

W. Rate Sheet Dated: 1/13/2021

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
2.250	100.195	100.195	99.835	2.250	99.699	99.699	99.340	2.250	99.256	99.256	98.956	3.125	96.256	96.256	95.956
2.375	100.198	100.198	99.839	2.375	99.702	99.702	99.343	2.500	99.262	99.262	98.962	3.250	97.752	97.752	97.452
2.500	100.202	100.202	99.843	2.500	99.705	99.705	99.346	2.625	99.265	99.265	98.965	3.375	97.754	97.754	97.454
2.625	100.206	100.206	99.846	2.625	99.708	99.708	99.349	2.750	99.623	99.623	99.323	3.500	97.755	97.755	97.455
2.750	101.429	101.429	101.023	2.750	100.433	100.433	100.027	2.875	99.626	99.626	99.326	3.625	97.756	97.756	97.456
2.875	101.432	101.432	101.026	2.875	100.436	100.436	100.030	3.000	99.628	99.628	99.328	Margin = 2.250		Index = 0.100	
3.000	101.436	101.436	101.030	3.000	100.439	100.439	100.032	3.125	99.630	99.630	99.330	30 Year OTC			
3.125	101.439	101.439	101.033	3.125	100.441	100.441	100.034	3.250	101.556	101.556	101.256	Rate	30 Day	45 Day	60 Day
3.250	101.507	101.507	101.207	3.250	100.260	100.260	99.960	3.375	101.602	101.602	101.302	4.000	101.784	101.784	101.284
3.375	101.510	101.510	101.210	3.375	100.295	100.295	99.995	3.500	101.604	101.604	101.304	4.125	101.827	101.827	101.327
3.500	101.513	101.513	101.213	3.500	100.298	100.298	99.998	3.625	101.668	101.668	101.368	4.375	102.746	102.746	102.246
3.625	101.516	101.516	101.216	3.625	100.350	100.350	100.050	3.750	102.854	102.854	102.554	4.500	102.748	102.748	102.248
3.750	102.731	102.731	102.431	3.750	102.219	102.219	101.919	3.875	102.842	102.842	102.542	4.625	102.750	102.750	102.250
3.875	102.656	102.656	102.356	3.875	102.207	102.207	101.907	4.000	102.844	102.844	102.544	4.875	103.295	103.295	102.795
4.000	102.659	102.659	102.359	4.000	102.209	102.209	101.909	4.125	102.845	102.845	102.545	5.000	103.297	103.297	102.797
4.125	102.702	102.702	102.402	4.125	102.211	102.211	101.911	4.250	102.879	102.879	102.579	5.125	103.299	103.299	102.799
4.250	103.732	103.732	103.532	4.250	103.142	103.142	102.942	4.375	102.867	102.867	102.567	5.500	104.330	104.330	103.830
4.375	103.621	103.621	103.421	4.375	103.131	103.131	102.931	4.500	102.869	102.869	102.569	5.625	104.331	104.331	103.831
6.250	106.000	106.000	105.800	6.250	105.696	105.696	105.496	4.625	102.870	102.870	102.570	6.250	105.311	105.311	104.811

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	101.928	101.828	101.828	101.469	2.250	101.828	101.728	101.728	101.369	2.250	101.561	101.461	101.461	101.161
2.375	101.932	101.832	101.832	101.472	2.375	101.831	101.731	101.731	101.372	2.375	101.564	101.464	101.464	101.164
2.500	101.932	101.832	101.832	101.472	2.500	101.831	101.731	101.731	101.372	2.500	101.564	101.464	101.464	101.164
2.625	101.932	101.832	101.832	101.472	2.625	101.831	101.731	101.731	101.372	2.625	101.564	101.464	101.464	101.164
2.750	103.413	103.313	103.313	102.906	2.750	103.313	103.213	103.213	102.806	2.750	101.919	101.819	101.819	101.519
2.875	103.416	103.316	103.316	102.910	2.875	103.315	103.215	103.215	102.809	2.875	101.931	101.831	101.831	101.531
3.000	103.416	103.316	103.316	102.910	3.000	103.315	103.215	103.215	102.809	3.000	101.931	101.831	101.831	101.531
3.125	103.416	103.316	103.316	102.910	3.125	103.315	103.215	103.215	102.808	3.125	101.930	101.830	101.830	101.530
3.250	103.230	103.130	103.130	102.830	3.250	103.132	103.032	103.032	102.732	3.250	103.854	103.754	103.754	103.454
3.375	103.244	103.144	103.144	102.844	3.375	103.175	103.075	103.075	102.775	3.375	103.908	103.808	103.808	103.508
3.500	103.244	103.144	103.144	102.844	3.500	103.143	103.043	103.043	102.743	3.500	103.864	103.764	103.764	103.464
3.625	103.243	103.143	103.143	102.843	3.625	103.193	103.093	103.093	102.793	3.625	103.925	103.825	103.825	103.525
3.750	104.356	104.256	104.256	103.956	3.750	104.260	104.160	104.160	103.860	3.750	105.048	104.948	104.948	104.648

