



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 2/10/2021

45 Day Lock Exp.: 2/25/2021

60 Day Lock Exp.: 3/12/2021

W. Rate Sheet Dated: 1/11/2021

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	100.187	100.187	99.843	2.500	99.689	99.689	99.346	2.250	99.358	99.358	99.058	3.125	96.252	96.252	95.952
2.625	100.190	100.190	99.846	2.625	99.692	99.692	99.348	2.500	99.363	99.363	99.063	3.250	97.754	97.754	97.454
2.750	101.288	101.288	100.913	2.750	100.292	100.292	99.917	2.625	99.366	99.366	99.066	3.375	97.755	97.755	97.455
2.875	101.292	101.292	100.917	2.875	100.295	100.295	99.920	2.750	99.439	99.439	99.139	3.500	97.756	97.756	97.456
3.000	101.295	101.295	100.920	3.000	100.297	100.297	99.922	2.875	99.442	99.442	99.142	3.625	97.752	97.752	97.452
3.125	101.298	101.298	100.923	3.125	100.300	100.300	99.925	3.000	99.444	99.444	99.144	Margin = 2.250		Index = 0.110	
3.250	101.475	101.475	101.175	3.250	100.261	100.261	99.961	3.125	99.446	99.446	99.146	30 Year OTC			
3.375	101.479	101.479	101.179	3.375	100.264	100.264	99.964	3.250	101.541	101.541	101.241	Rate	30 Day	45 Day	60 Day
3.500	101.482	101.482	101.182	3.500	100.317	100.317	100.017	3.375	101.543	101.543	101.243	4.000	101.690	101.690	101.190
3.625	101.484	101.484	101.184	3.625	100.318	100.318	100.018	3.500	101.607	101.607	101.307	4.125	101.733	101.733	101.233
3.750	102.637	102.637	102.337	3.750	102.112	102.112	101.812	3.625	101.609	101.609	101.309	4.375	102.668	102.668	102.168
3.875	102.562	102.562	102.262	3.875	102.114	102.114	101.814	3.750	102.699	102.699	102.399	4.500	102.670	102.670	102.170
4.000	102.565	102.565	102.265	4.000	102.115	102.115	101.815	3.875	102.701	102.701	102.401	4.625	102.672	102.672	102.172
4.125	102.608	102.608	102.308	4.125	102.117	102.117	101.817	4.000	102.703	102.703	102.403	4.875	103.279	103.279	102.779
4.250	103.654	103.654	103.454	4.250	103.051	103.051	102.851	4.125	102.704	102.704	102.404	5.000	103.281	103.281	102.781
4.375	103.543	103.543	103.343	4.375	103.053	103.053	102.853	4.250	102.857	102.857	102.557	5.125	103.283	103.283	102.783
4.500	103.545	103.545	103.345	4.500	103.054	103.054	102.854	4.375	102.859	102.859	102.559	5.500	104.377	104.377	103.877
4.625	103.547	103.547	103.347	4.625	103.056	103.056	102.856	4.500	102.861	102.861	102.561	5.625	104.378	104.378	103.878
6.250	106.000	106.000	105.800	6.250	106.057	106.057	105.857	4.625	102.862	102.862	102.562	6.250	105.686	105.686	105.186

