297	101.297	101.097	2.375	96.626	96.626	96.426	2.875	100.586	100.586	100.386	2.625	100.043	100.043	99.843	2.875	100.381	100.381	100.181
2.990	101.735	101.735	101.535	2.500	97.797	97.797	97.597	2.990	101.077	101.077	100.877	2.750	100.627	100.627	100.427	2.990	100.764	100.764	100.564
3.000	101.835	101.835	101.635	2.625	98.829	98.829	98.729	3.000	101.177	101.177	100.977	2.875	101.229	101.229	101.029	3.000	100.864	100.864	100.664
3.125	102.243	102.243	102.043	2.750	99.922	99.922	99.722	3.125	102.050	102.050	101.850	2.990	101.559	101.559	101.359	3.125	101.511	101.511	101.311
3.250	102.406	102.406	102.206	2.875	100.649	100.649	100.449	3.250	102.967	102.967	102.767	3.000	101.659	101.659	101.459	3.250	101.675	101.675	101.475
3.375	102.928	102.928	102.728	2.990	101.140	101.140	100.940	3.375	103.540	103.540	103.340	3.125	101.870	101.870	101.670	3.375	102.159	102.159	101.959
3.500	103.345	103.345	103.145	3.000	101.240	101.240	101.040	3.500	104.000	104.000	103.800	3.250	101.875	101.875	101.675	3.500	102.490	102.490	102.290
3.625	103.668	103.668	103.468	3.125	102.084	102.084	101.884	3.625	104.355	104.355	104.155	3.375	102.359	102.359	102.159	3.625	102.661	102.661	102.461
3.750	102.700	102.700	102.500	3.250	102.967	102.967	102.767	3.750	104.356	104.356	104.256	3.500	102.690	102.690	102.490	3.750	101.159	101.159	100.959
3.875	103.117	103.117	102.917	3.375	103.540	103.540	103.340	3.875	103.915	103.915	103.715	3.625	102.861	102.861	102.661	3.875	101.547	101.547	101.347
3.990	103.322	103.322	103.122	3.500	104.000	104.000	103.800	3.990	104.151	104.151	103.951	3.750	103.359	103.359	103.159	3.990	101.712	101.712	101.512
4.000	103.422	103.422	103.222	3.625	104.355	104.355	104.155	4.000	104.251	104.251	104.051	3.875	101.747	101.747	101.547	4.000	101.812	101.812	101.612
4.125	103.664	103.664	103.464	3.750	103.456	103.456	103.256	4.125	104.556	104.556	104.356	3.990	101.912	101.912	101.712	4.125	101.952	101.952	101.752
4.250	103.605	103.605	103.405	3.875	103.915	103.915	103.715	4.250	96.398	96.398	96.398	4.000	102.012	102.012	101.812	4.250	N/A	N/A	N/A
4.375	103.898	103.898	103.698	3.990	104.151	104.151	103.951	4.375	N/A	N/A	N/A	4.125	102.152	102.152	101.952	4.375	N/A	N/A	N/A
4.500	104.156	104.156	103.956	4.000	104.251	104.251	104.051	4.500	N/A	N/A	N/A	4.250	100.744	100.744	100.544	4.500	N/A	N/A	N/A
4.625	104.340	104.340	104.140	4.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.058	101.058	100.858	4.625	N/A	N/A	N/A
4.750	104.421	104.421	104.221	4.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.277	101.277	101.077	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	96.649	96.649	96.449		2.875	101.503	101.503	101.303		2.875	101.136	101.136	100.936		2.875	101.074	101.074	100.874		2.750	102.275	102.275	102.075