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001- High Balance
2.25-2.625	0.250	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	1.375	1.125	0.875	0.625	0.375	0.250	0.250	0.000
3.25-3.625	3.000	2.750	2.375	1.750	1.375	1.125	1.000	0.750
3.75-4.125	3.375	2.250	1.875	1.500	1.125	1.000	0.875	0.625
4.25-4.625	3.250	2.875	1.500	1.000	0.875	0.875	0.750	0.625
4.75-5.125	1.375	1.125	0.625	0.500	0.375	0.250	0.250	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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	99.034	99.034	98.534	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.077	99.077	98.577	4.750	101.000	101.000	100.500
3.875	101.025	101.025	100.525	6.250	103.750	103.750	103.500	4.375	99.996	99.996	99.496	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	101.022	101.022	100.522					4.500	99.998	99.998	99.498	Rate	30 Day	45 Day	60 Day
4.125	100.980	100.980	100.480					4.625	100.000	100.000	99.500	6.250	102.750	102.750	102.250
4.250	101.924	101.924	101.424					4.875	100.545	100.545	100.045	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.935	101.935	101.435					5.000	100.547	100.547	100.047				
4.500	101.933	101.933	101.433					5.125	100.549	100.549	100.049				
4.625	101.931	101.931	101.431					5.500	101.580	101.580	101.080				
4.750	102.500	102.500	102.000					5.625	101.581	101.581	101.081				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.561	102.561	102.061				

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/12/2021

45 Day Lock Exp.:

3/1/2021

60 Day Lock Exp.:

3/15/2021

W. Rate Sheet Dated: 1/13/2021

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
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.804	95.804	95.504
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.502	97.502	97.202
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.504	97.504	97.204
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.591	98.591	98.291	3.500	97.505	97.505	97.205
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.593	98.593	98.293	3.625	97.506	97.506	97.206
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.596	98.596	98.296	Margin = 2.250		Index = .100	
3.000	N/A	N/A	N/A	3.000	99.406	99.406	99.000	3.125	98.598	98.598	98.298	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	99.408	99.408	99.002	3.250	101.149	101.149	100.849	Rate	30 Day	45 Day	60 Day
3.250	100.669	100.669	100.369	3.250	99.853	99.853	99.553	3.375	101.194	101.194	100.894	3.250	98.794	98.794	98.294
3.375	100.672	100.672	100.372	3.375	99.888	99.888	99.588	3.500	101.197	101.197	100.897	3.375	98.797	98.797	98.297
3.500	100.676	100.676	100.376	3.500	99.890	99.890	99.590	3.625	101.260	101.260	100.960	3.500	98.801	98.801	98.301
3.625	100.678	100.678	100.378	3.625	99.942	99.942	99.642	3.750	101.384	101.384	101.084	3.625	98.803	98.803	98.303
3.750	100.831	100.831	100.531	3.750	100.749	100.749	100.449	3.875	N/A	N/A	N/A	3.750	99.856	99.856	99.356
3.875	100.756	100.756	100.456	3.875	100.737	100.737	100.437	4.000	N/A	N/A	N/A	3.875	99.881	99.881	99.381
4.000	100.759	100.759	100.459	4.000	100.739	100.739	100.439	4.125	N/A	N/A	N/A	4.000	99.884	99.884	99.384
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.927	99.927	99.427
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.795	100.795	100.295
4.375	N/A	N/A	N/A	4.375	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
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
2.750	101.600	101.500	101.500	101.094	2.750	101.500	101.400	101.400	100.994	2.750	99.138	99.038	99.038	98.738
2.875	101.604	101.504	101.504	101.097	2.875	101.503	101.403	101.403	100.997	2.875	99.150	99.050	99.050	98.750
3.000	101.603	101.503	101.503	101.097	3.000	101.503	101.403	101.403	100.997	3.000	99.149	99.049	99.049	98.749
3.125	101.603	101.503	101.503	101.097	3.125	101.502	101.402	101.402	100.996	3.125	99.149	99.049	99.049	98.749
3.250	102.042	101.942	101.942	101.642	3.250	101.945	101.845	101.845	101.545	3.250	100.729	100.629	100.629	100.329
3.375	102.056	101.956	101.956	101.656	3.375	101.988	101.888	101.888	101.588	3.375	100.783	100.683	100.683	100.383
3.500	102.056	101.956	101.956	101.656	3.500	101.956	101.856	101.856	101.556	3.500	100.739	100.639	100.639	100.339
3.625	102.056	101.956	101.956	101.656	3.625	102.005	101.905	101.905	101.605	3.625	100.800	100.700	100.700	100.400
3.750	102.106	102.006	102.006	101.706	3.750	102.010	101.910	101.910	101.610	3.750	101.923	101.823	101.823	101.523