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	101.913	101.813	101.813	101.469	2.250	101.813	101.713	101.713	101.369	2.250	101.663	101.563	101.563	101.263
2.375	101.916	101.816	101.816	101.472	2.375	101.816	101.716	101.716	101.372	2.375	101.665	101.565	101.565	101.265
2.500	101.916	101.816	101.816	101.472	2.500	101.815	101.715	101.715	101.372	2.500	101.665	101.565	101.565	101.265
2.625	101.916	101.816	101.816	101.472	2.625	101.815	101.715	101.715	101.372	2.625	101.665	101.565	101.565	101.265
2.750	103.272	103.172	103.172	102.797	2.750	103.172	103.072	103.072	102.697	2.750	101.736	101.636	101.636	101.336
2.875	103.275	103.175	103.175	102.800	2.875	103.175	103.075	103.075	102.700	2.875	101.747	101.647	101.647	101.347
3.000	103.275	103.175	103.175	102.800	3.000	103.174	103.074	103.074	102.699	3.000	101.747	101.647	101.647	101.347
3.125	103.275	103.175	103.175	102.800	3.125	103.174	103.074	103.074	102.699	3.125	101.747	101.647	101.647	101.347
3.250	103.199	103.099	103.099	102.799	3.250	103.133	103.033	103.033	102.733	3.250	103.839	103.739	103.739	103.439
3.375	103.213	103.113	103.113	102.813	3.375	103.112	103.012	103.012	102.712	3.375	103.805	103.705	103.705	103.405
3.500	103.213	103.113	103.113	102.813	3.500	103.162	103.062	103.062	102.762	3.500	103.867	103.767	103.767	103.467
3.625	103.212	103.112	103.112	102.812	3.625	103.111	103.011	103.011	102.711	3.625	103.805	103.705	103.705	103.405
3.750	104.262	104.162	104.162	103.862	3.750	104.152	104.052	104.052	103.752	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 >90.00%			Max Net 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"			
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	4.000	98.940	98.940	98.440	4.250	100.000	100.000	99.500
3.875	100.931	100.931	100.431	6.250	103.750	103.750	103.500	4.125	98.983	98.983	98.483	4.750	101.000	101.000	100.500
4.000	100.929	100.929	100.429					4.375	99.918	99.918	99.418	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	100.886	100.886	100.386					4.500	99.920	99.920	99.420	Rate	30 Day	45 Day	60 Day
4.250	101.846	101.846	101.346					4.625	99.922	99.922	99.422	6.250	102.750	102.750	102.250
4.375	101.857	101.857	101.357					4.875	100.529	100.529	100.029	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	101.855	101.855	101.355					5.000	100.531	100.531	100.031				
4.625	101.853	101.853	101.353					5.125	100.533	100.533	100.033				
4.750	102.485	102.485	101.985					5.500	101.627	101.627	101.127				
								5.625	101.628	101.628	101.128				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.936	102.936	102.436				

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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/10/2021

