



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.: 3/4/2021

45 Day Lock Exp.: 3/19/2021

60 Day Lock Exp.: 4/5/2021

W. Rate Sheet Dated: 2/2/2021

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	100.101	100.101	99.726	2.250	99.425	99.425	99.050	2.250	99.223	99.223	98.923	3.125	96.131	96.131	95.831
2.375	100.105	100.105	99.730	2.375	99.428	99.428	99.053	2.500	99.229	99.229	98.929	3.250	97.627	97.627	97.327
2.500	100.108	100.108	99.733	2.500	99.431	99.431	99.056	2.625	99.232	99.232	98.932	3.375	97.629	97.629	97.329
2.625	100.112	100.112	99.737	2.625	99.434	99.434	99.059	2.750	99.239	99.239	98.939	3.500	97.630	97.630	97.330
2.750	101.241	101.241	100.866	2.750	100.065	100.065	99.690	2.875	99.593	99.593	99.293	3.625	97.631	97.631	97.331
2.875	101.245	101.245	100.870	2.875	100.068	100.068	99.693	3.000	99.595	99.595	99.295	Margin = 2.250		Index = 0.090	
3.000	101.248	101.248	100.873	3.000	100.071	100.071	99.696	3.125	99.597	99.597	99.297	30 Year OTC			
3.125	101.252	101.252	100.877	3.125	100.073	100.073	99.698	3.250	101.961	101.961	101.661	Rate	30 Day	45 Day	60 Day
3.250	101.522	101.522	101.222	3.250	100.096	100.096	99.796	3.375	102.024	102.024	101.724	4.000	101.753	101.753	101.253
3.375	101.525	101.525	101.225	3.375	100.158	100.158	99.858	3.500	102.026	102.026	101.726	4.125	101.795	101.795	101.295
3.500	101.529	101.529	101.229	3.500	100.160	100.160	99.860	3.625	102.107	102.107	101.807	4.375	102.824	102.824	102.324
3.625	101.531	101.531	101.231	3.625	100.240	100.240	99.940	3.750	103.125	103.125	102.825	4.500	102.826	102.826	102.326
3.750	102.700	102.700	102.400	3.750	102.062	102.062	101.762	3.875	103.113	103.113	102.813	4.625	102.828	102.828	102.328
3.875	102.625	102.625	102.325	3.875	102.050	102.050	101.750	4.000	103.115	103.115	102.815	4.875	103.404	103.404	102.904
4.000	102.628	102.628	102.328	4.000	102.052	102.052	101.752	4.125	103.116	103.116	102.816	5.000	103.406	103.406	102.906
4.125	102.670	102.670	102.370	4.125	102.054	102.054	101.754	4.250	102.900	102.900	102.600	5.125	103.408	103.408	102.908
4.250	103.810	103.810	103.610	4.250	103.095	103.095	102.895	4.375	102.888	102.888	102.588	5.500	104.611	104.611	104.111
4.375	103.699	103.699	103.499	4.375	103.083	103.083	102.883	4.500	102.890	102.890	102.590	5.625	104.613	104.613	104.113
6.250	106.000	106.000	105.800	6.250	105.382	105.382	105.182	4.625	102.891	102.891	102.591	6.250	105.123	105.123	104.623