2.875	100.318	100.318	100.118		2.990	101.901	101.901	101.701		2.990	101.584	101.584	101.384		2.990	101.521	101.521	101.321		2.875	102.639	102.639	102.439
2.990	100.701	100.701	100.501		3.000	102.001	102.001	101.801		3.000	101.684	101.684	101.484		3.000	101.621	101.621	101.421		2.990	102.931	102.931	102.731
3.000	100.801	100.801	100.601		3.125	102.403	102.403	102.203		3.125	102.125	102.125	101.925		3.125	102.062	102.062	101.862		3.000	103.031	103.031	102.831
3.125	101.477	101.477	101.277		3.250	102.733	102.733	102.533		3.250	102.302	102.302	102.102		3.250	102.302	102.302	102.102		3.125	103.365	103.365	103.165
3.250	101.675	101.675	101.475		3.375	103.248	103.248	103.048		3.375	102.866	102.866	102.666		3.375	102.866	102.866	102.666		3.250	102.948	102.948	102.748
3.375	102.159	102.159	101.959		3.500	103.632	103.632	103.432		3.500	103.289	103.289	103.089		3.500	103.289	103.289	103.089		3.375	102.777	102.777	102.577
3.500	102.490	102.490	102.290		3.625	103.951	103.951	103.751		3.625	103.640	103.640	103.440		3.625	103.640	103.640	103.440		3.500	103.540	103.540	103.340
3.625	102.661	102.661	102.461		3.750	102.686	102.686	102.486		3.750	102.165	102.165	101.965		3.750	102.009	102.009	101.809		3.625	103.851	103.851	103.651
3.750	101.159	101.159	100.959		3.875	103.097	103.097	102.897		3.875	102.618	102.618	102.418		3.875	102.461	102.461	102.261		3.750	103.376	103.376	103.176
3.875	101.547	101.547	101.347		3.990	103.275	103.275	103.075		3.990	102.823	102.823	102.623		3.990	102.667	102.667	102.467		3.875	103.706	103.706	103.506
3.990	101.712	101.712	101.512		4.000	103.375	103.375	103.175		4.000	102.923	102.923	102.723		4.000	102.767	102.767	102.567		3.990	103.906	103.906	103.706
4.000	101.812	101.812	101.612		4.125	103.612	103.612	103.412		4.125	103.187	103.187	102.987		4.125	103.031	103.031	102.831		4.000	104.006	104.006	103.806
4.125	101.952	101.952	101.752		4.250	103.071	103.071	102.871		4.250	102.777	102.777	102.577		4.250	102.715	102.715	102.515		4.125	104.292	104.292	104.092
4.250	93.877	93.877	93.677		4.375	103.358	103.358	103.158		4.375	103.092	103.092	102.892		4.375	103.029	103.029	102.829		4.250	103.998	103.998	103.798
4.375	N/A	N/A	N/A		4.500	103.600	103.600	103.400		4.500	103.357	103.357	103.157		4.500	103.294	103.294	103.094		4.375	104.199	104.199	103.999
4.500	N/A	N/A	N/A		4.625	103.780	103.780	103.580		4.625	103.560	103.560	103.360		4.625	103.497	103.497	103.297		4.500	104.258	104.258	104.058
4.625	N/A	N/A	N/A		4.750	103.953	103.953	103.753		4.750	103.655	103.655	103.455		4.750	103.593	103.593	103.393		4.625	104.486	104.486	104.286
4.750	N/A	N/A	N/A		4.875	104.221	104.221	104.021		4.875	103.951	103.951	103.751		4.875	103.888	103.888	103.688		4.750	103.659	103.659	103.459