45 Day Lock Exp.:

2/25/2021

60 Day Lock Exp.:

3/12/2021

W. Rate Sheet Dated: 1/11/2021

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	98.407	98.407	98.107	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	98.410	98.410	98.110	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	98.412	98.412	98.112	Margin = 2.250		Index = .110	
3.250	100.638	100.638	100.338	3.250	99.854	99.854	99.554	3.125	98.414	98.414	98.114	30 Year OTC			
3.375	100.641	100.641	100.341	3.375	99.856	99.856	99.556	3.250	101.134	101.134	100.834	Rate	30 Day	45 Day	60 Day
3.500	100.644	100.644	100.344	3.500	99.909	99.909	99.609	3.375	101.136	101.136	100.836	3.250	98.763	98.763	98.263
3.625	100.647	100.647	100.347	3.625	99.911	99.911	99.611	3.500	101.200	101.200	100.900	3.375	98.766	98.766	98.266
3.750	100.737	100.737	100.437	3.750	100.642	100.642	100.342	3.625	101.201	101.201	100.901	3.500	98.769	98.769	98.269
3.875	100.662	100.662	100.362	3.875	100.644	100.644	100.344	3.750	101.229	101.229	100.929	3.625	98.772	98.772	98.272
4.000	100.665	100.665	100.365	4.000	100.645	100.645	100.345	3.875	N/A	N/A	N/A	3.750	99.762	99.762	99.262
4.125	100.708	100.708	100.408	4.125	100.647	100.647	100.347	4.000	N/A	N/A	N/A	3.875	99.787	99.787	99.287
4.250	101.692	101.692	101.492	4.250	101.518	101.518	101.318	4.125	N/A	N/A	N/A	4.000	99.790	99.790	99.290
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	99.833	99.833	99.333
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	100.717	100.717	100.217
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	102.011	101.911	101.911	101.611	3.250	101.946	101.846	101.846	101.546	2.750	98.955	98.855	98.855	98.555
3.375	102.025	101.925	101.925	101.625	3.375	101.924	101.824	101.824	101.524	2.875	98.966	98.866	98.866	98.566
3.500	102.025	101.925	101.925	101.625	3.500	101.975	101.875	101.875	101.575	3.000	98.965	98.865	98.865	98.565
3.625	102.024	101.924	101.924	101.624	3.625	101.924	101.824	101.824	101.524	3.125	98.966	98.866	98.866	98.566
3.750	102.012	101.912	101.912	101.612	3.750	101.902	101.802	101.802	101.502	3.250	100.714	100.614	100.614	100.314
3.875	102.047	101.947	101.947	101.647	3.875	101.924	101.824	101.824	101.524	3.375	100.680	100.580	100.580	100.280
4.000	102.025	101.925	101.925	101.625	4.000	101.923	101.823	101.823	101.523	3.500	100.742	100.642	100.642	100.342
4.125	102.064	101.964	101.964	101.664	4.125	101.924	101.824	101.824	101.524	3.625	100.680	100.580	100.580	100.280
4.250	102.906	102.806	102.806	102.606	4.250	102.793	102.693	102.693	102.493	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	
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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: 1/11/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHMA																			
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	100.306	100.306	100.106	2.250	95.148	95.148	94.948	2.750	99.520	99.520	99.320	2.500	99.244	99.244	99.044	2.750	99.368	99.368	99.168
2.875	100.963	100.963	100.763	2.375	96.301	96.301	96.101	2.875	100.241	100.241	100.041	2.625	99.711	99.711	99.511	2.875	100.030	100.030	99.830
2.990	101.394	101.394	101.194	2.500	97.465	97.465	97.265	2.990	100.725	100.725	100.525	2.750	100.292	100.292	100.092	2.990	100.410	100.410	100.210
3.000	101.494	101.494	101.294	2.625	98.595	98.595	98.395	3.000	100.825	100.825	100.625	2.875	100.889	100.889	100.689	3.000	100.510	100.510	100.310
3.125	101.899	101.899	101.699	2.750	99.582	99.582	99.382	3.125	101.770	101.770	101.570	2.990	101.217	101.217	101.017	3.125	101.233	101.233	101.033
3.250	102.128	102.128	101.928	2.875	100.304	100.304	100.104	3.250	102.680	102.680	102.480	3.000	101.317	101.317	101.117	3.250	101.393	101.393	101.193
3.375	102.646	102.646	102.446	2.990	100.787	100.787	100.587	3.375	103.249	103.249	103.049	3.125	101.527	101.527	101.327	3.375	101.872	101.872	101.672
3.500	103.058	103.058	102.858	3.000	100.887	100.887	100.687	3.500	103.704	103.704	103.504	3.250	101.593	101.593	101.393	3.500	102.202	102.202	102.002
3.625	103.777	103.777	103.177	3.125	101.805	101.805	101.605	3.625	104.055	104.055	103.855	3.375	102.072	102.072	101.872	3.625	102.368	102.368	102.168
3.750	103.659	102.659	102.459	3.250	102.680	102.680	102.480	3.750	103.406	103.406	103.206	3.500	102.402	102.402	102.202	3.750	101.114	101.114	100.914