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	101.959	101.859	101.859	101.484	2.250	101.859	101.759	101.759	101.384	2.250	101.768	101.668	101.668	101.368	
2.375	101.963	101.863	101.863	101.488	2.375	101.863	101.763	101.763	101.388	2.375	101.771	101.671	101.671	101.371	
2.500	101.963	101.863	101.863	101.488	2.500	101.862	101.762	101.762	101.387	2.500	101.771	101.671	101.671	101.371	
2.625	101.963	101.863	101.863	101.488	2.625	101.862	101.762	101.762	101.387	2.625	101.771	101.671	101.671	101.371	
2.750	103.350	103.250	103.250	102.875	2.750	103.250	103.150	103.150	102.775	2.750	102.126	102.026	102.026	101.726	
2.875	103.354	103.254	103.254	102.879	2.875	103.253	103.153	103.153	102.778	2.875	102.138	102.038	102.038	101.738	
3.000	103.353	103.253	103.253	102.878	3.000	103.253	103.153	103.153	102.778	3.000	102.138	102.038	102.038	101.738	
3.125	103.353	103.253	103.253	102.878	3.125	103.252	103.152	103.152	102.777	3.125	102.137	102.037	102.037	101.737	
3.250	103.371	103.271	103.271	102.971	3.250	103.273	103.173	103.173	102.873	3.250	104.499	104.399	104.399	104.099	
3.375	103.385	103.285	103.285	102.985	3.375	103.343	103.243	103.243	102.943	3.375	104.569	104.469	104.469	104.169	
3.500	103.384	103.284	103.284	102.984	3.500	103.284	103.184	103.184	102.884	3.500	104.508	104.408	104.408	104.108	
3.625	103.384	103.284	103.284	102.984	3.625	103.361	103.261	103.261	102.961	3.625	104.587	104.487	104.487	104.187	
3.750	104.450	104.350	104.350	104.050	3.750	104.353	104.253	104.253	103.953	3.750	105.524	105.424	105.424	105.124	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%		Max Net Rate = 4.750	N/A

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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	0.250	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"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	99.003	99.003	98.503	4.250	100.000	100.000	99.500
3.875	100.994	100.994	100.494	6.250	103.750	103.750	103.500	4.125	99.045	99.045	98.545	4.750	101.000	101.000	100.500
4.000	100.991	100.991	100.491					4.375	100.074	100.074	99.574	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	100.948	100.948	100.448					4.500	100.076	100.076	99.576	Rate	30 Day	45 Day	60 Day
4.250	102.002	102.002	101.502					4.625	100.078	100.078	99.578	6.250	102.750	102.750	102.250
4.375	102.013	102.013	101.513					4.875	100.654	100.654	100.154	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	102.011	102.011	101.511					5.000	100.656	100.656	100.156				
4.625	102.009	102.009	101.509					5.125	100.658	100.658	100.158				
4.750	102.610	102.610	102.110					5.500	101.861	101.861	101.361				
								5.625	101.863	101.863	101.363				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.373	102.373	101.873				



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30 Day Lock Exp.:

