

W. Rate Sheet Dated: 1/15/2021

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	100.429	100.429	100.054	2.250	99.933	99.933	99.558	2.250	99.206	99.206	98.906	3.125	96.256	96.256	95.956
2.375	100.433	100.433	100.058	2.375	99.937	99.937	99.562	2.500	99.211	99.211	98.911	3.250	97.752	97.752	97.452
2.500	100.437	100.437	100.062	2.500	99.939	99.939	99.564	2.625	99.214	99.214	98.914	3.375	97.754	97.754	97.454
2.625	100.440	100.440	100.065	2.625	99.942	99.942	99.567	2.750	99.557	99.557	99.257	3.500	97.755	97.755	97.455
2.750	101.585	101.585	101.179	2.750	100.589	100.589	100.183	2.875	99.559	99.559	99.259	3.625	97.756	97.756	97.456
2.875	101.589	101.589	101.182	2.875	100.592	100.592	100.186	3.000	99.562	99.562	99.262	Margin = 2.250		Index = 0.100	
3.000	101.592	101.592	101.186	3.000	100.595	100.595	100.189	3.125	99.564	99.564	99.264	30 Year OTC			
3.125	101.595	101.595	101.189	3.125	100.597	100.597	100.191	3.250	101.685	101.685	101.385	Rate	30 Day	45 Day	60 Day
3.250	101.663	101.663	101.363	3.250	100.417	100.417	100.117	3.375	101.731	101.731	101.431	4.000	101.940	101.940	101.440
3.375	101.666	101.666	101.366	3.375	100.451	100.451	100.151	3.500	101.733	101.733	101.433	4.125	101.983	101.983	101.483
3.500	101.669	101.669	101.369	3.500	100.454	100.454	100.154	3.625	101.797	101.797	101.497	4.375	102.496	102.496	101.996
3.625	101.672	101.672	101.372	3.625	100.506	100.506	100.206	3.750	103.057	103.057	102.757	4.500	102.498	102.498	101.998
3.750	102.887	102.887	102.587	3.750	102.375	102.375	102.075	3.875	103.045	103.045	102.745	4.625	102.500	102.500	102.000
3.875	102.812	102.812	102.512	3.875	102.364	102.364	102.064	4.000	103.047	103.047	102.747	4.875	103.170	103.170	102.670
4.000	102.815	102.815	102.515	4.000	102.366	102.366	102.066	4.125	103.048	103.048	102.748	5.000	103.172	103.172	102.672
4.125	102.858	102.858	102.558	4.125	102.367	102.367	102.067	4.250	102.933	102.933	102.633	5.125	103.174	103.174	102.674
4.250	103.482	103.482	103.282	4.250	102.892	102.892	102.692	4.375	102.922	102.922	102.622	5.500	104.517	104.517	104.017
4.375	103.371	103.371	103.171	4.375	102.881	102.881	102.681	4.500	102.924	102.924	102.624	5.625	104.519	104.519	104.019
6.250	106.000	106.000	105.800	6.250	105.696	105.696	105.496	4.625	102.925	102.925	102.625	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	102.163	102.063	102.063	101.688	2.250	102.063	101.963	101.963	101.588	2.250	101.510	101.410	101.410	101.110
2.375	102.166	102.066	102.066	101.691	2.375	102.066	101.966	101.966	101.591	2.375	101.513	101.413	101.413	101.113
2.500	102.166	102.066	102.066	101.691	2.500	102.065	101.965	101.965	101.590	2.500	101.513	101.413	101.413	101.113
2.625	102.166	102.066	102.066	101.691	2.625	102.065	101.965	101.965	101.590	2.625	101.513	101.413	101.413	101.113
2.750	103.569	103.469	103.469	103.063	2.750	103.469	103.369	103.369	102.963	2.750	101.853	101.753	101.753	101.453
2.875	103.572	103.472	103.472	103.066	2.875	103.472	103.372	103.372	102.965	2.875	101.864	101.764	101.764	101.464
3.000	103.572	103.472	103.472	103.066	3.000	103.472	103.372	103.372	102.965	3.000	101.864	101.764	101.764	101.464
3.125	103.572	103.472	103.472	103.066	3.125	103.471	103.371	103.371	102.965	3.125	101.864	101.764	101.764	101.464
3.250	103.386	103.286	103.286	102.986	3.250	103.288	103.188	103.188	102.888	3.250	103.983	103.883	103.883	103.583
3.375	103.400	103.300	103.300	103.000	3.375	103.332	103.232	103.232	102.932	3.375	104.036	103.936	103.936	103.636
3.500	103.400	103.300	103.300	103.000	3.500	103.299	103.199	103.199	102.899	3.500	103.993	103.893	103.893	103.593
3.625	103.399	103.299	103.299	102.999	3.625	103.349	103.249	103.249	102.949	3.625	104.054	103.954	103.954	103.654
3.750	104.512	104.412	104.412	104.112	3.750	104.416	104.316	104.316	104.016	3.750	105.251	105.151	105.151	104.851

