

W. Rate Sheet Dated: 1/29/2021

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	100.117	100.117	99.726	2.250	99.441	99.441	99.050	2.250	99.227	99.227	98.927	3.125	96.131	96.131	95.831
2.375	100.120	100.120	99.730	2.375	99.444	99.444	99.053	2.500	99.233	99.233	98.933	3.250	97.627	97.627	97.327
2.500	100.124	100.124	99.733	2.500	99.447	99.447	99.056	2.625	99.236	99.236	98.936	3.375	97.629	97.629	97.329
2.625	100.128	100.128	99.737	2.625	99.450	99.450	99.059	2.750	99.617	99.617	99.317	3.500	97.630	97.630	97.330
2.750	101.148	101.148	100.757	2.750	99.972	99.972	99.581	2.875	99.620	99.620	99.320	3.625	97.631	97.631	97.331
2.875	101.151	101.151	100.761	2.875	99.975	99.975	99.584	3.000	99.623	99.623	99.323	Margin = 2.250		Index = 0.100	
3.000	101.155	101.155	100.764	3.000	99.977	99.977	99.587	3.125	99.625	99.625	99.325	30 Year OTC			
3.125	101.158	101.158	100.767	3.125	99.979	99.979	99.589	3.250	101.664	101.664	101.364	Rate	30 Day	45 Day	60 Day
3.250	101.382	101.382	101.082	3.250	99.955	99.955	99.655	3.375	101.727	101.727	101.427	4.000	101.721	101.721	101.221
3.375	101.385	101.385	101.085	3.375	100.017	100.017	99.717	3.500	101.729	101.729	101.429	4.125	101.764	101.764	101.264
3.500	101.388	101.388	101.088	3.500	100.020	100.020	99.720	3.625	101.810	101.810	101.510	4.375	102.855	102.855	102.355
3.625	101.391	101.391	101.091	3.625	100.099	100.099	99.799	3.750	102.906	102.906	102.606	4.500	102.858	102.858	102.358
3.750	102.668	102.668	102.368	3.750	102.030	102.030	101.730	3.875	102.894	102.894	102.594	4.625	102.859	102.859	102.359
3.875	102.594	102.594	102.294	3.875	102.019	102.019	101.719	4.000	102.896	102.896	102.596	4.875	103.529	103.529	103.029
4.000	102.596	102.596	102.296	4.000	102.021	102.021	101.721	4.125	102.897	102.897	102.597	5.000	103.531	103.531	103.031
4.125	102.639	102.639	102.339	4.125	102.022	102.022	101.722	4.250	102.908	102.908	102.608	5.125	103.533	103.533	103.033
4.250	103.842	103.842	103.642	4.250	103.126	103.126	102.926	4.375	102.896	102.896	102.596	5.500	104.330	104.330	103.830
4.375	103.730	103.730	103.530	4.375	103.114	103.114	102.914	4.500	102.898	102.898	102.598	5.625	104.331	104.331	103.831
6.250	106.000	106.000	105.800	6.250	105.507	105.507	105.307	4.625	102.899	102.899	102.599	6.250	105.248	105.248	104.748