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 AVIM	-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				
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
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
6.250	N/A	N/A	N/A					6.250	N/A	N/A	N/A				

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	

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Release Time: 10:00 am ET

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Conforming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.137	100.137	99.937	2.250	94.961	94.961	94.761	2.750	99.378	99.378	99.178	2.500	99.242	99.242	99.042	2.750	99.553	99.553	99.353
2.875	100.808	100.808	100.608	2.375	96.121	96.121	95.921	2.875	100.117	100.117	99.917	2.625	99.856	99.856	99.656	2.875	100.231	100.231	100.031
2.990	101.255	101.255	101.055	2.500	97.296	97.296	97.096	2.990	100.618	100.618	100.418	2.750	100.449	100.449	100.249	2.990	100.625	100.625	100.425
3.000	101.355	101.355	101.155	2.625	98.437	98.437	98.237	3.000	100.718	100.718	100.518	2.875	101.060	101.060	100.860	3.000	100.725	100.725	100.525
3.125	101.771	101.771	101.571	2.750	99.441	99.441	99.241	3.125	102.861	102.861	101.661	2.990	101.399	101.399	101.199	3.125	101.516	101.516	101.316
3.250	102.201	102.201	102.001	2.875	100.179	100.179	99.979	3.250	101.796	101.796	102.596	3.000	101.499	101.499	101.299	3.250	101.494	101.494	101.294
3.375	102.733	102.733	102.533	2.990	100.681	100.681	100.481	3.375	103.382	103.382	102.182	3.125	101.716	101.716	101.516	3.375	101.988	101.988	101.788
3.500	103.162	103.162	102.962	3.000	100.781	100.781	100.581	3.500	103.852	103.852	103.652	3.250	101.694	101.694	101.494	3.500	102.330	102.330	102.130
3.625	103.494	103.494	103.294	3.125	101.897	101.897	101.697	3.625	104.218	104.218	104.018	3.375	102.188	102.188	101.988	3.625	102.503	102.503	102.303
3.750	102.735	102.735	102.535	3.250	102.796	102.796	102.596	3.750	103.510	103.510	103.310	3.500	102.530	102.530	102.330	3.750	101.203	101.203	101.003
3.875	103.162	103.162	102.962	3.375	103.382	103.382	103.182	3.875	103.980	103.980	103.780	3.625	102.703	102.703	102.503	3.875	101.600	101.600	101.400
3.990	103.374	103.374	103.174	3.500	103.852	103.852	103.652	3.990	104.223	104.223	104.023	3.750	101.403	101.403	101.203	3.990	101.772	101.772	101.572
4.000	103.474	103.474	103.274	3.625	104.218	104.218	104.018	4.000	104.323	104.323	104.123	3.875	101.800	101.800	101.600	4.000	101.872	101.872	101.672
4.125	103.723	103.723	103.523	3.750	103.510	103.510	103.310	4.125	104.620	104.620	104.420	3.990	101.972	101.972	101.772	4.125	102.016	102.016	101.816
4.250	103.674	103.674	103.474	3.875	103.980	103.980	103.780	4.250	N/A	N/A	N/A	4.000	102.072	102.072	101.872	4.250	N/A	N/A	N/A
4.375	103.972	103.972	103.772	3.990	104.223	104.223	104.023	4.375	N/A	N/A	N/A	4.125	102.216	102.216	102.016	4.375	N/A	N/A	N/A
4.500	104.233	104.233	104.033	4.000	104.323	104.323	104.123	4.500	N/A	N/A	N/A	4.250	101.813	101.813	101.613	4.500	N/A	N/A	N/A
4.625	104.425	104.425	104.225	4.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.135	101.135	100.935	4.625	N/A	N/A	N/A