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	99.190	99.190	98.690	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.233	99.233	98.733	4.750	101.000	101.000	100.500
3.875	101.181	101.181	100.681	6.250	103.750	103.750	103.500	4.375	99.746	99.746	99.246	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	101.179	101.179	100.679					4.500	99.748	99.748	99.248	Rate	30 Day	45 Day	60 Day
4.125	101.136	101.136	100.636					4.625	99.750	99.750	99.250	6.250	102.750	102.750	102.250
4.250	101.674	101.674	101.174					4.875	100.420	100.420	99.920	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.685	101.685	101.185					5.000	100.422	100.422	99.922				
4.500	101.683	101.683	101.183					5.125	100.424	100.424	99.924				
4.625	101.681	101.681	101.181					5.500	101.767	101.767	101.267				
4.750	102.375	102.375	101.875					5.625	101.769	101.769	101.269				
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 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
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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: 1/15/2021

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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	95.929	95.929	95.629
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	98.649	98.649	98.349	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	98.652	98.652	98.352	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	98.654	98.654	98.354	Margin = .2250		Index = .100	
3.000	N/A	N/A	N/A	3.000	99.687	99.687	99.281	3.125	98.656	98.656	98.356	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	99.689	99.689	99.283	3.250	101.278	101.278	100.978	Rate	30 Day	45 Day	60 Day
3.250	100.825	100.825	100.525	3.250	100.009	100.009	99.709	3.375	101.323	101.323	101.023	3.250	98.950	98.950	98.450
3.375	100.829	100.829	100.529	3.375	100.044	100.044	99.744	3.500	101.326	101.326	101.026	3.375	98.954	98.954	98.454
3.500	100.832	100.832	100.532	3.500	100.046	100.046	99.746	3.625	101.389	101.389	101.089	3.500	98.957	98.957	98.457
3.625	100.834	100.834	100.534	3.625	100.099	100.099	99.799	3.750	101.087	101.087	100.787	3.625	98.959	98.959	98.459
3.750	100.487	100.487	100.187	3.750	100.405	100.405	100.105	3.875	N/A	N/A	N/A	3.750	99.512	99.512	99.012
3.875	100.412	100.412	100.112	3.875	100.394	100.394	100.094	4.000	N/A	N/A	N/A	3.875	99.537	99.537	99.037
4.000	100.415	100.415	100.115	4.000	100.396	100.396	100.096	4.125	N/A	N/A	N/A	4.000	99.540	99.540	99.040
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	99.583	99.583	99.083
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	99.982	99.982	99.482
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	101.881	101.781	101.781	101.375	2.750	101.781	101.681	101.681	101.275	2.750	99.072	98.972	98.972	98.672
2.875	101.885	101.785	101.785	101.379	2.875	101.784	101.684	101.684	101.278	2.875	99.083	98.983	98.983	98.683
3.000	101.885	101.785	101.785	101.378	3.000	101.784	101.684	101.684	101.278	3.000	99.083	98.983	98.983	98.683
3.125	101.885	101.785	101.785	101.378	3.125	101.783	101.683	101.683	101.277	3.125	99.082	98.982	98.982	98.682
3.250	102.199	102.099	102.099	101.799	3.250	102.101	102.001	102.001	101.701	3.250	100.858	100.758	100.758	100.458
3.375	102.213	102.113	102.113	101.813	3.375	102.144	102.044	102.044	101.744	3.375	100.911	100.811	100.811	100.511
3.500	102.213	102.113	102.113	101.813	3.500	102.112	102.012	102.012	101.712	3.500	100.868	100.768	100.768	100.468
3.625	102.212	102.112	102.112	101.812	3.625	102.162	102.062	102.062	101.762	3.625	100.929	100.829	100.829	100.529
3.750	101.762	101.662	101.662	101.362	3.750	101.666	101.566	101.566	101.266	3.750	102.126	102.026	102.026	101.726