3/4/2021

45 Day Lock Exp.:

3/19/2021

60 Day Lock Exp.:

4/5/2021

W. Rate Sheet Dated: 2/2/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.866	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	98.745	98.745	98.445	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	98.748	98.748	98.448	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	98.750	98.750	98.450	Margin = 2.250		Index = .090	
3.000	N/A	N/A	N/A	3.000	99.226	99.226	98.851	3.125	98.752	98.752	98.452	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	99.228	99.228	98.853	3.250	101.616	101.616	101.316	Rate	30 Day	45 Day	60 Day
3.250	100.747	100.747	100.447	3.250	99.751	99.751	99.451	3.375	101.679	101.679	101.379	3.250	98.872	98.872	98.372
3.375	100.750	100.750	100.450	3.375	99.813	99.813	99.513	3.500	101.681	101.681	101.381	3.375	98.875	98.875	98.375
3.500	100.754	100.754	100.454	3.500	99.815	99.815	99.515	3.625	101.762	101.762	101.462	3.500	98.879	98.879	98.379
3.625	100.756	100.756	100.456	3.625	99.895	99.895	99.595	3.750	100.842	100.842	100.542	3.625	98.881	98.881	98.381
3.750	99.987	99.987	99.687	3.750	99.779	99.779	99.479	3.875	N/A	N/A	N/A	3.750	99.012	99.012	98.512
3.875	99.912	99.912	99.612	3.875	99.768	99.768	99.468	4.000	N/A	N/A	N/A	3.875	99.037	99.037	98.537
4.000	99.915	99.915	99.615	4.000	99.770	99.770	99.470	4.125	N/A	N/A	N/A	4.000	99.040	99.040	98.540
4.125	99.958	99.958	99.658	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.083	99.083	98.583
4.250	101.035	101.035	100.835	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.060	100.060	99.560
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	101.725	101.625	101.625	101.250	2.750	101.625	101.525	101.525	101.150	2.750	99.345	99.245	99.245	98.945
2.875	101.729	101.629	101.629	101.254	2.875	101.628	101.528	101.528	101.153	2.875	99.357	99.257	99.257	98.957
3.000	101.728	101.628	101.628	101.253	3.000	101.628	101.528	101.528	101.153	3.000	99.356	99.256	99.256	98.956
3.125	101.728	101.628	101.628	101.253	3.125	101.627	101.527	101.527	101.152	3.125	99.356	99.256	99.256	98.956
3.250	102.246	102.146	102.146	101.846	3.250	102.148	102.048	102.048	101.748	3.250	101.374	101.274	101.274	100.974
3.375	102.260	102.160	102.160	101.860	3.375	102.218	102.118	102.118	101.818	3.375	101.444	101.344	101.344	101.044
3.500	102.259	102.159	102.159	101.859	3.500	102.159	102.059	102.059	101.759	3.500	101.383	101.283	101.283	100.983
3.625	102.259	102.159	102.159	101.859	3.625	102.236	102.136	102.136	101.836	3.625	101.462	101.362	101.362	101.062
3.750	101.387	101.287	101.287	100.987	3.750	101.291	101.191	101.191	100.891	3.750	102.399	102.299	102.299	101.999