4.750	104.511	104.511	104.311	4.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.357	101.357	101.157	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	99.490	99.490	99.290		2.875	1.01.314	1.01.314	1.01.114		2.875	1.00.670	1.00.670	1.00.470		2.875	1.00.608	1.00.608	1.00.408		2.750	1.02.004	1.02.004	1.01.804	
2.875	1.00.169	1.00.169	99.969		2.990	1.01.720	1.01.720	1.01.520		2.990	1.01.127	1.01.127	1.00.927		2.990	1.01.064	1.01.064	1.00.864		2.875	1.02.379	1.02.379	1.02.179	
2.990	1.00.562	1.00.562	1.00.362		3.000	1.01.820	1.01.820	1.01.620		3.000	1.01.227	1.01.227	1.01.027		3.000	1.01.164	1.01.164	1.00.964		2.990	1.02.680	1.02.680	1.02.480	
3.000	1.00.662	1.00.662	1.00.462		3.125	1.02.230	1.02.230	1.02.030		3.125	1.01.681	1.01.681	1.01.481		3.125	1.01.618	1.01.618	1.01.418		3.000	1.02.780	1.02.780	1.02.580	
3.125	1.01.516	1.01.516	1.01.316		3.250	1.02.555	1.02.555	1.02.355		3.250	1.02.133	1.02.133	1.01.933		3.250	1.02.133	1.02.133	1.01.933		3.125	1.03.122	1.03.122	1.02.922	
3.250	1.01.494	1.01.494	1.01.294		3.375	1.03.079	1.03.079	1.02.879		3.375	1.02.710	1.02.710	1.02.510		3.375	1.02.710	1.02.710	1.02.510		3.250	1.02.995	1.02.995	1.02.795	
3.375	1.01.988	1.01.988	1.01.788		3.500	1.03.475	1.03.475	1.03.275		3.500	1.03.144	1.03.144	1.02.944		3.500	1.03.144	1.03.144	1.02.944		3.375	1.03.331	1.03.331	1.03.131	
3.500	1.02.330	1.02.330	1.02.130		3.625	1.03.803	1.03.803	1.03.603		3.625	1.03.505	1.03.505	1.03.305		3.625	1.03.505	1.03.505	1.03.305		3.500	1.03.597	1.03.597	1.03.397	
3.625	1.02.503	1.02.503	1.02.303		3.750	1.02.718	1.02.718	1.02.518		3.750	1.02.207	1.02.207	1.02.007		3.750	1.02.051	1.02.051	1.01.851		3.625	1.03.920	1.03.920	1.03.720	
3.750	1.01.203	1.01.203	1.01.003		3.875	1.03.138	1.03.138	1.02.938		3.875	1.02.670	1.02.670	1.02.470		3.875	1.02.513	1.02.513	1.02.313		3.750	1.03.542	1.03.542	1.03.342	
3.875	1.01.600	1.01.600	1.01.400		3.990	1.03.323	1.03.323	1.03.123		3.990	1.02.883	1.02.883	1.02.683		3.990	1.02.726	1.02.726	1.02.526		3.875	1.03.878	1.03.878	1.03.678	
3.990	1.01.772	1.01.772	1.01.572		4.000	1.03.423	1.03.423	1.03.223		4.000	1.02.983	1.02.983	1.02.783		4.000	1.02.826	1.02.826	1.02.626		3.990	1.04.080	1.04.080	1.03.880	
4.000	1.01.872	1.01.872	1.01.672		4.125	1.03.667	1.03.667	1.03.467		4.125	1.03.251	1.03.251	1.03.051		4.125	1.03.094	1.03.094	1.02.894		4.000	1.04.180	1.04.180	1.03.980	
4.125	1.02.016	1.02.016	1.01.816		4.250	1.03.126	1.03.126	1.02.926		4.250	1.02.841	1.02.841	1.02.641		4.250	1.02.779	1.02.779	1.02.579		4.125	1.04.472	1.04.472	1.04.272	
4.250	N/A	N/A	N/A		4.375	1.03.419	1.03.419	1.03.219		4.375	1.03.164	1.03.164	1.02.964		4.375	1.03.101	1.03.101	1.02.901		4.250	1.04.321	1.04.321	1.04.121	
4.375	N/A	N/A	N/A		4.500	1.03.663	1.03.663	1.03.463		4.500	1.03.432	1.03.432	1.03.232		4.500	1.03.369	1.03.369	1.03.169		4.375	1.04.527	1.04.527	1.04.327	
4.500	N/A	N/A	N/A		4.625	1.03.853	1.03.853	1.03.653		4.625	1.03.637	1.03.637	1.03.437		4.625	1.03.574	1.03.574	1.03.374		4.500	1.04.586	1.04.586	1.04.386	
4.625	N/A	N/A	N/A		4.750	1.04.030	1.04.030	1.03.830		4.750	1.03.741	1.03.741	1.03.541		4.750	1.03.679	1.03.679	1.03.479		4.625	1.04.817	1.04.817	1.04.617	
4.750	N/A	N/A	N/A		4.875	1.04.302	1.04.302	1.04.102		4.875	1.04.041	1.04.041	1.03.841		4.875	1.03.978	1.03.978	1.03.778		4.750	1.03.828	1.03.828	1.03.628	