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 $\leq$ 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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
4.750	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
								6.250	N/A	N/A	N/A				

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)

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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	100.284	100.284	100.084	2.250	95.122	95.122	94.912	2.750	99.525	99.525	99.325	2.500	99.462	99.462	99.262	2.750	99.887	99.887	99.687
2.875	100.957	100.957	100.057	2.375	96.619	96.619	96.069	2.875	100.264	100.264	100.064	2.625	100.191	100.191	99.991	2.875	100.565	100.565	100.365
2.990	101.405	101.405	101.205	2.500	97.443	97.443	97.243	2.990	100.768	100.768	100.568	2.750	100.783	100.783	100.583	2.990	100.963	100.963	100.763
3.000	101.505	101.505	101.305	2.625	98.584	98.584	98.384	3.000	100.868	100.868	100.668	2.875	101.395	101.395	101.195	3.000	101.063	101.063	100.863
3.125	101.923	101.923	101.723	2.750	99.588	99.588	99.388	3.125	102.005	102.005	101.805	2.990	101.737	101.737	101.537	3.125	101.854	101.854	101.654
3.250	102.345	102.345	102.145	2.875	100.327	100.327	100.127	3.250	102.940	102.940	102.740	3.000	101.837	101.837	101.637	3.250	101.731	101.731	101.531
3.375	102.878	102.878	102.678	2.990	100.831	100.831	100.631	3.375	103.527	103.527	103.327	3.125	102.054	102.054	101.854	3.375	102.227	102.227	102.027
3.500	103.306	103.306	103.106	3.000	100.931	100.931	100.731	3.500	103.996	103.996	103.796	3.250	101.931	101.931	101.731	3.500	102.567	102.567	102.367
3.625	103.638	103.638	103.438	3.125	102.040	102.040	101.840	3.625	104.362	104.362	104.162	3.375	102.427	102.427	102.227	3.625	102.741	102.741	102.541
3.750	102.935	102.935	102.735	3.250	102.940	102.940	102.740	3.750	103.710	103.710	103.510	3.500	102.767	102.767	102.567	3.750	101.403	101.403	101.203
3.875	103.362	103.362	103.162	3.375	103.527	103.527	103.327	3.875	104.180	104.180	103.980	3.625	102.941	102.941	102.741	3.875	101.800	101.800	101.600
3.990	103.574	103.574	103.374	3.500	100.996	100.996	100.796	3.990	104.423	104.423	104.223	3.750	101.603	101.603	101.403	3.990	101.972	101.972	101.772
4.000	103.674	103.674	103.474	3.625	104.362	104.362	104.162	4.000	104.523	104.523	104.323	3.875	102.000	102.000	101.800	4.000	102.072	102.072	101.872
4.125	103.923	103.923	103.723	3.750	103.710	103.710	103.510	4.125	104.814	104.814	104.614	3.990	102.172	102.172	101.972	4.125	102.216	102.216	102.016
4.250	103.854	103.854	103.654	3.875	104.180	104.180	103.980	4.250	N/A	N/A	N/A	4.000	102.272	102.272	102.072	4.250	N/A	N/A	N/A
4.375	104.153	104.153	103.953	3.990	104.423	104.423	104.223	4.375	N/A	N/A	N/A	4.125	102.416	102.416	102.216	4.375	N/A	N/A	N/A
4.500	104.414	104.414	104.214	4.000	104.523	104.523	104.323	4.500	N/A	N/A	N/A	4.250	100.994	100.994	100.794	4.500	N/A	N/A	N/A
4.625	104.602	104.602	104.402	4.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.316	101.316	101.116	4.625	N/A	N/A	N/A
4.750	104.678	104.678	104.478	4.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.537	101.537	101.337	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	98.824	98.824	98.624	2.875	1.01463	1.01463	1.01263	2.875	1.00817	1.00817	1.00617	2.875	1.00755	1.00755	1.00555	2.750	1.02086	1.02086	1.01886		1.02086	1.02086	1.01886