3.875	103.073	103.073	102.873	3.375	103.249	103.249	103.049	3.875	103.860	103.860	103.660	3.625	102.568	102.568	102.368	3.875	101.497	101.497	101.297
3.990	103.275	103.275	103.075	3.500	103.704	103.704	103.504	3.990	104.091	104.091	103.891	3.750	101.314	101.314	101.114	3.990	101.661	101.661	101.461
4.000	103.375	103.375	103.175	3.625	104.055	104.055	103.855	4.000	104.191	104.191	103.991	3.875	101.697	101.697	101.497	4.000	101.761	101.761	101.561
4.125	103.614	103.614	103.414	3.750	103.406	103.406	103.206	4.125	104.507	104.507	104.307	3.990	101.861	101.861	101.661	4.125	101.898	101.898	101.698
4.250	103.554	103.554	103.354	3.875	103.860	103.860	103.660	4.250	96.937	96.937	96.737	4.000	101.961	101.961	101.761	4.250	N/A	N/A	N/A
4.375	103.844	103.844	103.644	3.990	104.091	104.091	103.891	4.375	N/A	N/A	N/A	4.125	102.098	102.098	101.898	4.375	N/A	N/A	N/A
4.500	104.097	104.097	103.897	4.000	104.191	104.191	103.991	4.500	N/A	N/A	N/A	4.250	102.692	102.692	102.492	4.500	N/A	N/A	N/A
4.625	104.282	104.282	104.082	4.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.005	101.005	100.805	4.625	N/A	N/A	N/A
4.750	104.405	104.405	104.205	4.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.221	101.221	101.021	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	99.306	99.306	99.106		2.875	101.293	101.293	101.093		2.875	100.791	100.791	100.591		2.875	100.728	100.728	100.528		2.750	102.113	102.113	101.913	
2.875	99.967	99.967	99.767		2.990	101.684	101.684	101.484		2.990	101.230	101.230	101.030		2.990	101.168	101.168	100.968		2.875	102.475	102.475	102.275	
2.990	100.348	100.348	100.148		3.000	101.784	101.784	101.584		3.000	101.330	101.330	101.130		3.000	101.268	101.268	101.068		2.990	102.760	102.760	102.560	
3.000	100.448	100.448	100.248		3.125	102.183	102.183	101.983		3.125	101.770	101.770	101.570		3.125	101.708	101.708	101.508		3.000	102.860	102.860	102.660	
3.125	101.198	101.198	100.998		3.250	102.450	102.450	102.250		3.250	102.013	102.013	101.813		3.250	102.013	102.013	101.813		3.125	103.194	103.194	102.994	
3.250	101.393	101.393	101.193		3.375	102.960	102.960	102.760		3.375	102.573	102.573	102.373		3.375	102.573	102.573	102.373		3.250	102.919	102.919	102.719	
3.375	101.872	101.872	101.672		3.500	103.339	103.339	103.139		3.500	102.992	102.992	102.792		3.500	102.992	102.992	102.792		3.375	103.245	103.245	103.045	
3.500	102.202	102.202	102.002		3.625	103.655	103.655	103.455		3.625	103.339	103.339	103.139		3.625	103.339	103.339	103.139		3.500	103.500	103.500	103.300	
3.625	102.368	102.368	102.168		3.750	102.640	102.640	102.440		3.750	102.115	102.115	101.915		3.750	101.959	101.959	101.759		3.625	103.812	103.812	103.612	
3.750	101.114	101.114	100.914		3.875	103.048	103.048	102.848		3.875	102.561	102.561	102.361		3.875	102.405	102.405	102.205		3.750	103.305	103.305	103.105	
3.875	101.497	101.497	101.297		3.990	103.223	103.223	103.023		3.990	102.763	102.763	102.563		3.990	102.607	102.607	102.407		3.875	103.632	103.632	103.432	
3.990	101.661	101.661	101.461		4.000	103.323	103.323	103.123		4.000	102.863	102.863	102.663		4.000	102.707	102.707	102.507		3.990	103.828	103.828	103.628	
4.000	101.761	101.761	101.561		4.125	103.558	103.558	103.358		4.125	103.124	103.124	102.924		4.125	102.967	102.967	102.767		4.000	103.928	103.928	103.728	
4.125	101.898	101.898	101.698		4.250	103.019	103.019	102.819		4.250	102.719	102.719	102.519		4.250	102.657	102.657	102.457		4.125	104.211	104.211	104.011	
4.250	93.875	93.875	93.675		4.375	103.304	103.304	103.104		4.375	103.031	103.031	102.831		4.375	102.969	102.969	102.769		4.250	103.930	103.930	103.730	
4.375	N/A	N/A	N/A		4.500	103.540	103.540	103.340		4.500	102.293	102.293	102.093		4.500	103.230	103.230	103.030		4.375	104.131	104.131	103.931	
4.500	N/A	N/A	N/A		4.625	103.723	103.723	103.523		4.625	103.494	103.494	103.294		4.625	103.431	103.431	103.231		4.500	104.191	104.191	103.991	
4.625	N/A	N/A	N/A		4.750	103.938	103.938	103.738		4.750	103.636	103.636	103.436		4.750	103.573	103.573	103.373		4.625	104.418	104.418	104.218	
4.750	N/A	N/A	N/A		4.875	104.202	104.202	104.002		4.875	103.926	103.926	103.726		4.875	103.863	103.863	103.663		4.750	103.572	103.572	103.372	