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	101.125	101.125	100.925	2.750	101.125	101.125	100.925	2.750	102.071	102.071	101.871	2.750	100.721	100.721	100.521	2.750	100.721	100.721	100.521	2.750	102.272	102.272	102.072
2.875	101.528	101.528	101.328	2.875	101.528	101.528	101.328	2.875	102.327	102.327	102.127	2.875	101.016	101.016	100.816	2.875	101.016	101.016	100.816	2.875	102.636	102.636	102.436
2.990	101.858	101.858	101.658	2.990	101.858	101.858	101.658	2.990	102.501	102.501	102.301	2.990	101.228	101.228	101.028	2.990	101.228	101.228	101.028	2.990	102.928	102.928	102.728
3.000	101.958	101.958	101.758	3.000	101.958	101.958	101.758	3.000	102.601	102.601	102.401	3.000	101.328	101.328	101.128	3.000	101.328	101.328	101.128	3.000	103.028	103.028	102.828
3.125	102.326	102.326	102.126	3.125	102.326	102.326	102.126	3.125	102.835	102.835	102.635	3.125	101.596	101.596	101.396	3.125	101.596	101.596	101.396	3.125	103.361	103.361	103.161
3.250	102.682	102.682	102.482	3.250	102.682	102.682	102.482	3.250	103.378	103.378	103.178	3.250	99.912	99.912	99.712	3.250	99.850	99.850	99.650	3.250	102.210	102.210	102.010
3.375	102.044	102.044	101.844	3.375	101.981	101.981	101.781	3.375	101.610	101.610	101.410	3.375	100.177	100.177	99.977	3.375	100.114	100.114	99.914	3.375	102.539	102.539	102.339
3.500	102.333	102.333	102.133	3.500	102.271	102.271	102.071	3.500	101.789	101.789	101.589	3.500	100.382	100.382	100.182	3.500	100.320	100.320	100.120	3.500	102.802	102.802	102.602
3.625	102.677	102.677	102.477	3.625	102.614	102.614	102.414	3.625	102.012	102.012	101.812	3.625	100.638	100.638	100.438	3.625	100.575	100.575	100.375	3.625	103.113	103.113	102.913
3.750	102.496	102.496	102.296	3.750	102.496	102.496	102.296	3.750	100.745	100.745	100.545	3.750	99.665	99.665	99.465	3.750	99.665	99.665	99.465	3.750	102.719	102.719	102.519
3.875	102.857	102.857	102.657	3.875	102.857	102.857	102.657	3.875	100.973	100.973	100.773	3.875	99.924	99.924	99.724	3.875	99.924	99.924	99.724	3.875	103.050	103.050	102.850
3.990	103.089	103.089	102.889	3.990	103.089	103.089	102.889	3.990	101.182	101.182	100.982	3.990	100.065	100.065	99.865	3.990	100.065	100.065	99.865	3.990	103.250	103.250	103.050
4.000	103.189	103.189	102.989	4.000	103.189	103.189	102.989	4.000	101.182	101.182	100.982	4.000	100.165	100.165	99.965	4.000	100.165	100.165	99.965	4.000	103.350	103.350	103.150
4.125	103.501	103.501	103.301	4.125	103.501	103.501	103.301	4.125	101.384	101.384	101.184	4.125	100.393	100.393	100.193	4.125	100.393	100.393	100.193	4.125	103.635	103.635	103.435
4.250	103.785	103.785	103.585	4.250	103.785	103.785	103.585	4.250	101.003	101.003	100.803	4.250	100.599	100.599	100.399	4.250	100.599	100.599	100.399	4.250	103.960	103.960	103.760
4.375	104.007	104.007	#N/A	4.375	104.007	104.007	103.807	4.375	101.146	101.146	100.946	4.375	100.754	100.754	100.554	4.375	100.754	100.754	100.554	4.375	103.612	103.612	103.412
4.500	104.074	104.074	104.074	4.500	104.074	104.074	103.874	4.500	101.184	101.184	100.984	4.500	100.800	100.800	100.600	4.500	100.800	100.800	100.600	4.500	103.704	103.704	103.504
4.625	104.323	104.323	104.323	4.625	104.323	104.323	104.123	4.625	101.345	101.345	101.145	4.625	100.982	100.982	100.782	4.625	100.982	100.982	100.782	4.625	104.095	104.095	103.895
4.750	104.306	104.306	104.306	4.750	104.369	104.369	104.169	4.750	100.531	100.531	100.331	4.750	100.331	100.331	100.131	4.750	100.331	100.331	100.131	4.750	103.268	103.268	103.068