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	101.975	101.875	101.875	101.484	2.250	101.875	101.775	101.775	101.384	2.250	101.772	101.672	101.672	101.372
2.375	101.979	101.879	101.879	101.488	2.375	101.878	101.778	101.778	101.388	2.375	101.775	101.675	101.675	101.375
2.500	101.979	101.879	101.879	101.488	2.500	101.878	101.778	101.778	101.387	2.500	101.775	101.675	101.675	101.375
2.625	101.979	101.879	101.879	101.488	2.625	101.878	101.778	101.778	101.387	2.625	101.775	101.675	101.675	101.375
2.750	103.256	103.156	103.156	102.766	2.750	103.156	103.056	103.056	102.666	2.750	102.154	102.054	102.054	101.754
2.875	103.260	103.160	103.160	102.769	2.875	103.159	103.059	103.059	102.669	2.875	102.165	102.065	102.065	101.765
3.000	103.260	103.160	103.160	102.769	3.000	103.159	103.059	103.059	102.668	3.000	102.165	102.065	102.065	101.765
3.125	103.260	103.160	103.160	102.769	3.125	103.158	103.058	103.058	102.668	3.125	102.164	102.064	102.064	101.764
3.250	103.230	103.130	103.130	102.830	3.250	103.132	103.032	103.032	102.732	3.250	104.202	104.102	104.102	103.802
3.375	103.244	103.144	103.144	102.844	3.375	103.202	103.102	103.102	102.802	3.375	104.272	104.172	104.172	103.872
3.500	103.244	103.144	103.144	102.844	3.500	103.143	103.043	103.043	102.743	3.500	104.212	104.112	104.112	103.812
3.625	103.243	103.143	103.143	102.843	3.625	103.220	103.120	103.120	102.820	3.625	104.290	104.190	104.190	103.890
3.750	104.419	104.319	104.319	104.019	3.750	104.322	104.222	104.222	103.922	3.750	105.306	105.206	105.206	104.906

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	98.971	98.971	98.471	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.014	99.014	98.514	4.750	101.000	101.000	100.500
3.875	100.963	100.963	100.463	6.250	103.750	103.750	103.500	4.375	100.105	100.105	99.605	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.960	100.960	100.460					4.500	100.108	100.108	99.608	Rate	30 Day	45 Day	60 Day
4.125	100.917	100.917	100.417					4.625	100.109	100.109	99.609	6.250	102.750	102.750	102.250
4.250	102.033	102.033	101.533					4.875	100.779	100.779	100.279	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	102.045	102.045	101.545					5.000	100.781	100.781	100.281				
4.500	102.042	102.042	101.542					5.125	100.783	100.783	100.283				
4.625	102.041	102.041	101.541					5.500	101.580	101.580	101.080				
4.750	102.735	102.735	102.235					5.625	101.581	101.581	101.081				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.498	102.498	101.998				

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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/1/2021

45 Day Lock Exp.:

3/15/2021

60 Day Lock Exp.:

3/30/2021

W. Rate Sheet Dated: 1/29/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

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	95.866	95.866	95.566
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	97.377	97.377	97.077
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	97.379	97.379	97.079
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.772	98.772	98.472	3.500	97.380	97.380	97.080
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.775	98.775	98.475	3.625	97.381	97.381	97.081
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.778	98.778	98.478	Margin = 2.250		Index = .100	
3.000	N/A	N/A	N/A	3.000	99.132	99.132	98.742	3.125	98.780	98.780	98.480	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	99.134	99.134	98.744	3.250	101.319	101.319	101.019	Rate	30 Day	45 Day	60 Day
3.250	100.607	100.607	100.307	3.250	99.610	99.610	99.310	3.375	101.382	101.382	101.082	3.250	98.732	98.732	98.232
3.375	100.610	100.610	100.310	3.375	99.672	99.672	99.372	3.500	101.384	101.384	101.084	3.375	98.735	98.735	98.235
3.500	100.613	100.613	100.313	3.500	99.675	99.675	99.375	3.625	101.465	101.465	101.165	3.500	98.738	98.738	98.238
3.625	100.616	100.616	100.316	3.625	99.754	99.754	99.454	3.750	100.624	100.624	100.324	3.625	98.741	98.741	98.241
3.750	99.956	99.956	99.656	3.750	99.748	99.748	99.448	3.875	N/A	N/A	N/A	3.750	98.981	98.981	98.481
3.875	99.881	99.881	99.581	3.875	99.736	99.736	99.436	4.000	N/A	N/A	N/A	3.875	99.006	99.006	98.506
4.000	99.884	99.884	99.584	4.000	99.738	99.738	99.438	4.125	N/A	N/A	N/A	4.000	99.009	99.009	98.509
4.125	99.927	99.927	99.627	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.052	99.052	98.552
4.250	101.067	101.067	100.867	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.092	100.092	99.592
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	101.631	101.531	101.531	101.141	2.750	101.531	101.431	101.431	101.041	2.750	99.372	99.272	99.272	98.972
2.875	101.635	101.535	101.535	101.144	2.875	101.534	101.434	101.434	101.044	2.875	99.384	99.284	99.284	98.984
3.000	101.635	101.535	101.535	101.144	3.000	101.534	101.434	101.434	101.043	3.000	99.384	99.284	99.284	98.984
3.125	101.635	101.535	101.535	101.144	3.125	101.533	101.433	101.433	101.043	3.125	99.383	99.283	99.283	98.983
3.250	102.105	102.005	102.005	101.705	3.250	102.007	101.907	101.907	101.607	3.250	101.077	100.977	100.977	100.677
3.375	102.119	102.019	102.019	101.719	3.375	102.077	101.977	101.977	101.677	3.375	101.147	101.047	101.047	100.747
3.500	102.119	102.019	102.019	101.719	3.500	102.018	101.918	101.918	101.618	3.500	101.087	100.987	100.987	100.687
3.625	102.118	102.018	102.018	101.718	3.625	102.095	101.995	101.995	101.695	3.625	101.165	101.065	101.065	100.765
3.750	101.356	101.256	101.256	100.956	3.750	101.260	101.160	101.160	100.860	3.750	102.181	102.081	102.081	101.781