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	100.850	100.850	100.650	2.750	100.850	100.850	100.650	2.750	101.961	101.961	101.761	2.750	100.607	100.607	100.407	2.750	100.607	100.607	100.407	2.750	101.993	101.993	101.793
2.875	101.261	101.261	101.061	2.875	101.261	101.261	101.061	2.875	102.222	102.222	102.022	2.875	100.904	100.904	100.704	2.875	100.904	100.904	100.704	2.875	102.369	102.369	102.169
2.990	101.604	101.604	101.404	2.990	101.604	101.604	101.404	2.990	102.402	102.402	102.202	2.990	101.126	101.126	100.926	2.990	101.126	101.126	100.926	2.990	102.670	102.670	102.470
3.000	101.704	101.704	101.504	3.000	101.704	101.704	101.504	3.000	102.502	102.502	102.302	3.000	101.226	101.226	101.026	3.000	101.226	101.226	101.026	3.000	102.770	102.770	102.570
3.125	102.083	102.083	101.883	3.125	102.083	102.083	101.883	3.125	102.747	102.747	102.547	3.125	101.508	101.508	101.308	3.125	101.508	101.508	101.308	3.125	103.112	103.112	102.912
3.250	101.941	101.941	101.741	3.250	101.879	101.879	101.679	3.250	101.633	101.633	101.433	3.250	100.379	100.379	100.179	3.250	100.317	100.317	100.117	3.250	102.469	102.469	102.269
3.375	102.313	102.313	102.113	3.375	102.250	102.250	102.050	3.375	101.869	101.869	101.669	3.375	100.651	100.651	100.451	3.375	100.588	100.588	100.388	3.375	102.805	102.805	102.605
3.500	102.607	102.607	102.407	3.500	102.544	102.544	102.344	3.500	102.054	102.054	101.854	3.500	100.864	100.864	100.664	3.500	100.801	100.801	100.601	3.500	103.071	103.071	102.871
3.625	102.958	102.958	102.758	3.625	102.896	102.896	102.696	3.625	102.277	102.277	102.077	3.625	101.115	101.115	100.915	3.625	101.053	101.053	100.853	3.625	103.395	103.395	103.195
3.750	102.708	102.708	102.508	3.750	102.708	102.708	102.508	3.750	100.953	100.953	100.753	3.750	99.919	99.919	99.719	3.750	99.919	99.919	99.719	3.750	103.933	103.933	103.733
3.875	103.076	103.076	102.876	3.875	103.076	103.076	102.876	3.875	101.186	101.186	100.986	3.875	100.184	100.184	99.984	3.875	100.184	100.184	99.984	3.875	103.268	103.268	103.068
3.990	103.314	103.314	103.114	3.990	103.314	103.314	103.114	3.990	101.299	101.299	101.099	3.990	100.333	100.333	100.133	3.990	100.333	100.333	100.133	3.990	103.471	103.471	103.271
4.000	103.414	103.414	103.214	4.000	103.414	103.414	103.214	4.000	101.399	101.399	101.199	4.000	100.433	100.433	100.233	4.000	100.433	100.433	100.233	4.000	103.571	103.571	103.371
4.125	103.733	103.733	103.533	4.125	103.733	103.733	103.533	4.125	101.606	101.606	101.406	4.125	100.667	100.667	100.467	4.125	100.667	100.667	100.467	4.125	103.862	103.862	103.662
4.250	104.000	104.000	#N/A	4.250	104.000	104.000	103.800	4.250	101.214	101.214	101.014	4.250	100.693	100.693	100.493	4.250	100.693	100.693	100.493	4.250	103.671	103.671	103.471
4.375	104.228	104.228	#N/A	4.375	104.228	104.228	104.028	4.375	101.358	101.358	101.158	4.375	100.859	100.859	100.659	4.375	100.859	100.859	100.659	4.375	103.827	103.827	103.627
4.500	104.293	104.293	104.293	4.500	104.293	104.293	104.093	4.500	101.398	101.398	101.198	4.500	100.905	100.905	100.705	4.500	100.905	100.905	100.705	4.500	103.918	103.918	103.718
4.625	104.545	104.545	104.545	4.625	104.545	104.545	104.345	4.625	101.561	101.561	101.361	4.625	101.089	101.089	100.889	4.625	101.089	101.089	100.889	4.625	104.317	104.317	104.117
4.750	104.477	104.477	104.477	4.750	104.540	104.540	104.340	4.750	100.701	100.701	100.501	4.750	100.501	100.501	100.301	4.750	100.501	100.501	100.301	4.750	103.437	103.437	103.237