2.875	100.502	100.502	100.302	2.990	1.01870	1.01870	1.01670	2.990	1.01277	1.01277	1.01077	2.990	1.01215	1.01215	1.01015	2.875	1.02460	1.02460	1.02260		1.02460	1.02460	1.02260
2.990	100.900	100.900	100.700	3.000	1.01970	1.01970	1.01770	3.000	1.01377	1.01377	1.01177	3.000	1.01315	1.01315	1.01115	2.990	1.02761	1.02761	1.02561		1.02761	1.02761	1.02561
3.000	101.000	101.000	100.800	3.125	1.02382	1.02382	1.02182	3.125	1.01828	1.01828	1.01628	3.125	1.01766	1.01766	1.01566	3.000	1.02861	1.02861	1.02661		1.02861	1.02861	1.02661
3.125	101.854	101.854	101.654	3.250	1.02699	1.02699	1.02499	3.250	1.02277	1.02277	1.02077	3.250	1.02277	1.02277	1.02077	3.125	1.03203	1.03203	1.03003		1.03203	1.03203	1.03003
3.250	101.731	101.731	101.531	3.375	1.03225	1.03225	1.03025	3.375	1.02856	1.02856	1.02656	3.375	1.02856	1.02856	1.02656	3.250	1.03911	1.03911	1.03711		1.03911	1.03911	1.03711
3.375	102.727	102.727	102.027	3.500	1.03619	1.03619	1.03419	3.500	1.03288	1.03288	1.03088	3.500	1.03288	1.03288	1.03088	3.375	1.04247	1.04247	1.04047		1.04247	1.04247	1.04047
3.500	102.567	102.567	102.367	3.625	1.03947	1.03947	1.03747	3.625	1.03649	1.03649	1.03449	3.625	1.03649	1.03649	1.03449	3.500	1.05313	1.05313	1.05113		1.05313	1.05313	1.05113
3.625	102.741	102.741	102.541	3.750	1.04934	1.04934	1.04734	3.750	1.04243	1.04243	1.04043	3.750	1.04267	1.04267	1.04067	3.625	1.03837	1.03837	1.03637		1.03837	1.03837	1.03637
3.750	101.403	101.403	101.203	3.875	1.03534	1.03534	1.03334	3.875	1.02885	1.02885	1.02685	3.875	1.02729	1.02729	1.02529	3.750	1.03317	1.03317	1.03117		1.03317	1.03317	1.03117
3.875	101.800	101.800	101.600	3.990	1.03538	1.03538	1.03338	3.990	1.03098	1.03098	1.02898	3.990	1.02942	1.02942	1.02742	3.875	1.03651	1.03651	1.03451		1.03651	1.03651	1.03451
3.990	101.972	101.972	101.772	4.000	1.03638	1.03638	1.03438	4.000	1.03198	1.03198	1.02998	4.000	1.03042	1.03042	1.02842	3.990	1.03857	1.03857	1.03657		1.03857	1.03857	1.03657
4.000	102.072	102.072	101.872	4.125	1.03883	1.03883	1.03683	4.125	1.03466	1.03466	1.03266	4.125	1.03310	1.03310	1.03110	4.000	1.03957	1.03957	1.03757		1.03957	1.03957	1.03757
4.125	102.216	102.216	102.016	4.250	1.03322	1.03322	1.03122	4.250	1.03368	1.03368	1.03168	4.250	1.02975	1.02975	1.02775	4.125	1.04248	1.04248	1.04048		1.04248	1.04248	1.04048
4.250	N/A	N/A	N/A	4.375	1.03615	1.03615	1.03415	4.375	1.03030	1.03030	1.02830	4.375	1.02975	1.02975	1.02775	4.250	1.04248	1.04248	1.04048		1.04248	1.04248	1.04048
4.375	N/A	N/A	N/A	4.500	1.03859	1.03859	1.03659	4.500	1.03628	1.03628	1.03428	4.500	1.03566	1.03566	1.03366	4.375	1.04299	1.04299	1.04099		1.04299	1.04299	1.04099
4.500	N/A	N/A	N/A	4.625	1.04044	1.04044	1.03844	4.625	1.03833	1.03833	1.03633	4.625	1.03771	1.03771	1.03571	4.500	1.04358	1.04358	1.04158		1.04358	1.04358	1.04158
4.625	N/A	N/A	N/A	4.750	1.04213	1.04213	1.04013	4.750	1.03924	1.03924	1.03724	4.750	1.03862	1.03862	1.03662	4.625	1.04589	1.04589	1.04389		1.04589	1.04589	1.04389
4.750	N/A	N/A	N/A	4.875	1.04483	1.04483	1.04283	4.875	1.04224	1.04224	1.04024	4.875	1.04161	1.04161	1.03961	4.750	1.04588	1.04588	1.04388		1.04588	1.04588	1.04388