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

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

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

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



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.:

3/1/2021

45 Day Lock Exp.:

3/15/2021

60 Day Lock Exp.:

3/30/2021

W. Rate Sheet Dated: 1/29/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Confirming 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	100.294	100.294	100.094	2.250	95.290	95.290	95.090	2.750	99.529	99.529	99.329	2.500	99.402	99.402	99.202	2.750	99.796	99.796	99.596				
2.875	100.921	100.921	100.721	2.375	96.446	96.446	96.246	2.875	100.219	100.219	100.019	2.625	100.156	100.156	99.956	2.875	100.428	100.428	100.228				
2.990	101.330	101.330	101.130	2.500	97.587	97.587	97.387	2.990	100.799	100.799	100.599	2.750	100.699	100.699	100.499	2.990	100.942	100.942	100.742				
3.000	101.430	101.430	101.230	2.625	98.654	98.654	98.454	3.000	100.899	100.899	100.699	2.875	101.268	101.268	101.068	3.000	101.042	101.042	100.842				
3.125	101.835	101.835	101.635	2.750	99.591	99.591	99.391	3.125	102.079	102.079	101.879	2.990	101.579	101.579	101.379	3.125	101.696	101.696	101.496				
3.250	102.418	102.418	102.218	2.875	100.281	100.281	100.081	3.250	102.961	102.961	102.761	3.000	101.679	101.679	101.479	3.250	101.662	101.662	101.462				
3.375	102.932	102.932	102.732	2.990	100.893	100.893	100.693	3.375	103.526	103.526	103.326	3.125	101.896	101.896	101.696	3.375	102.140	102.140	101.940				
3.500	103.359	103.359	103.159	3.000	100.993	100.993	100.793	3.500	103.995	103.995	103.795	3.250	101.862	101.862	101.662	3.500	102.479	102.479	102.279				
3.625	103.680	103.680	103.480	3.125	102.112	102.112	101.912	3.625	104.348	104.348	104.148	3.375	102.340	102.340	102.140	3.625	102.649	102.649	102.449				
3.750	102.804	102.804	102.604	3.250	102.961	102.961	102.761	3.750	103.574	103.574	103.374	3.500	102.679	102.679	102.479	3.750	101.270	101.270	101.070				
3.875	103.220	103.220	103.020	3.375	103.526	103.526	103.326	3.875	104.032	104.032	103.832	3.625	102.849	102.849	102.649	3.875	101.657	101.657	101.457				
3.990	103.425	103.425	103.225	3.500	103.995	103.995	103.795	3.990	104.266	104.266	104.066	3.750	101.470	101.470	101.270	3.990	101.821	101.821	101.621				
4.000	103.525	103.525	103.325	3.625	104.348	104.348	104.148	4.000	104.366	104.366	104.166	3.875	101.857	101.857	101.657	4.000	101.921	101.921	101.721				
4.125	103.765	103.765	103.565	3.750	103.574	103.574	103.374	4.125	104.720	104.720	104.520	3.990	102.021	102.021	101.821	4.125	102.060	102.060	101.860				
4.250	103.759	103.759	103.559	3.875	104.032	104.032	103.832	4.250	N/A	N/A	N/A	4.000	102.121	102.121	101.921	4.250	N/A	N/A	N/A				