Applicable for all mortgages with greater than 15 years 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 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	0.000
All other LTV & FICO combos	1.500

*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 "RT & C/O" ***	-0.500
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

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

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

Lock Desk Policy

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

Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal. For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/12/2021

45 Day Lock Exp.:

3/1/2021

60 Day Lock Exp.:

3/15/2021

W. Rate Sheet Dated: 1/13/2021

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	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Lock Desk Policy

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

Flood Certification = \$10.00

*UW Fee with option to buy out = \$895 / \$495 for streamline

^IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/12/2021

45 Day Lock Exp.:

3/1/2021

60 Day Lock Exp.:

3/15/2021

W. Rate Sheet Dated: 1/13/2021

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	Rate	30 Day	45 Day	60 Day
2.750	100.112	100.112	99.912	3.375	101.959	101.959	101.759	3.375	101.959	101.959	101.759	2.500	99.739	99.739	99.539	3.375	101.443	101.443	101.243	2.750	100.841	100.841	100.641	3.500	102.861	102.861	102.661	2.750	100.841	100.841	100.641
2.875	100.841	100.841	100.641	3.500	102.362	102.362	102.162	3.500	102.362	102.362	102.162	2.625	100.269	100.269	100.069	3.500	101.846	101.846	101.646	2.990	101.379	101.379	101.179	3.625	102.627	102.627	102.427	2.750	100.480	100.480	100.280
3.000	101.379	101.379	101.179	3.625	102.627	102.627	102.427	3.625	102.627	102.627	102.427	2.750	100.480	100.480	100.280	3.625	102.111	102.111	101.911	3.000	101.479	101.479	101.279	3.750	102.127	102.127	101.927	2.875	101.209	101.209	101.009
3.125	101.833	101.833	101.633	3.875	102.530	102.530	102.330	3.875	102.530	102.530	102.330	2.990	101.747	101.747	101.547	3.875	101.775	101.775	101.575	3.250	102.125	102.125	101.925	3.990	102.859	102.859	102.659	3.000	101.847	101.847	101.647
3.250	102.125	102.125	101.925	3.990	102.859	102.859	102.659	3.990	102.859	102.859	102.659	3.000	101.847	101.847	101.647	3.990	102.104	102.104	101.904	3.375	102.709	102.709	102.509	4.000	102.959	102.959	102.759	3.125	102.201	102.201	102.001
3.375	102.709	102.709	102.509	4.000	102.959	102.959	102.759	4.000	102.959	102.959	102.759	3.125	102.201	102.201	102.001	4.000	102.204	102.204	102.004	3.500	103.112	103.112	102.912	4.125	103.152	103.152	102.952	4.125	103.152	103.152	102.952
3.500	103.112	103.112	102.912	4.125	103.152	103.152	102.952	4.125	103.152	103.152	102.952	3.250	101.609	101.609	101.409	4.125	102.397	102.397	102.197	3.625	103.377	103.377	103.177	4.250	103.163	103.163	102.963	3.375	102.193	102.193	101.993
3.625	103.377	103.377	103.177	4.250	103.163	103.163	102.963	4.250	103.163	103.163	102.963	3.375	102.193	102.193	101.993	4.250	103.160	103.160	102.960	3.750	102.877	102.877	102.677	4.375	103.438	103.438	103.238	3.500	102.596	102.596	102.396
3.750	102.877	102.877	102.677	4.375	103.438	103.438	103.238	4.375	103.438	103.438	103.238	3.500	102.596	102.596	102.396	4.375	102.025	102.025	101.825	3.875	103.280	103.280	103.080	4.500	103.683	103.683	103.483	3.625	102.861	102.861	102.661
3.875	103.280	103.280	103.080	4.500	103.683	103.683	103.483	4.500	103.683	103.683	103.483	3.625	102.861	102.861	102.661	4.500	102.270	102.270	102.070	3.990	103.484	103.484	103.284	4.625	103.812	103.812	103.612	3.750	102.122	102.122	101.922
3.990	103.484	103.484	103.284	4.625	103.812	103.812	103.612	4.625	103.812	103.812	103.612	3.750	102.122	102.122	101.922	4.625	102.399	102.399	102.199	4.000	103.584	103.584	103.384	4.750	103.795	103.795	103.595	3.875	102.525	102.525	102.325
4.000	103.584	103.584	103.384	4.750	103.795	103.795	103.595	4.750	103.795	103.795	103.595	3.875	102.525	102.525	102.325	4.750	102.948	102.948	102.748	4.125	103.777	103.777	103.577	4.875	104.047	104.047	103.847	4.875	104.047	104.047	103.847
4.125	103.777	103.777	103.577	4.875	104.047	104.047	103.847	4.875	104.047	104.047	103.847	3.990	102.729	102.729	102.529	4.875	104.160	104.160	103.960	4.250	103.788	103.788	103.588	4.990	104.307	104.307	104.107	4.990	104.307	104.307	104.107