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%	-3.50%	-3.75%

Cash-Out Refinance*				
FICO ↓ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
> 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).

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%	>97.00%
Investment property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
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	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	-0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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

* Not applicable to MH Advantage properties (identified by SEC 859 in conjunction with SEC 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 LLPA Caps*	
Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.00%
All other LTV & FICO combos	1.50%

*The above caps do not include the following LLPA'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

*** Does not apply to loan amt =<\$125K or any
HomeReady

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 LTPAs do not apply and the lender must use SFC 118.

* 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 -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

LIW Fee with option to buy out - \$895. *IA, NC, NJ, PA has a \$895 Commitment Fee and no LIW Fee.

Tax Service Fee = \$70.00 (IA & ME exempt)

EHA ID# 1358600006

The IIW / 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.:

2/8/2021

45 Day Lock Exp.:

2/22/2021

60 Day Lock Exp.:

3/8/2021

W. Rate Sheet Dated: 1/7/2021

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/8/2021

45 Day Lock Exp.:

2/22/2021

60 Day Lock Exp.:

3/8/2021

W. Rate Sheet Dated: 1/7/2021

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	100.637	100.637	100.437	3.375	102.142	102.142	101.942	3.375	102.142	102.142	101.942	2.500	99.950	99.950	99.745	3.375	101.629	101.629	101.429
2.875	101.332	101.332	101.132	3.500	102.538	102.538	102.338	3.500	102.538	102.538	102.338	2.625	100.450	100.450	100.250	3.500	100.025	100.025	100.825
2.990	101.867	101.867	101.667	3.625	102.795	102.795	102.595	3.625	102.795	102.795	102.595	2.750	100.361	100.361	100.161	3.625	102.282	102.282	102.082
3.000	101.967	101.967	101.767	3.750	101.781	101.781	101.581	3.750	101.781	101.781	101.581	2.875	101.056	101.056	100.856	3.750	100.648	100.648	100.448
3.125	102.310	102.310	102.110	3.875	102.138	102.138	101.938	3.875	102.138	102.138	101.938	2.990	101.591	101.591	101.391	3.875	101.005	101.005	100.805
3.250	102.331	102.331	102.131	3.990	102.439	102.439	102.239	3.990	102.439	102.439	102.239	3.000	101.691	101.691	101.491	3.990	101.306	101.306	101.106
3.375	102.892	102.892	102.692	4.000	102.539	102.539	102.339	4.000	102.539	102.539	102.339	3.125	102.034	102.034	101.834	4.000	101.406	101.406	101.206
3.500	103.288	103.288	103.088	4.125	102.704	102.704	102.504	4.125	102.704	102.704	102.504	3.250	101.818	101.818	101.618	4.125	101.571	101.571	101.371
3.625	103.545	103.545	103.345	4.250	102.763	102.763	102.563	4.250	102.763	102.763	102.563	3.375	102.379	102.379	102.179	4.250	101.256	101.256	101.056
3.750	103.531	103.531	103.331	4.375	103.008	103.008	102.808	4.375	103.008	103.008	102.808	3.500	102.775	102.775	102.575	4.375	101.501	101.501	101.301
3.875	102.888	102.888	102.688	4.500	103.225	103.225	103.025	4.500	103.225	103.225	103.025	3.625	103.032	103.032	102.832	4.500	101.718	101.718	101.518
3.990	103.064	103.064	102.864	4.625	103.327	103.327	103.127	4.625	103.327	103.327	103.127	3.750	101.398	101.398	101.198	4.625	101.820	101.820	101.620
4.000	103.164	103.164	102.964	4.750	103.643	103.643	103.443	4.750	103.643	103.643	103.443	3.875	101.755	101.755	101.555	4.750	100.793	100.793	100.593
4.125	103.329	103.329	103.129	4.875	103.868	103.868	103.668	4.875	103.868	103.868	103.668	3.990	101.931	101.931	101.731	4.875	101.018	101.018	100.818
4.250	103.388	103.388	103.188	4.990	104.106	104.106	103.906	4.990	104.106	104.106	103.906	4.000	102.031	102.031	101.831	4.990	101.256	101.256	101.056
4.375	103.633	103.633	103.433	5.000	104.206	104.206	104.006	5.000	104.206	104.206	104.006	4.125	102.196	102.196	101.996	5.000	101.356	101.356	101.156
4.500	103.850	103.850	103.650	5.125	104.446	104.446	104.246	5.125	104.446	104.446	104.246	4.250	101.881	101.881	101.681	5.125	101.446	101.446	101.246
4.625	103.952	103.952	103.752	5.250	104.767	104.767	104.567	5.250	104.767	104.767	104.567	4.375	102.126	102.126	101.926	5.250	101.617	101.617	101.417
4.750	104.268	104.268	104.068	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.343	102.343	102.143	5.375	N/A	N/A	N/A