4.375	104.051	104.051	103.851	3.990	104.266	104.266	104.066	4.375	N/A	N/A	N/A	4.125	102.260	102.260	102.060	4.375	N/A	N/A	N/A				
4.500	104.305	104.305	104.105	4.000	104.366	104.366	104.166	4.500	N/A	N/A	N/A	4.250	100.899	100.899	100.699	4.500	N/A	N/A	N/A				
4.625	104.491	104.491	104.291	4.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.212	101.212	101.012	4.625	N/A	N/A	N/A				
4.750	104.501	104.501	104.301	4.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.429	101.429	101.229	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	99.734	99.734	99.534	2.875	101.510	101.510	101.310	2.875	100.760	100.760	100.560	2.875	100.697	100.697	100.497	2.750	102.099	102.099	101.899				
2.875	100.366	100.366	100.166	2.990	101.881	101.881	101.681	2.990	101.177	101.177	100.977	2.990	101.115	101.115	100.915	2.875	102.467	102.467	102.267				
2.990	100.848	100.848	100.648	3.000	101.981	101.981	101.781	3.000	101.277	101.277	101.077	3.000	101.215	101.215	101.015	2.990	102.773	102.773	102.573				
3.000	100.948	100.948	100.748	3.125	102.380	102.380	102.180	3.125	101.720	101.720	101.520	3.125	101.658	101.658	101.458	3.000	102.873	102.873	102.673				
3.125	101.696	101.696	101.496	3.250	102.716	102.716	102.516	3.250	102.290	102.290	102.090	3.250	102.290	102.290	102.090	3.125	103.209	103.209	103.009				
3.250	101.662	101.662	101.462	3.375	103.224	103.224	103.024	3.375	102.849	102.849	102.649	3.375	102.849	102.849	102.649	3.250	103.924	103.924	103.724				
3.375	102.140	102.140	101.940	3.500	103.621	103.621	103.421	3.500	103.285	103.285	103.085	3.500	103.285	103.285	103.085	3.375	103.253	103.253	103.053				
3.500	102.479	102.479	102.279	3.625	103.937	103.937	103.737	3.625	103.633	103.633	103.433	3.625	103.633	103.633	103.433	3.500	103.514	103.514	103.314				
3.625	102.649	102.649	102.449	3.750	102.798	102.798	102.598	3.750	102.284	102.284	102.084	3.750	102.128	102.128	101.928	3.625	103.824	103.824	103.624				
3.750	101.270	101.270	101.070	3.875	103.207	103.207	103.007	3.875	102.734	102.734	102.534	3.875	102.578	102.578	102.378	3.750	103.672	103.672	103.472				
3.875	101.657	101.657	101.457	3.990	103.385	103.385	103.185	3.990	102.939	102.939	102.739	3.990	102.783	102.783	102.583	3.875	103.998	103.998	103.798				
3.990	101.821	101.821	101.621	4.000	103.485	103.485	103.285	4.000	103.039	103.039	102.839	4.000	102.883	102.883	102.683	3.990	104.196	104.196	103.996				
4.000	101.921	101.921	101.721	4.125	103.721	103.721	103.521	4.125	103.302	103.302	103.102	4.125	103.146	103.146	102.946	4.000	104.296	104.296	104.096				
4.125	102.060	102.060	101.860	4.250	103.225	103.225	103.025	4.250	102.937	102.937	102.737	4.250	102.875	102.875	102.675	4.125	104.579	104.579	104.379				
4.250	N/A	N/A	N/A	4.375	103.511	103.511	103.311	4.375	103.252	103.252	103.052	4.375	103.189	103.189	102.989	4.250	104.417	104.417	104.217				