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	100.941	100.941	100.741	2.750	100.941	100.941	100.741	2.750	102.054	102.054	101.854	2.750	100.709	100.709	100.509	2.750	100.709	100.709	100.509	2.750	102.086	102.086	101.886
2.875	101.352	101.352	101.152	2.875	101.352	101.352	101.152	2.875	102.313	102.313	102.113	2.875	101.005	101.005	100.805	2.875	101.005	101.005	100.805	2.875	102.460	102.460	102.260
2.990	101.695	101.695	101.495	2.990	101.695	101.695	101.495	2.990	102.497	102.497	102.297	2.990	101.231	101.231	101.031	2.990	101.231	101.231	101.031	2.990	102.761	102.761	102.561
3.000	101.795	101.795	101.595	3.000	101.795	101.795	101.595	3.000	102.587	102.587	102.387	3.000	101.331	101.331	101.131	3.000	101.331	101.331	101.131	3.000	102.861	102.861	102.661
3.125	102.174	102.174	101.974	3.125	102.174	102.174	101.974	3.125	102.838	102.838	102.638	3.125	101.609	101.609	101.409	3.125	101.609	101.609	101.409	3.125	103.203	103.203	103.003
3.250	101.870	101.870	101.670	3.250	101.807	101.807	101.607	3.250	101.599	101.599	101.399	3.250	101.318	101.318	101.118	3.250	101.555	101.555	101.055	3.250	102.415	102.415	102.215
3.375	102.39	102.39	102.039	3.375	102.177	102.177	101.977	3.375	101.795	101.795	101.595	3.375	100.587	100.587	100.387	3.375	100.525	100.525	100.325	3.375	102.750	102.750	102.550
3.500	102.533	102.533	102.333	3.500	102.470	102.470	102.270	3.500	101.981	101.981	101.781	3.500	100.801	100.801	100.601	3.500	100.738	100.738	100.538	3.500	103.017	103.017	102.817
3.625	102.884	102.884	102.684	3.625	102.822	102.822	102.622	3.625	102.204	102.204	102.004	3.625	101.051	101.051	100.851	3.625	100.989	100.989	100.789	3.625	103.340	103.340	103.140
3.750	102.485	102.485	102.285	3.750	102.485	102.485	102.285	3.750	100.730	100.730	100.530	3.750	99.698	99.698	99.498	3.750	99.698	99.698	99.498	3.750	102.727	102.727	102.527
3.875	102.853	102.853	102.653	3.875	102.853	102.853	102.653	3.875	100.963	100.963	100.763	3.875	99.965	99.965	99.765	3.875	99.965	99.965	99.765	3.875	103.061	103.061	102.861
3.990	103.087	103.087	102.887	3.990	103.087	103.087	102.887	3.990	101.076	101.076	100.876	3.990	100.106	100.106	99.906	3.990	100.106	100.106	99.906	3.990	103.267	103.267	103.067
4.000	103.187	103.187	102.987	4.000	103.187	103.187	102.987	4.000	101.176	101.176	100.976	4.000	100.206	100.206	100.006	4.000	100.206	100.206	100.006	4.000	103.367	103.367	103.167
4.125	103.510	103.510	103.310	4.125	103.510	103.510	103.310	4.125	101.777	101.777	101.777	4.125	100.439	100.439	100.239	4.125	100.439	100.439	100.239	4.125	103.658	103.658	103.458
4.250	103.772	103.772	#N/A	4.250	103.772	103.772	103.572	4.250	100.987	100.987	100.787	4.250	100.466	100.466	100.266	4.250	100.466	100.466	100.266	4.250	103.682	103.682	103.482
4.375	103.997	103.997	#N/A	4.375	103.997	103.997	103.797	4.375	101.130	101.130	100.930	4.375	100.628	100.628	100.428	4.375	100.628	100.628	100.428	4.375	103.618	103.618	103.418
4.500	104.065	104.065	104.065	4.500	104.065	104.065	103.865	4.500	101.171	101.171	100.971	4.500	100.678	100.678	100.478	4.500	100.678	100.678	100.478	4.500	103.709	103.709	103.509
4.625	104.317	104.317	104.317	4.625	104.317	104.317	104.117	4.625	101.333	101.333	101.133	4.625	100.861	100.861	100.661	4.625	100.861	100.861	100.661	4.625	104.108	104.108	103.908
4.750	104.237	104.237	104.237	4.750	104.300	104.300	104.100	4.750	101.461	101.461	101.261	4.750	101.261	101.261	101.061	4.750	101.261	101.261	101.061	4.750	103.197	103.197	102.997

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ TV →	< 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%	-0.00%	-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%

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
* Not applicable MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

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

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

Cash-Out Refinance*				
FICO ↓ \ TV →	< 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).