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	100.960	100.960	100.760	2.750	100.960	100.960	100.760	2.750	101.909	101.909	101.709	2.750	100.556	100.556	100.356	2.750	100.556	100.556	100.356	2.750	102.105	102.105	101.905
2.875	101.357	101.357	101.157	2.875	101.357	101.357	101.157	2.875	102.162	102.162	101.962	2.875	100.844	100.844	100.644	2.875	100.844	100.844	100.644	2.875	102.468	102.468	102.268
2.990	101.682	101.682	101.482	2.990	101.682	101.682	101.482	2.990	102.330	102.330	102.130	2.990	101.052	101.052	100.852	2.990	101.052	101.052	100.852	2.990	102.752	102.752	102.552
3.000	101.782	101.782	101.582	3.000	101.782	101.782	101.582	3.000	102.430	102.430	102.230	3.000	101.152	101.152	100.952	3.000	101.152	101.152	100.952	3.000	102.852	102.852	102.652
3.125	102.146	102.146	101.946	3.125	102.146	102.146	101.946	3.125	102.665	102.665	102.465	3.125	101.417	101.417	101.217	3.125	101.417	101.417	101.217	3.125	103.187	103.187	102.987
3.250	101.647	101.647	101.447	3.250	101.585	101.585	101.385	3.250	101.347	101.347	101.147	3.250	99.875	99.875	99.675	3.250	99.813	99.813	99.613	3.250	102.177	102.177	101.977
3.375	102.005	102.005	101.805	3.375	101.942	101.942	101.742	3.375	101.573	101.573	101.373	3.375	100.133	100.133	99.933	3.375	100.070	100.070	99.870	3.375	102.503	102.503	102.303
3.500	102.289	102.289	102.089	3.500	102.227	102.227	102.027	3.500	101.754	101.754	101.554	3.500	100.343	100.343	100.143	3.500	100.281	100.281	100.081	3.500	102.758	102.758	102.558
3.625	102.628	102.628	102.428	3.625	102.566	102.566	102.366	3.625	101.969	101.969	101.769	3.625	100.585	100.585	100.385	3.625	100.523	100.523	100.323	3.625	103.070	103.070	102.870
3.750	102.423	102.423	102.223	3.750	102.423	102.423	102.223	3.750	100.674	100.674	100.474	3.750	99.592	99.592	99.392	3.750	99.592	99.592	99.392	3.750	102.649	102.649	102.449
3.875	102.783	102.783	102.583	3.875	102.783	102.783	102.583	3.875	100.902	100.902	100.702	3.875	99.853	99.853	99.653	3.875	99.853	99.853	99.653	3.875	102.975	102.975	102.775
3.990	103.007	103.007	102.807	3.990	103.007	103.007	102.807	3.990	101.009	101.009	100.809	3.990	99.988	99.988	99.788	3.990	99.988	99.988	99.788	3.990	103.172	103.172	102.972
4.000	103.107	103.107	102.907	4.000	103.107	103.107	102.907	4.000	101.109	101.109	100.909	4.000	100.088	100.088	99.888	4.000	100.088	100.088	99.888	4.000	103.272	103.272	103.072
4.125	103.419	103.419	103.219	4.125	103.419	103.419	103.219	4.125	101.309	101.309	101.109	4.125	100.317	100.317	100.117	4.125	100.317	100.317	100.117	4.125	103.554	103.554	103.354
4.250	103.716	103.716	103.516	4.250	103.716	103.716	103.516	4.250	100.936	100.936	100.736	4.250	100.522	100.522	100.322	4.250	100.522	100.522	100.322	4.250	103.393	103.393	103.193
4.375	103.938	103.938	#N/A	4.375	103.938	103.938	103.738	4.375	101.077	101.077	100.877	4.375	100.684	100.684	100.484	4.375	100.684	100.684	100.484	4.375	103.546	103.546	103.346
4.500	104.003	104.003	104.003	4.500	104.003	104.003	103.803	4.500	101.117	101.117	100.917	4.500	100.729	100.729	100.529	4.500	100.729	100.729	100.529	4.500	103.633	103.633	103.433
4.625	104.250	104.250	104.250	4.625	104.250	104.250	104.050	4.625	101.277	101.277	101.077	4.625	100.909	100.909	100.709	4.625	100.909	100.909	100.709	4.625	104.027	104.027	103.827
4.750	104.222	104.222	104.222	4.750	104.284	104.284	104.084	4.750	100.447	100.447	100.247	4.750	100.247	100.247	100.047	4.750	100.247	100.247	100.047	4.750	103.182	103.182	102.982