4.375	N/A	N/A	N/A	4.500	103.749	103.749	103.549	4.500	103.512	103.512	103.312	4.500	103.450	103.450	103.250	4.375	104.619	104.619	104.419				
4.500	N/A	N/A	N/A	4.625	103.932	103.932	103.732	4.625	103.715	103.715	103.515	4.625	103.652	103.652	103.452	4.500	104.677	104.677	104.477				
4.625	N/A	N/A	N/A	4.750	104.033	104.033	103.833	4.750	103.742	103.742	103.542	4.750	103.679	103.679	103.479	4.625	96.858	96.858	96.658				
4.750	N/A	N/A	N/A	4.875	104.297	104.297	104.097	4.875	104.034	104.034	103.834	4.875	103.971	103.971	103.771	4.750	103.830	103.830	103.630				
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >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	100.952	100.952	100.752	2.750	100.952	100.952	100.752	2.750	102.047	102.047	101.847	2.750	100.700	100.700	100.500	2.750	100.700	100.700	100.500				
2.875	101.356	101.356	101.156	2.875	101.356	101.356	101.156	2.875	102.305	102.305	102.105	2.875	100.994	100.994	100.794	2.875	100.994	100.994	100.794				
2.990	101.698	101.698	101.498	2.990	101.698	101.698	101.498	2.990	102.486	102.486	102.286	2.990	101.211	101.211	101.011	2.990	101.211	101.211	101.011				
3.000	101.798	101.798	101.598	3.000	101.798	101.798	101.598	3.000	102.586	102.586	102.386	3.000	101.311	101.311	101.111	3.000	101.311	101.311	101.111				
3.125	102.169	102.169	101.969	3.125	102.169	102.169	101.969	3.125	102.823	102.823	102.623	3.125	101.583	101.583	101.383	3.125	101.583	101.583	101.383				
3.250	101.957	101.957	101.757	3.250	101.895	101.895	101.695	3.250	101.655	101.655	101.455	3.250	100.888	100.888	100.688	3.250	100.426	100.426	100.226				
3.375	102.320	102.320	102.120	3.375	102.257	102.257	102.057	3.375	101.886	101.886	101.686	3.375	100.753	100.753	100.553	3.375	100.690	100.690	100.490				
3.500	102.608	102.608	102.408	3.500	102.545	102.545	102.345	3.500	102.068	102.068	101.868	3.500	100.962	100.962	100.762	3.500	100.899	100.899	100.699				
3.625	102.950	102.950	102.750	3.625	102.888	102.888	102.688	3.625	102.286	102.286	102.086	3.625	101.212	101.212	101.012	3.625	101.150	101.150	100.950				
3.750	102.837	102.837	102.637	3.750	102.837	102.837	102.637	3.750	101.088	101.088	100.888	3.750	100.053	100.053	99.853	3.750	100.053	100.053	99.853				
3.875	103.196	103.196	102.996	3.875	103.196	103.196	102.996	3.875	101.316	101.316	101.116	3.875	100.314	100.314	100.114	3.875	100.314	100.314	100.114				
3.990	103.426	103.426	103.226	3.990	103.426	103.426	103.226	3.990	101.423	101.423	101.223	3.990	100.453	100.453	100.253	3.990	100.453	100.453	100.253				
4.000	103.526	103.526	103.326	4.000	103.526	103.526	103.326	4.000	101.523	101.523	101.323	4.000	100.553	100.553	100.353	4.000	100.553	100.553	100.353				
4.125	103.835	103.8																					