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	0.000
\$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	LTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

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

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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

2/15/2021

3/1/2021

3/16/2021

W. Rate Sheet Dated: 1/15/2021

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.:

2/15/2021

45 Day Lock Exp.:

3/1/2021

60 Day Lock Exp.:

3/16/2021

W. Rate Sheet Dated: 1/15/2021

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 SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.284	100.284	100.084	3.375	102.104	102.104	101.904	3.375	102.104	102.104	101.904	2.500	99.788	99.788	99.588	3.375	101.485	101.485	101.285
2.875	101.009	101.009	100.809	3.500	102.500	102.500	102.300	3.500	102.500	102.500	102.300	2.625	100.293	100.293	100.093	3.500	101.881	101.881	101.681
2.990	101.546	101.546	101.346	3.625	102.757	102.757	102.557	3.625	102.757	102.757	102.557	2.750	100.566	100.566	100.366	3.625	102.138	102.138	101.938
3.000	101.646	101.646	101.446	3.750	102.137	102.137	101.937	3.750	102.137	102.137	101.937	2.875	101.291	101.291	101.091	3.750	100.844	100.844	100.644
3.125	101.998	101.998	101.798	3.875	102.535	102.535	102.335	3.875	102.535	102.535	102.335	2.990	101.828	101.828	101.628	3.875	101.242	101.242	101.042
3.250	102.275	102.275	102.075	3.990	102.860	102.860	102.660	3.990	102.860	102.860	102.660	3.000	101.928	101.928	101.728	3.990	101.567	101.567	101.367
3.375	102.854	102.854	102.654	4.000	102.960	102.960	102.760	4.000	102.960	102.960	102.760	3.125	102.280	102.280	102.080	4.000	101.667	101.667	101.467
3.500	103.250	103.250	103.050	4.125	103.153	103.153	102.953	4.125	103.153	103.153	102.953	3.250	101.656	101.656	101.456	4.125	101.860	101.860	101.660
3.625	103.507	103.507	103.307	4.250	103.211	103.211	103.011	4.250	103.211	103.211	103.011	3.375	102.235	102.235	102.035	4.250	101.512	101.512	101.312
3.750	102.887	102.887	102.687	4.375	103.484	103.484	103.284	4.375	103.484	103.484	103.284	3.500	102.631	102.631	102.431	4.375	101.785	101.785	101.585
3.875	103.285	103.285	103.085	4.500	103.726	103.726	103.526	4.500	103.726	103.726	103.526	3.625	102.888	102.888	102.688	4.500	102.027	102.027	101.827
3.990	103.485	103.485	103.285	4.625	103.854	103.854	103.654	4.625	103.854	103.854	103.654	3.750	101.594	101.594	101.394	4.625	102.155	102.155	101.955
4.000	103.585	103.585	103.385	4.750	103.834	103.834	103.637	4.750	103.834	103.834	103.637	3.875	101.992	101.992	101.792	4.750	100.987	100.987	100.770
4.125	103.778	103.778	103.578	4.875	104.084	104.084	103.884	4.875	104.084	104.084	103.884	3.990	102.192	102.192	101.992	4.875	101.237	101.237	101.037
4.250	103.836	103.836	103.636	4.990	104.344	104.344	104.144	4.990	104.344	104.344	104.144	4.000	102.292	102.292	102.092	4.990	101.497	101.497	101.297
4.375	104.109	104.109	103.909	5.000	104.444	104.444	104.244	5.000	104.444	104.444	104.244	4.125	102.485	102.485	102.285	5.000	101.597	101.597	101.397
4.500	104.351	104.351	104.151	5.125	104.708	104.708	104.508	5.125	104.708	104.708	104.508	4.250	102.137	102.137	101.937	5.125	101.861	101.861	101.661
4.625	104.479	104.479	104.279	5.250	104.837	104.837	104.637	5.250	104.837	104.837	104.637	4.375	102.410	102.410	102.210	5.250	101.858	101.858	101.658
4.750	104.459	104.459	104.242	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.652	102.652	102.452	5.375	N/A	N/A	N/A
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.485	101.485	101.285	2.750	100.754	100.754	100.554	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.107	102.107	101.907
3.500	101.881	101.881	101.681	2.875	101.403	101.403	101.203	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.462	102.462	102.262
3.625	102.138	102.138	101.938	2.990	101.803	101.803	101.603	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.638	102.638	102.438
3.750	100.844	100.844	100.644	3.000	101.903	101.903	101.703	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.738	102.738	102.538