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	101.629	101.629	101.429	2.750	100.869	100.869	100.669	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.231	102.231	102.031
3.500	102.025	102.025	101.825	2.875	101.509	101.509	101.309	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.564	102.564	102.364
3.625	102.282	102.282	102.082	2.990	101.908	101.908	101.708	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.693	102.693	102.493
3.750	100.648	100.648	100.448	3.000	102.008	102.008	101.808	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.793	102.793	102.593
3.875	101.005	101.005	100.805	3.125	102.371	102.371	102.171	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.263	102.263	102.063
3.990	101.306	101.306	101.106	3.250	102.560	102.560	102.360	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.478	102.478	102.278
4.000	101.406	101.406	101.206	3.375	103.079	103.079	102.879	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.747	102.747	102.547
4.125	101.571	101.571	101.371	3.500	103.463	103.463	103.263	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	102.939	102.939	102.739
4.250	101.256	101.256	101.056	3.625	103.736	103.736	103.536	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	102.640	102.640	102.440
4.375	101.501	101.501	101.301	3.750	103.215	103.215	103.015	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	102.919	102.919	102.719
4.500	101.718	101.718	101.518	3.875	103.647	103.647	103.447	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.050	103.050	102.850
4.625	101.820	101.820	101.620	3.990	103.898	103.898	103.698	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.229	103.229	103.029
4.750	100.793	100.793	100.593	4.000	103.998	103.998	103.798	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.329	103.329	103.129
4.875	101.018	101.018	100.818	4.125	104.160	104.160	103.960	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.560	103.560	103.360
4.990	101.256	101.256	101.056	4.250	104.403	104.403	104.203	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	103.740	103.740	103.540
5.000	101.356	101.356	101.156	4.375	104.598	104.598	104.398	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	103.941	103.941	103.741
5.125	101.446	101.446	101.246	4.500	104.767	104.767	104.567	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.094	104.094	103.894
5.250	101.617	101.617	101.417	4.625	104.897	104.897	104.697	5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.625	103.184	103.184	102.984
5.375	N/A	N/A	N/A	4.750	105.322	105.322	105.122	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.750	103.280	103.280	103.080
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	104.231	104.231	104.031	2.750	104.481	104.481	104.281	2.750	102.518	102.518	102.318	2.750	104.518	104.518	104.318	2.750	104.768	104.768	104.568
2.875	102.689	102.689	102.489	2.875	102.689	102.689	102.489	2.875	102.851	102.851	102.651	2.875	102.976	102.976	102.776	2.875	102.976	102.976	102.776
2.990	102.818	102.818	102.618	2.990	102.818	102.818	102.618	2.990	102.980	102.980	102.780	2.990	103.105	103.105	102.905	2.990	103.105	103.105	102.905
3.000	102.918	102.918	102.718	3.000	102.918	102.918	102.718	3.000	103.080	103.080	102.880	3.000	103.205	103.205	103.005	3.000	103.205	103.205	103.005
3.125	102.388	102.388	102.188	3.125	102.388	102.388	102.188	3.125	102.300	102.300	102.100	3.125	102.425	102.425	102.225	3.125	102.425	102.425	102.225
3.250	102.603	102.603	102.403	3.250	102.603	102.603	102.403	3.250	102.515	102.515	102.315	3.250	102.640	102.640	102.440	3.250	102.640	102.640	102.440
3.375	102.872	102.872	102.672	3.375	102.872	102.872	102.672	3.375	102.784	102.784	102.584	3.375	102.909	102.909	102.709	3.375	102.909	102.909	102.709
3.500	103.064	103.064	102.864	3.500	103.064	103.064	102.864	3.500	102.976	102.976	102.776	3.500	103.101	103.101	102.901	3.500	103.101	103.101	102.901
3.625	102.765	102.765	102.565	3.625	102.765	102.765	102.565	3.625	102.177	102.177	101.977	3.625	102.302	102.302	102.102	3.625	102.302	102.302	102.102
3.750	103.044	103.044	102.844	3.750	103.044	103.044	102.844	3.750	102.456	102.456	102.256	3.750	102.581	102.581	102.381	3.750	102.581	102.581	102.381
3.875	103.175	103.175	102.975	3.875	103.175	103.175	102.975	3.875	102.587	102.587	102.387	3.875	102.712	102.712	102.512	3.875	102.712	102.712	102.512
3.990	103.354	103.354	103.154	3.990	103.354	103.354	103.154	3.990	102.766	102.766	102.566	3.990	102.891	102.891	102.691	3.990	102.891	102.891	102.691
4.000	103.454	103.454	103.254	4.000	103.454	103.454	103.254	4.000	102.866	102.866	102.666	4.000	102.991	102.991	102.791	4.000	102.991	102.991	102.791
4.125	103.685	103.685	103.485	4.125	103.685	103.685	103.485	4.125	102.660	102.660	102								