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.:

3/1/2021

45 Day Lock Exp.:

3/15/2021

60 Day Lock Exp.:

3/30/2021

W. Rate Sheet Dated: 1/29/2021

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	
2.000	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	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

20 Yr. 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	
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	

15 Yr. 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	
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	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
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	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
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	

15 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	

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	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	

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 <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)



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/1/2021
45 Day Lock Exp.: 3/15/2021
60 Day Lock Exp.: 3/30/2021

W. Rate Sheet Dated: 1/29/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.281	100.281	100.081	3.375	102.148	102.148	101.948	3.375	102.148	102.148	101.948	2.500	99.735	99.735	99.535	3.375	101.513	101.513	101.313
2.875	100.994	100.994	100.794	3.500	102.546	102.546	102.346	3.500	102.546	102.546	102.346	2.625	100.304	100.304	100.104	3.500	101.911	101.911	101.711
2.990	101.529	101.529	101.329	3.625	102.807	102.807	102.607	3.625	102.807	102.807	102.607	2.750	100.743	100.743	100.543	3.625	102.172	102.172	101.972
3.000	101.629	101.629	101.429	3.750	102.010	102.010	101.810	3.750	102.010	102.010	101.810	2.875	101.456	101.456	101.256	3.750	100.660	100.660	100.460
3.125	101.991	101.991	101.791	3.875	102.407	102.407	102.207	3.875	102.407	102.407	102.207	2.990	101.991	101.991	101.791	3.875	101.057	101.057	100.857
3.250	102.320	102.320	102.120	3.990	102.731	102.731	102.531	3.990	102.731	102.731	102.531	3.000	102.091	102.091	101.891	3.990	101.381	101.381	101.181
3.375	102.898	102.898	102.698	4.000	102.831	102.831	102.631	4.000	102.831	102.831	102.631	3.125	102.453	102.453	102.253	4.000	101.481	101.481	101.281
3.500	103.296	103.296	103.096	4.125	103.020	103.020	102.820	4.125	103.020	103.020	102.820	3.250	101.685	101.685	101.485	4.125	101.670	101.670	101.470
3.625	103.557	103.557	103.357	4.250	103.147	103.147	102.947	4.250	103.147	103.147	102.947	3.375	102.263	102.263	102.063	4.250	101.420	101.420	101.220
3.750	102.760	102.760	102.560	4.375	103.417	103.417	103.217	4.375	103.417	103.417	103.217	3.500	102.661	102.661	102.461	4.375	101.690	101.690	101.490
3.875	103.157	103.157	102.957	4.500	103.656	103.656	103.456	4.500	103.656	103.656	103.456	3.625	102.922	102.922	102.722	4.500	101.929	101.929	101.729
3.990	103.356	103.356	103.156	4.625	103.786	103.786	103.586	4.625	103.786	103.786	103.586	3.750	101.410	101.410	101.210	4.625	102.059	102.059	101.859
4.000	103.456	103.456	103.256	4.750	103.702	103.702	103.502	4.750	103.702	103.702	103.502	3.875	101.807	101.807	101.607	4.750	102.070	102.070	101.870
4.125	103.645	103.645	103.445	4.875	103.950	103.950	103.750	4.875	103.950	103.950	103.750	3.990	102.006	102.006	101.806	4.875	102.318	102.318	102.118
4.250	103.772	103.772	103.572	4.990	104.208	104.208	104.008	4.990	104.208	104.208	104.008	4.000	102.106	102.106	101.906	4.990	102.576	102.576	102.376
4.375	104.042	104.042	103.842	5.000	104.308	104.308	104.108	5.000	104.308	104.308	104.108	4.125	102.295	102.295	102.095	5.000	102.676	102.676	102.476
4.500	104.281	104.281	104.081	5.125	104.573	104.573	104.373	5.125	104.573	104.573	104.373	4.250	102.045	102.045	101.845	5.125	102.941	102.941	102.741
4.625	104.411	104.411	104.211	5.250	104.692	104.692	104.492	5.250	104.692	104.692	104.492	4.375	102.315	102.315	102.115	5.250	103.123	103.123	102.923
4.750	104.327	104.327	104.127	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.554	102.554	102.354	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	101.513	101.513	101.313	2.750	100.780	100.780	100.580	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.114	102.114	101.914