4.250	103.788	103.788	103.588	4.990	104.307	104.307	104.107	4.990	104.307	104.307	104.107	4.000	102.829	102.829	102.629	4.990	104.460	104.460	104.260	4.375	104.063	104.063	103.863	5.000	104.407	104.407	104.207	5.000	104.169	104.169	103.969
4.375	104.063	104.063	103.863	5.000	104.407	104.407	104.207	5.000	104.407	104.407	104.207	4.125	103.022	103.022	102.822	5.000	104.560	104.560	104.360	4.500	104.308	104.308	104.108	5.125	104.669	104.669	104.469	5.125	104.669	104.669	104.469
4.500	104.308	104.308	104.108	5.125	104.669	104.669	104.469	5.125	104.669	104.669	104.469	4.250	103.375	103.375	103.175	5.125	104.822	104.822	104.622	4.625	104.437	104.437	104.237	5.250	104.881	104.881	104.681	5.250	104.881	104.881	104.681
4.625	104.437	104.437	104.237	5.250	104.881	104.881	104.681	5.250	104.881	104.881	104.681	4.375	103.650	103.650	103.450	5.250	104.909	104.909	104.709	4.750	104.420	104.420	104.220	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A
4.750	104.420	104.420	104.220	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.895	102.895	102.695	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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.443	101.443	101.243	2.750	100.563	100.563	100.363	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	101.968	101.968	101.768	3.500	101.846	101.846	101.646	2.875	101.219	101.219	101.019
3.500	101.846	101.846	101.646	2.875	101.219	101.219	101.019	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.325	102.325	102.125	3.625	102.111	102.111	101.911	2.990	101.622	101.622	101.422
3.625	102.111	102.111	101.911	2.990	101.622	101.622	101.422	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.502	102.502	102.302	3.750	101.372	101.372	101.172	3.000	101.722	101.722	101.522
3.750	101.372	101.372	101.172	3.000	101.722	101.722	101.522	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.602	102.602	102.402	3.875	101.775	101.775	101.575	3.125	102.103	102.103	101.903
3.875	101.775	101.775	101.575	3.125	102.103	102.103	101.903	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.395	102.395	102.195	3.990	102.104	102.104	101.904	3.250	102.318	102.318	102.118
3.990	102.104	102.104	101.904	3.250	102.318	102.318	102.118	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.632	102.632	102.432	4.000	102.204	102.204	102.004	3.375	102.861	102.861	102.661
4.000	102.204	102.204	102.004	3.375	102.861	102.861	102.661	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.934	102.934	102.734	4.125	102.397	102.397	102.197	3.500	103.265	103.265	103.065
4.125	102.397	102.397	102.197	3.500	103.265	103.265	103.065	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.115	103.115	102.915	4.250	101.750	101.750	101.550	3.625	103.575	103.575	103.375
4.250	101.750	101.750	101.550	3.625	103.575	103.575	103.375	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	102.676	102.676	102.476	4.375	102.025	102.025	101.825	3.750	103.633	103.633	103.433
4.375	102.025	102.025	101.825	3.750	103.633	103.633	103.433	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	102.977	102.977	102.777	4.500	102.270	102.270	102.070	3.875	104.085	104.085	103.885
4.500	102.270	102.270	102.070	3.875	104.085	104.085	103.885	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.118	103.118	102.918	4.625	102.399	102.399	102.199	3.990	104.342	104.342	104.142
4.625	102.399	102.399	102.199	3.990	104.342	104.342	104.142	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.321	103.321	103.121	4.750	102.632	102.632	102.432	4.000	104.442	104.442	104.242
4.750	102.632	102.632	102.432	4.000	104.442	104.442	104.242	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.421	103.421	103.221	4.875	101.200	101.200	101.000	4.125	104.611	104.611	104.411
4.875	101.200	101.200	101.000	4.125	104.611	104.611	104.411	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.485	103.485	103.285	4.990	101.460	101.460	101.260	4.250	104.824	104.824	104.624
4.990	101.460	101.460	101.260	4.250	104.824	104.824	104.624	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	103.680	103.680	103.480	5.000	101.560	101.560	101.360	4.375	105.026	105.026	104.826
5.000	101.560	101.560	101.360	4.375	105.026	105.026	104.826	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	103										