3.875	101.242	101.242	101.042	3.125	102.279	102.279	102.079	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.416	102.416	102.216
3.990	101.567	101.567	101.367	3.250	102.459	102.459	102.259	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.651	102.651	102.451
4.000	101.667	101.667	101.467	3.375	102.997	102.997	102.797	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.948	102.948	102.748
4.125	101.860	101.860	101.660	3.500	103.394	103.394	103.194	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.130	103.130	102.930
4.250	101.512	101.512	101.312	3.625	103.703	103.703	103.503	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	102.882	102.882	102.682
4.375	101.785	101.785	101.585	3.750	103.646	103.646	103.446	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.180	103.180	102.980
4.500	102.027	102.027	101.827	3.875	104.093	104.093	103.893	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.319	103.319	103.119
4.625	102.155	102.155	101.955	3.990	104.344	104.344	104.144	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.516	103.516	103.316
4.750	100.987	100.987	100.770	4.000	104.444	104.444	104.244	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.616	103.616	103.416
4.875	101.237	101.237	101.037	4.125	104.610	104.610	104.410	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.725	103.725	103.525
4.990	101.497	101.497	101.297	4.250	104.875	104.875	104.675	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	103.916	103.916	103.716
5.000	101.597	101.597	101.397	4.375	105.074	105.074	104.874	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.124	104.124	103.924
5.125	101.861	101.861	101.661	4.500	105.244	105.244	105.044	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.276	104.276	104.076
5.250	101.858	101.858	101.658	4.625	105.376	105.376	105.176	5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A
5.375	N/A	N/A	N/A	4.750	105.531	105.531	105.331	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	104.107	104.107	103.907	2.750	104.357	104.357	104.157	2.750	102.050	102.050	101.850	2.750	104.050	104.050	103.850	2.750	104.300	104.300	104.100
2.875	102.587	102.587	102.387	2.875	102.587	102.587	102.387	2.875	102.405	102.405	102.205	2.875	102.530	102.530	102.330	2.875	102.530	102.530	102.330
2.990	102.763	102.763	102.563	2.990	102.763	102.763	102.563	2.990	102.581	102.581	102.381	2.990	102.706	102.706	102.506	2.990	102.706	102.706	102.506
3.000	102.863	102.863	102.663	3.000	102.863	102.863	102.663	3.000	102.681	102.681	102.481	3.000	102.806	102.806	102.606	3.000	102.806	102.806	102.606
3.125	102.541	102.541	102.341	3.125	102.541	102.541	102.341	3.125	101.891	101.891	101.691	3.125	102.016	102.016	101.816	3.125	102.016	102.016	101.816
3.250	102.776	102.776	102.576	3.250	102.776	102.776	102.576	3.250	102.126	102.126	101.926	3.250	102.251	102.251	102.051	3.250	102.251	102.251	102.051
3.375	103.073	103.073	102.873	3.375	103.073	103.073	102.873	3.375	102.423	102.423	102.223	3.375	102.548	102.548	102.348	3.375	102.548	102.548	102.348
3.500	103.255	103.255	103.055	3.500	103.255	103.255	103.055	3.500	102.605	102.605	102.405	3.500	102.730	102.730	102.530	3.500	102.730	102.730	102.530
3.625	103.007	103.007	102.807	3.625	103.007	103.007	102.807	3.625	101.919	101.919	101.719	3.625	102.044	102.044	101.844	3.625	102.044	102.044	101.844
3.750	103.305	103.305	103.105	3.750	103.305	103.305	103.105	3.750	102.217	102.217	102.017	3.750	102.342	102.342	102.142	3.750	102.342	102.342	102.142
3.875	103.444	103.444	103.244	3.875	103.444	103.444	103.244	3.875	102.356	102.356	102.156	3.875	102.481	102.481	102.281	3.875	102.481	102.481	102.281
3.990	103.641	103.641	103.441	3.990	103.641	103.641	103.441	3.990	102.553	102.553	102.353	3.990	102.678	102.678	102.478	3.990	102.678	102.678	102.478
4.000	103.741	103.741	103.541	4.000	103.741	103.741	103.541	4.000	102.653	102.653	102.453	4.000	102.778	102.778	102.578	4.000	102.778	102.778	102.578
4.125	103.850	103.850	103.650	4.125	103.850	103.850	103.650	4.125	104.593	104.593	104.393	4.125	104.718	104.718	104.518.				