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 – 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).

[illegible]

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

** Not applicable to detached Condominium units (identified by SFC 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 an
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 LLPAs 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 -.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

FHA 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.:

2/10/2021

45 Day Lock Exp.:

2/25/2021

60 Day Lock Exp.:

3/12/2021

W. Rate Sheet Dated: 1/11/2021

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.: 2/10/2021
45 Day Lock Exp.: 2/25/2021
60 Day Lock Exp.: 3/12/2021

W. Rate Sheet Dated: 1/11/2021

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day												
2.750	100.317	100.317	100.117	3.375	101.911	101.911	101.711	3.375	101.911	101.911	101.711	2.500	99.820	99.820	99.574	3.375	101.386	101.386	101.186	3.375	101.386	101.386	101.186	2.875	101.044	101.044	100.844												
2.875	101.044	101.044	100.844	3.500	102.327	102.327	102.127	3.500	102.327	102.327	102.127	2.625	100.338	100.338	100.108	3.500	101.802	101.802	101.602	3.500	101.802	101.802	101.602	2.990	101.606	101.606	101.406												
2.990	101.606	101.606	101.406	3.625	102.603	102.603	102.403	3.625	102.603	102.603	102.403	2.750	100.521	100.521	100.321	3.625	102.078	102.078	101.878	3.625	102.078	102.078	101.878	3.000	101.706	101.706	101.506												
3.000	101.706	101.706	101.506	3.750	101.914	101.914	101.708	3.750	101.914	101.914	101.708	2.875	101.248	101.248	101.048	3.750	100.907	100.907	100.707	3.750	100.907	100.907	100.707	3.125	102.059	102.059	101.859												
3.125	102.059	102.059	101.859	3.875	102.291	102.291	102.091	3.875	102.291	102.291	102.091	2.990	101.810	101.810	101.610	3.875	101.284	101.284	101.084	3.875	101.284	101.284	101.084	3.250	102.073	102.073	101.873												
3.250	102.073	102.073	101.873	3.990	102.606	102.606	102.406	3.990	102.606	102.606	102.406	3.000	101.910	101.910	101.710	3.990	101.599	101.599	101.399	3.990	101.599	101.599	101.399	3.375	102.661	102.661	102.461												
3.375	102.661	102.661	102.461	4.000	102.706	102.706	102.506	4.000	102.706	102.706	102.506	3.125	102.263	102.263	102.063	4.000	101.699	101.699	101.499	4.000	101.699	101.699	101.499	3.500	103.077	103.077	102.877												
3.500	103.077	103.077	102.877	4.125	102.878	102.878	102.678	4.125	102.878	102.878	102.678	3.250	101.548	101.548	101.348	4.125	101.871	101.871	101.671	4.125	101.871	101.871	101.671	3.625	103.353	103.353	103.153												
3.625	103.353	103.353	103.153	4.250	102.766	102.766	102.566	4.250	102.766	102.766	102.566	3.375	102.136	102.136	101.936	4.250	101.323	101.323	101.123	4.250	101.323	101.323	101.123	3.750	102.664	102.664	102.464												
3.750	102.664	102.664	102.464	4.375	103.023	103.023	102.823	4.375	103.023	103.023	102.823	3.500	102.552	102.552	102.352	4.375	101.580	101.580	101.380	4.375	101.580	101.580	101.380	3.875	103.041	103.041	102.841												
3.875	103.041	103.041	102.841	4.500	103.248	103.248	103.048	4.500	103.248	103.248	103.048	3.625	102.828	102.828	102.628	4.500	101.805	101.805	101.605	4.500	101.805	101.805	101.605	3.990	103.231	103.231	103.031												
3.990	103.231	103.231	103.031	4.625	103.353	103.353	103.153	4.625	103.353	103.353	103.153	3.750	101.657	101.657	101.451	4.625	101.910	101.910	101.710	4.625	101.910	101.910	101.710	4.000	103.331	103.331	103.131												
4.000	103.331	103.331	103.131	4.750	103.542	103.542	103.342	4.750	103.542	103.542	103.342	3.875	102.034	102.034	101.834	4.750	100.692	100.692	100.492	4.750	100.692	100.692	100.492	4.125	103.503	103.503	103.303												
4.125	103.503	103.503	103.303	4.875	103.774	103.774	103.574	4.875	103.774	103.774	103.574	3.990	102.224	102.224	102.024	4.875	100.924	100.924	100.724	4.875	100.924	100.924	100.724	4.250	103.391	103.391	103.191												
4.250	103.391	103.391	103.191	4.990	104.016	104.016	103.816	4.990	104.016	104.016	103.816	4.000	102.324	102.324	102.124	4.990	101.166	101.166	100.966	4.990	101.166	101.166	100.966	4.375	103.648	103.648	103.448												
4.375	103.648	103.648	103.448	5.000	104.116	104.116	103.916	5.000	104.116	104.116	103.916	4.125	102.496	102.496	102.296	5.000	101.266	101.266	101.066	5.000	101.266	101.266	101.066	4.500	103.873	103.873	103.673												