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/12/2021

45 Day Lock Exp.:

3/1/2021

60 Day Lock Exp.:

3/15/2021

W. Rate Sheet Dated: 1/13/2021

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	100.112	100.112	99.912	2.750	100.563	100.563	100.363	2.750	101.968	101.968	101.768	2.500	98.389	98.389	98.189	2.750	100.611	100.611	100.411
2.875	100.841	100.841	100.641	2.875	101.219	101.219	101.019	2.875	102.325	102.325	102.125	2.625	98.919	98.919	98.719	2.875	100.968	100.968	100.768
2.990	101.379	101.379	101.179	2.990	101.622	101.622	101.422	2.990	102.502	102.502	102.302	2.750	99.130	99.130	98.930	2.990	101.145	101.145	100.945
3.000	101.479	101.479	101.279	3.000	101.722	101.722	101.522	3.000	102.602	102.602	102.402	2.875	99.859	99.859	99.659	3.000	101.245	101.245	101.045
3.125	101.833	101.833	101.633	3.125	102.103	102.103	101.903	3.125	102.395	102.395	102.186	2.990	100.397	100.397	100.197	3.125	100.570	100.570	100.361
3.250	102.125	102.125	101.925	3.250	102.318	102.318	102.118	3.250	102.632	102.632	102.426	3.000	100.497	100.497	100.297	3.250	100.807	100.807	100.601
3.375	102.709	102.709	102.509	3.375	102.861	102.861	102.661	3.375	102.934	102.934	102.730	3.125	100.851	100.851	100.651	3.375	101.109	101.109	100.905
3.500	103.112	103.112	102.912	3.500	103.265	103.265	103.065	3.500	103.115	103.115	102.911	3.250	100.259	100.259	100.059	3.500	101.290	101.290	101.086
3.625	103.377	103.377	103.177	3.625	103.575	103.575	103.375	3.625	102.676	102.676	102.476	3.375	100.843	100.843	100.643	3.625	100.413	100.413	100.213
3.750	102.877	102.877	102.677	3.750	103.633	103.633	103.433	3.750	102.977	102.977	102.777	3.500	101.246	101.246	101.046	3.750	100.714	100.714	100.514
3.875	103.280	103.280	103.080	3.875	104.085	104.085	103.885	3.875	103.118	103.118	102.918	3.625	101.511	101.511	101.311	3.875	100.855	100.855	100.655
3.990	103.484	103.484	103.284	3.990	104.342	104.342	104.142	3.990	103.321	103.321	103.121	3.750	100.772	100.772	100.572	3.990	101.058	101.058	100.858
4.000	103.584	103.584	103.384	4.000	104.442	104.442	104.242	4.000	103.421	103.421	103.221	3.875	101.175	101.175	100.975	4.000	101.158	101.158	100.958
4.125	103.777	103.777	103.577	4.125	104.611	104.611	104.411	4.125	103.485	103.485	103.285	3.990	101.379	101.379	101.179	4.125	103.119	103.119	102.919
4.250	103.788	103.788	103.588	4.250	104.824	104.824	104.624	4.250	103.680	103.680	103.480	4.000	101.479	101.479	101.279	4.250	103.314	103.314	103.114
4.375	104.063	104.063	103.863	4.375	105.026	105.026	104.826	4.375	103.889	103.889	103.689	4.125	101.672	101.672	101.472	4.375	103.523	103.523	103.323
4.500	104.308	104.308	104.108	4.500	105.197	105.197	104.997	4.500	104.044	104.044	103.844	4.250	101.025	101.025	100.825	4.500	103.678	103.678	103.478
4.625	104.437	104.437	104.237	4.625	105.331	105.331	105.131	4.625	N/A	N/A	N/A	4.375	101.300	101.300	101.100	4.625	N/A	N/A	#N/A
4.750	104.420	104.420	104.158	4.750	105.478	105.478	105.239	4.750	N/A	N/A	N/A	4.500	101.545	101.545	101.345	4.750	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%	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	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/12/2021

45 Day Lock Exp.:

3/1/2021

60 Day Lock Exp.:

3/15/2021

W. Rate Sheet Dated: 1/13/2021

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)