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.:

2/8/2021

45 Day Lock Exp.:

2/22/2021

60 Day Lock Exp.:

3/8/2021

W. Rate Sheet Dated: 1/7/2021

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	100.637	100.637	100.437	2.750	100.869	100.869	100.669	2.750	102.231	102.231	102.031	2.500	98.600	98.600	98.395	2.750	101.218	101.218	101.018
2.875	101.332	101.332	101.132	2.875	101.509	101.509	101.309	2.875	102.564	102.564	102.364	2.625	99.100	99.100	98.900	2.875	101.551	101.551	101.351
2.990	101.867	101.867	101.667	2.990	101.908	101.908	101.708	2.990	102.693	102.693	102.493	2.750	99.011	99.011	98.811	2.990	101.680	101.680	101.480
3.000	101.967	101.967	101.767	3.000	102.008	102.008	101.808	3.000	102.793	102.793	102.593	2.875	99.706	99.706	99.506	3.000	101.780	101.780	101.580
3.125	102.310	102.310	102.110	3.125	102.371	102.371	102.171	3.125	102.263	102.263	102.063	2.990	100.241	100.241	100.041	3.125	101.000	101.000	100.800
3.250	102.331	102.331	102.131	3.250	102.560	102.560	102.360	3.250	102.478	102.478	102.278	3.000	100.341	100.341	100.141	3.250	101.215	101.215	101.015
3.375	102.892	102.892	102.692	3.375	103.079	103.079	102.879	3.375	102.747	102.747	102.547	3.125	100.684	100.684	100.484	3.375	101.484	101.484	101.284
3.500	103.288	103.288	103.088	3.500	103.463	103.463	103.263	3.500	102.939	102.939	102.739	3.250	100.468	100.468	100.268	3.500	101.676	101.676	101.476
3.625	103.545	103.545	103.345	3.625	103.736	103.736	103.536	3.625	102.640	102.640	102.440	3.375	101.029	101.029	100.829	3.625	100.877	100.877	100.677
3.750	102.531	102.531	102.331	3.750	103.215	103.215	103.015	3.750	102.919	102.919	102.719	3.500	101.425	101.425	101.225	3.750	101.156	101.156	100.956
3.875	102.888	102.888	102.688	3.875	103.647	103.647	103.447	3.875	103.050	103.050	102.850	3.625	101.682	101.682	101.482	3.875	101.287	101.287	101.087
3.990	103.064	103.064	102.864	3.990	103.898	103.898	103.698	3.990	103.229	103.229	103.029	3.750	100.048	100.048	99.848	3.990	101.466	101.466	101.266
4.000	103.164	103.164	102.964	4.000	103.998	103.998	103.798	4.000	103.329	103.329	103.129	3.875	100.405	100.405	100.205	4.000	101.566	101.566	101.366
4.125	103.329	103.329	103.129	4.125	104.160	104.160	103.960	4.125	103.560	103.560	103.360	3.990	100.581	100.581	100.381	4.125	101.360	101.360	101.160
4.250	103.388	103.388	103.188	4.250	104.403	104.403	104.203	4.250	103.740	103.740	103.540	4.000	100.681	100.681	100.481	4.250	101.540	101.540	101.340
4.375	103.633	103.633	103.433	4.375	104.598	104.598	104.398	4.375	103.941	103.941	103.741	4.125	100.846	100.846	100.646	4.375	101.741	101.741	101.541
4.500	103.850	103.850	103.650	4.500	104.767	104.767	104.567	4.500	104.094	104.094	103.894	4.250	100.531	100.531	100.331	4.500	101.894	101.894	101.694
4.625	103.952	103.952	103.752	4.625	104.897	104.897	104.697	4.625	103.184	103.184	102.984	4.375	100.776	100.776	100.576	4.625	98.952	98.952	98.752
4.750	104.268	104.268	104.068	4.750	105.322	105.322	105.122	4.750	103.280	103.280	103.080	4.500	100.993	100.993	100.793	4.750	100.214	100.214	100.014

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	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-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
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.:

2/8/2021

45 Day Lock Exp.:

2/22/2021

60 Day Lock Exp.:

3/8/2021

W. Rate Sheet Dated: 1/7/2021

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)