4.500	103.873	103.873	103.673	5.125	104.362	104.362	104.162	5.125	104.362	104.362	104.162	4.250	101.948	101.948	101.748	5.125	101.512	101.512	101.312	5.125	101.512	101.512	101.312	4.625	103.978	103.978	103.778												
4.625	103.978	103.978	103.778	5.250	104.612	104.612	104.412	5.250	104.612	104.612	104.412	4.375	102.205	102.205	102.005	5.250	101.646	101.646	101.446	5.250	101.646	101.646	101.446	4.750	104.167	104.167	103.967												
4.750	104.167	104.167	103.967	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.430	102.430	102.230	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	N/A	N/A	N/A	N/A												
30/25 Year SC >125								20 Year								20 Year 105-125								20 Year >125															
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day												
3.375	101.386	101.386	101.186	2.750	100.595	100.595	100.330	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.086	102.086	101.886	3.500	101.802	101.802	101.602												
3.500	101.802	101.802	101.602	2.875	101.259	101.259	100.998	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.430	102.430	102.230	2.875	102.430	102.430	102.230	3.625	102.078	102.078	101.878												
3.625	102.078	102.078	101.878	2.990	101.683	101.683	101.428	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.567	102.567	102.367	2.990	102.567	102.567	102.367	3.750	100.907	100.907	100.707												
3.750	100.907	100.907	100.707	3.000	101.783	101.783	101.528	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.667	102.667	102.467	3.000	102.667	102.667	102.467	3.875	101.284	101.284	101.084												
3.875	101.284	101.284	101.084	3.125	102.169	102.169	101.925	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.196	102.196	101.996	3.125	102.196	102.196	101.996	3.990	101.599	101.599	101.399												
3.990	101.599	101.599	101.399	3.250	102.258	102.258	102.010	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.421	102.421	102.221	3.250	102.421	102.421	102.221	4.000	101.699	101.699	101.499												
4.000	101.699	101.699	101.499	3.375	102.800	102.800	102.562	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.702	102.702	102.502	3.375	102.702	102.702	102.502	4.125	101.871	101.871	101.671												
4.125	101.871	101.871	101.671	3.500	103.199	103.199	102.968	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	102.897	102.897	102.697	3.500	102.897	102.897	102.697	4.250	101.323	101.323	101.123												
4.250	101.323	101.323	101.123	3.625	103.488	103.488	103.258	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	102.554	102.554	102.354	3.625	102.554	102.554	102.354	4.375	101.580	101.580	101.380												
4.375	101.580	101.580	101.380	3.750	103.353	103.353	103.000	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	102.843	102.843	102.643	3.750	102.843	102.843	102.643	4.500	101.805	101.805	101.605												
4.500	101.805	101.805	101.605	3.875	103.803	103.803	103.457	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	102.982	102.982	102.782	3.875	102.982	102.982	102.782	4.625	101.910	101.910	101.710												
4.625	101.910	101.910	101.710	3.990	104.074	104.074	103.736	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.178	103.178	102.978	3.990	103.178	103.178	102.978	4.750	100.692	100.692	100.492												
4.750	100.692	100.692	100.492	4.000	104.174	104.174	103.836	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.278	103.278	103.078	4.000	103.278	103.278	103.078	4.875	100.924	100.924	100.724												
4.875	100.924	100.924	100.724	4.125	104.344	104.344	104.013	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.560	103.560	103.360	4.125	103.560	103.560	103.360	4.990	101.166	101.166	100.966												
4.990	101.166	101.166	100.966	4.250	104.390	104.390	104.190	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	103.753	103.753	103.553	4.250	103.753	103.753	103.553	5.000	101.266	101.266	101.066												
5.000	101.266	101.266	101.066	4.375	104.595	104.595	104.395	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	103.968	103.968	103.768	4.375	103.968	103.968	103.768	5.125	101.512	101.512	101.312												
5.125	101.512	101.512	101.312	4.500	104.770	104.770	104.570	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.126	104.126	103.926	4.500	104.126	104.126	103.926	5.250	101.646	101.646	101.446												
5.250	101.646	101.646	101.446	4.625	104.905	104.905	104.705	5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.625	103.084	103.084	102.884	4.625	103.084	103.084	102.884	5.375	N/A	N/A	N/A												
5.375	N/A	N/A	N/A	4.750	105.196																																		