3.500	101.911	101.911	101.711	2.875	101.430	101.430	101.230	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.469	102.469	102.269
3.625	102.172	102.172	101.972	2.990	101.827	101.827	101.627	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.645	102.645	102.445
3.750	100.660	100.660	100.460	3.000	101.927	101.927	101.727	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.745	102.745	102.545
3.875	101.057	101.057	100.857	3.125	102.306	102.306	102.106	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.358	102.358	102.158
3.990	101.381	101.381	101.181	3.250	102.487	102.487	102.287	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.593	102.593	102.393
4.000	101.481	101.481	101.281	3.375	103.019	103.019	102.819	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.892	102.892	102.692
4.125	101.670	101.670	101.470	3.500	103.416	103.416	103.216	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.071	103.071	102.871
4.250	101.420	101.420	101.220	3.625	103.722	103.722	103.522	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	103.045	103.045	102.845
4.375	101.690	101.690	101.490	3.750	103.497	103.497	103.297	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.344	103.344	103.144
4.500	101.929	101.929	101.729	3.875	103.942	103.942	103.742	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.483	103.483	103.283
4.625	102.059	102.059	101.859	3.990	104.191	104.191	103.991	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.684	103.684	103.484
4.750	102.070	102.070	101.870	4.000	104.291	104.291	104.091	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.784	103.784	103.584
4.875	102.318	102.318	102.118	4.125	104.455	104.455	104.255	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.741	103.741	103.541
4.990	102.576	102.576	102.376	4.250	104.770	104.770	104.570	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	103.934	103.934	103.734
5.000	102.676	102.676	102.476	4.375	104.967	104.967	104.767	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.141	104.141	103.941
5.125	102.941	102.941	102.741	4.500	105.136	105.136	104.936	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.294	104.294	104.094
5.250	103.123	103.123	102.923	4.625	105.267	105.267	105.067	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	105.370	105.370	105.170	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	104.114	104.114	103.914	2.750	104.364	104.364	104.164	2.750	102.089	102.089	101.889	2.750	104.089	104.089	103.889	2.750	104.339	104.339	104.139
2.875	102.594	102.594	102.394	2.875	102.594	102.594	102.394	2.875	102.444	102.444	102.244	2.875	102.569	102.569	102.369	2.875	102.569	102.569	102.369
2.990	102.770	102.770	102.570	2.990	102.770	102.770	102.570	2.990	102.620	102.620	102.420	2.990	102.745	102.745	102.545	2.990	102.745	102.745	102.545
3.000	102.870	102.870	102.670	3.000	102.870	102.870	102.670	3.000	102.720	102.720	102.520	3.000	102.845	102.845	102.645	3.000	102.845	102.845	102.645
3.125	102.483	102.483	102.283	3.125	102.483	102.483	102.283	3.125	101.895	101.895	101.695	3.125	102.020	102.020	101.820	3.125	102.020	102.020	101.820
3.250	102.718	102.718	102.518	3.250	102.718	102.718	102.518	3.250	102.130	102.130	101.930	3.250	102.255	102.255	102.055	3.250	102.255	102.255	102.055
3.375	103.017	103.017	102.817	3.375	103.017	103.017	102.817	3.375	102.429	102.429	102.229	3.375	102.554	102.554	102.354	3.375	102.554	102.554	102.354
3.500	103.196	103.196	102.996	3.500	103.196	103.196	102.996	3.500	102.608	102.608	102.408	3.500	102.733	102.733	102.533	3.500	102.733	102.733	102.533
3.625	103.170	103.170	102.970	3.625	103.170	103.170	102.970	3.625	102.445	102.445	102.245	3.625	102.270	102.270	102.070	3.625	102.270	102.270	102.070
3.750	103.469	103.469	103.269	3.750	103.469	103.469	103.269	3.750	102.444	102.444	102.244	3.750	102.569	102.569	102.369	3.750	102.569	102.569	102.369
3.875	103.608	103.608	103.408	3.875	103.608	103.608	103.408	3.875	102.583	102.583	102.383	3.875	102.708	102.708	102.508	3.875	102.708	102.708	102.508
3.990	103.809	103.809	103.609	3.990	103.809	103.809	103.609	3.990	102.784	102.784	102.584	3.990	102.909	102.909	102.709	3.990	102.909	102.909	102.709
4.000	103.909	103.909	103.709	4.000	103.909	103.909	103.709	4.000	102.884	102.884	102.684	4.000	103.009	103.1					