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.:

2/15/2021

45 Day Lock Exp.:

3/1/2021

60 Day Lock Exp.:

3/16/2021

W. Rate Sheet Dated: 1/15/2021

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	100.284	100.284	100.084	2.750	100.754	100.754	100.554	2.750	102.107	102.107	101.907	2.500	98.438	98.438	98.238	2.750	100.750	100.750	100.550
2.875	101.009	101.009	100.809	2.875	101.403	101.403	101.203	2.875	102.462	102.462	102.262	2.625	98.943	98.943	98.743	2.875	101.105	101.105	100.905
2.990	101.546	101.546	101.346	2.990	101.803	101.803	101.603	2.990	102.638	102.638	102.438	2.750	99.216	99.216	99.016	2.990	101.281	101.281	101.081
3.000	101.646	101.646	101.446	3.000	101.903	101.903	101.703	3.000	102.738	102.738	102.538	2.875	99.941	99.941	99.741	3.000	101.381	101.381	101.181
3.125	101.998	101.998	101.798	3.125	102.279	102.279	102.079	3.125	102.416	102.416	102.216	2.990	100.478	100.478	100.278	3.125	100.591	100.591	100.391
3.250	102.275	102.275	102.075	3.250	102.459	102.459	102.259	3.250	102.651	102.651	102.451	3.000	100.578	100.578	100.378	3.250	100.826	100.826	100.626
3.375	102.854	102.854	102.654	3.375	102.997	102.997	102.797	3.375	102.948	102.948	102.748	3.125	100.930	100.930	100.730	3.375	101.123	101.123	100.923
3.500	103.250	103.250	103.050	3.500	103.394	103.394	103.194	3.500	103.130	103.130	102.930	3.250	100.306	100.306	100.106	3.500	101.305	101.305	101.105
3.625	103.507	103.507	103.307	3.625	103.703	103.703	103.503	3.625	102.882	102.882	102.682	3.375	100.885	100.885	100.685	3.625	100.619	100.619	100.419
3.750	102.887	102.887	102.687	3.750	103.646	103.646	103.446	3.750	103.180	103.180	102.980	3.500	101.281	101.281	101.081	3.750	100.917	100.917	100.717
3.875	103.285	103.285	103.085	3.875	104.093	104.093	103.893	3.875	103.319	103.319	103.119	3.625	101.538	101.538	101.338	3.875	101.056	101.056	100.856
3.990	103.485	103.485	103.285	3.990	104.344	104.344	104.144	3.990	103.516	103.516	103.316	3.750	100.244	100.244	100.044	3.990	101.253	101.253	101.053
4.000	103.585	103.585	103.385	4.000	104.444	104.444	104.244	4.000	103.616	103.616	103.416	3.875	100.642	100.642	100.442	4.000	101.353	101.353	101.153
4.125	103.778	103.778	103.578	4.125	104.610	104.610	104.410	4.125	103.725	103.725	103.525	3.990	100.842	100.842	100.642	4.125	103.293	103.293	103.093
4.250	103.836	103.836	103.636	4.250	104.875	104.875	104.675	4.250	103.916	103.916	103.716	4.000	100.942	100.942	100.742	4.250	103.484	103.484	103.284
4.375	104.109	104.109	103.909	4.375	105.074	105.074	104.874	4.375	104.124	104.124	103.924	4.125	101.135	101.135	100.935	4.375	103.692	103.692	103.492
4.500	104.351	104.351	104.151	4.500	105.244	105.244	105.044	4.500	104.276	104.276	104.076	4.250	100.787	100.787	100.587	4.500	103.844	103.844	103.644
4.625	104.479	104.479	104.279	4.625	105.376	105.376	105.176	4.625	N/A	N/A	N/A	4.375	101.060	101.060	100.860	4.625	N/A	N/A	#N/A
4.750	104.459	104.459	104.242	4.750	105.531	105.531	105.331	4.750	N/A	N/A	N/A	4.500	101.302	101.302	101.102	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%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
All Refinances "R/T"	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$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.:

2/15/2021

45 Day Lock Exp.:

3/1/2021

60 Day Lock Exp.:

3/16/2021

W. Rate Sheet Dated: 1/15/2021

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)