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/10/2021

45 Day Lock Exp.:

2/25/2021

60 Day Lock Exp.:

3/12/2021

W. Rate Sheet Dated: 1/11/2021

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	100.317	100.317	100.117	2.750	100.595	100.595	100.330	2.750	102.086	102.086	101.886	2.500	98.470	98.470	98.224	2.750	100.823	100.823	100.623
2.875	101.044	101.044	100.844	2.875	101.259	101.259	100.998	2.875	102.430	102.430	102.230	2.625	98.988	98.988	98.758	2.875	101.167	101.167	100.967
2.990	101.606	101.606	101.406	2.990	101.683	101.683	101.428	2.990	102.567	102.567	102.367	2.750	99.171	99.171	98.971	2.990	101.304	101.304	101.104
3.000	101.706	101.706	101.506	3.000	101.783	101.783	101.528	3.000	102.667	102.667	102.467	2.875	99.898	99.898	99.698	3.000	101.404	101.404	101.204
3.125	102.059	102.059	101.859	3.125	102.169	102.169	101.925	3.125	102.196	102.196	101.996	2.990	100.460	100.460	100.260	3.125	100.433	100.433	100.233
3.250	102.073	102.073	101.873	3.250	102.258	102.258	102.010	3.250	102.421	102.421	102.221	3.000	100.560	100.560	100.360	3.250	100.658	100.658	100.458
3.375	102.661	102.661	102.461	3.375	102.800	102.800	102.562	3.375	102.702	102.702	102.502	3.125	100.913	100.913	100.713	3.375	100.939	100.939	100.739
3.500	103.077	103.077	102.877	3.500	103.199	103.199	102.968	3.500	102.897	102.897	102.697	3.250	100.198	100.198	99.998	3.500	101.134	101.134	100.934
3.625	103.353	103.353	103.153	3.625	103.488	103.488	103.258	3.625	102.554	102.554	102.354	3.375	100.786	100.786	100.586	3.625	100.354	100.354	100.154
3.750	102.664	102.664	102.458	3.750	103.353	103.353	103.000	3.750	102.843	102.843	102.643	3.500	101.202	101.202	101.002	3.750	100.643	100.643	100.443
3.875	103.041	103.041	102.841	3.875	103.803	103.803	103.457	3.875	102.982	102.982	102.782	3.625	101.478	101.478	101.278	3.875	100.782	100.782	100.582
3.990	103.231	103.231	103.031	3.990	104.074	104.074	103.736	3.990	103.178	103.178	102.978	3.750	100.307	100.307	100.107	3.990	100.978	100.978	100.778
4.000	103.331	103.331	103.131	4.000	104.174	104.174	103.836	4.000	103.278	103.278	103.078	3.875	100.684	100.684	100.484	4.000	101.078	101.078	100.878
4.125	103.503	103.503	103.303	4.125	104.344	104.344	104.013	4.125	103.560	103.560	103.360	3.990	100.874	100.874	100.674	4.125	99.328	99.328	99.128
4.250	103.391	103.391	103.191	4.250	104.390	104.390	104.190	4.250	103.753	103.753	103.553	4.000	100.974	100.974	100.774	4.250	100.646	100.646	100.446
4.375	103.648	103.648	103.448	4.375	104.595	104.595	104.395	4.375	103.968	103.968	103.768	4.125	101.146	101.146	100.946	4.375	103.602	103.602	103.402
4.500	103.873	103.873	103.673	4.500	104.770	104.770	104.570	4.500	104.126	104.126	103.926	4.250	100.598	100.598	100.398	4.500	103.760	103.760	103.560
4.625	103.978	103.978	103.778	4.625	104.905	104.905	104.705	4.625	103.084	103.084	102.884	4.375	100.855	100.855	100.655	4.625	102.718	102.718	102.518
4.750	104.167	104.167	103.967	4.750	105.196	105.196	104.996	4.750	103.183	103.183	102.983	4.500	101.080	101.080	100.880	4.750	102.817	102.817	102.617

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.:

2/10/2021

45 Day Lock Exp.:

2/25/2021

60 Day Lock Exp.:

3/12/2021

W. Rate Sheet Dated: 1/11/2021

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)