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.:

3/1/2021

45 Day Lock Exp.:

3/15/2021

60 Day Lock Exp.:

3/30/2021

W. Rate Sheet Dated: 1/29/2021

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	100.281	100.281	100.081	2.750	100.780	100.780	100.580	2.750	102.114	102.114	101.914	2.500	98.385	98.385	98.185	2.750	100.789	100.789	100.589
2.875	100.994	100.994	100.794	2.875	101.430	101.430	101.230	2.875	102.469	102.469	102.269	2.625	98.954	98.954	98.754	2.875	101.144	101.144	100.944
2.990	101.529	101.529	101.329	2.990	101.827	101.827	101.627	2.990	102.645	102.645	102.445	2.750	99.393	99.393	99.193	2.990	101.320	101.320	101.120
3.000	101.629	101.629	101.429	3.000	101.927	101.927	101.727	3.000	102.745	102.745	102.545	2.875	100.106	100.106	99.906	3.000	101.420	101.420	101.220
3.125	101.991	101.991	101.791	3.125	102.306	102.306	102.106	3.125	102.358	102.358	102.158	2.990	100.641	100.641	100.441	3.125	100.595	100.595	100.395
3.250	102.320	102.320	102.120	3.250	102.487	102.487	102.287	3.250	102.593	102.593	102.393	3.000	100.741	100.741	100.541	3.250	100.830	100.830	100.630
3.375	102.898	102.898	102.698	3.375	103.019	103.019	102.819	3.375	102.892	102.892	102.692	3.125	101.103	101.103	100.903	3.375	101.129	101.129	100.929
3.500	103.296	103.296	103.096	3.500	103.416	103.416	103.216	3.500	103.071	103.071	102.871	3.250	100.335	100.335	100.135	3.500	101.308	101.308	101.108
3.625	103.557	103.557	103.357	3.625	103.722	103.722	103.522	3.625	103.045	103.045	102.845	3.375	100.913	100.913	100.713	3.625	100.845	100.845	100.645
3.750	102.760	102.760	102.560	3.750	103.497	103.497	103.297	3.750	103.344	103.344	103.144	3.500	101.311	101.311	101.111	3.750	101.144	101.144	100.944
3.875	103.157	103.157	102.957	3.875	103.942	103.942	103.742	3.875	103.483	103.483	103.283	3.625	101.572	101.572	101.372	3.875	101.283	101.283	101.083
3.990	103.356	103.356	103.156	3.990	104.191	104.191	103.991	3.990	103.684	103.684	103.484	3.750	100.060	100.060	99.860	3.990	101.484	101.484	101.284
4.000	103.456	103.456	103.256	4.000	104.291	104.291	104.091	4.000	103.784	103.784	103.584	3.875	100.457	100.457	100.257	4.000	101.584	101.584	101.384
4.125	103.645	103.645	103.445	4.125	104.455	104.455	104.255	4.125	103.741	103.741	103.541	3.990	100.656	100.656	100.456	4.125	103.147	103.147	102.947
4.250	103.772	103.772	103.572	4.250	104.770	104.770	104.570	4.250	103.934	103.934	103.734	4.000	100.756	100.756	100.556	4.250	103.340	103.340	103.140
4.375	104.042	104.042	103.842	4.375	104.967	104.967	104.767	4.375	104.141	104.141	103.941	4.125	100.945	100.945	100.745	4.375	103.547	103.547	103.347
4.500	104.281	104.281	104.081	4.500	105.136	105.136	104.936	4.500	104.294	104.294	104.094	4.250	100.695	100.695	100.495	4.500	103.700	103.700	103.500
4.625	104.411	104.411	104.211	4.625	105.267	105.267	105.067	4.625	N/A	N/A	N/A	4.375	100.965	100.965	100.765	4.625	N/A	N/A	N/A
4.750	104.327	104.327	104.127	4.750	105.370	105.370	105.170	4.750	N/A	N/A	N/A	4.500	101.204	101.204	101.004	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.:

3/1/2021

45 Day Lock Exp.:

3/15/2021

60 Day Lock Exp.:

3/30/2021

W. Rate Sheet Dated: 1/29/2021

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 [†]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)