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

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

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

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

W. Rate Sheet Dated: 2/2/2021

Release Time: 10:00 am ET

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Conforming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.258	100.258	100.058	2.125	93.995	93.995	93.795	2.750	99.485	99.485	99.285	2.500	99.442	99.442	99.242	2.750	99.810	99.810	99.610
2.875	100.894	100.894	100.094	2.125	95.243	95.243	95.043	2.875	100.184	100.184	99.984	2.625	100.174	100.174	99.974	2.875	100.452	100.452	100.252
2.990	101.318	101.318	101.118	2.375	96.399	96.399	96.199	2.990	100.782	100.782	100.582	2.750	100.721	100.721	100.521	2.990	100.981	100.981	100.781
3.000	101.418	101.418	101.218	2.500	97.541	97.541	97.341	3.000	100.882	100.882	100.682	2.875	101.299	101.299	101.099	3.000	101.081	101.081	100.881
3.125	101.859	101.859	101.659	2.625	98.605	98.605	98.405	3.125	102.072	102.072	101.872	2.990	101.621	101.621	101.421	3.125	101.763	101.763	101.563
3.250	102.453	102.453	102.253	2.750	99.547	99.547	99.347	3.250	102.988	102.988	102.788	3.000	101.721	101.721	101.521	3.250	101.692	101.692	101.492
3.375	103.008	103.008	102.808	2.875	100.247	100.247	100.047	3.375	103.598	103.598	103.398	3.125	101.963	101.963	101.763	3.375	102.208	102.208	102.008
3.500	103.489	103.489	103.289	2.990	100.878	100.878	100.678	3.500	104.128	104.128	103.928	3.250	101.892	101.892	101.692	3.500	102.594	102.594	102.394
3.625	103.851	103.851	103.651	3.000	100.978	100.978	100.778	3.625	104.523	104.523	104.323	3.375	102.408	102.408	102.208	3.625	102.786	102.786	102.586
3.750	103.036	103.036	102.836	3.125	102.106	102.106	101.906	3.750	103.705	103.705	103.505	3.500	102.794	102.794	102.594	3.750	101.403	101.403	101.203
3.875	103.500	103.500	103.300	3.250	102.988	102.988	102.788	3.875	104.214	104.214	104.014	3.625	102.986	102.986	102.786	3.875	101.832	101.832	101.632
3.990	103.745	103.745	103.545	3.375	103.598	103.598	103.398	3.990	104.496	104.496	104.296	3.750	101.603	101.603	101.403	3.990	102.032	102.032	101.832
4.000	103.845	103.845	103.645	3.500	104.128	104.128	103.928	4.000	104.596	104.596	104.396	3.875	102.032	102.032	101.832	4.000	102.132	102.132	101.932
4.125	104.107	104.107	103.907	3.625	104.523	104.523	104.323	4.125	96.813	96.813	96.613	3.990	102.232	102.232	102.032	4.125	N/A	N/A	N/A
4.250	103.998	103.998	103.798	3.750	103.705	103.705	103.505	4.250	N/A	N/A	N/A	4.000	102.332	102.332	102.132	4.250	N/A	N/A	N/A
4.375	104.317	104.317	104.117	3.875	104.214	104.214	104.014	4.375	N/A	N/A	N/A	4.125	102.483	102.483	102.283	4.375	N/A	N/A	N/A
4.500	104.589	104.589	104.389	3.990	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	101.107	101.107	100.907	4.500	N/A	N/A	N/A
4.625	104.791	104.791	104.591	4.000	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.448	101.448	101.248	4.625	N/A	N/A	N/A
4.750	104.697	104.697	104.497	4.125	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.681	101.681	101.481	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	99.748	99.748	99.548		2.875	101.484	101.484	101.284	2.875	100.727	100.727	100.527	2.875	100.665	100.665	100.465	2.750	102.170	102.170	101.970
2.875	100.389	100.389	100.189		2.990	101.870	101.870	101.670	2.990	101.161	101.161	100.961	2.990	101.098	101.098	100.898	2.875	102.580	102.580	102.380
2.990	100.985	100.985	100.685		3.000	101.970	101.970	101.770	3.000	101.261	101.261	101.061	3.000	101.198	101.198	100.998	2.990	102.945	102.945	102.745
3.000	100.885	100.885	100.785		3.125	102.409	102.409	102.209	3.125	101.744	101.744	101.544	3.125	101.681	101.681	101.481	3.000	103.045	103.045	102.845
3.125	101.763	101.763	101.563		3.250	102.754	102.754	102.554	3.250	102.324	102.324	102.124	3.250	102.324	102.324	102.124	3.125	103.424	103.424	103.224
3.250	101.692	101.692	101.492		3.375	103.305	103.305	103.105	3.375	102.931	102.931	102.731	3.375	102.931	102.931	102.731	3.250	103.004	103.004	102.804
3.375	102.028	102.028	102.008		3.500	103.755	103.755	103.555	3.500	103.427	103.427	103.227	3.500	103.427	103.427	103.227	3.375	103.372	103.372	103.172
3.500	102.594	102.594	102.394		3.625	104.114	104.114	103.914	3.625	103.817	103.817	103.617	3.625	103.817	103.817	103.617	3.500	103.672	103.672	103.472
3.625	102.786	102.786	102.586		3.750	102.942	102.942	102.742	3.750	102.427	102.427	102.227	3.750	102.271	102.271	102.071	3.625	104.009	104.009	103.809
3.750	101.403	101.403	101.203		3.875	103.400	103.400	103.200	3.875	102.928	102.928	102.728	3.875	102.772	102.772	102.572	3.750	103.884	103.884	103.684
3.875	101.832	101.832	101.632		3.990	103.616	103.616	103.416	3.990	103.178	103.178	102.978	3.990	103.022	103.022	102.822	3.875	104.238	104.238	104.038
3.990	102.032	102.032	101.832		4.000	103.716	103.716	103.516	4.000	103.278	103.278	103.078	4.000	103.122	103.122	102.922	3.990	104.453	104.453	104.253
4.000	102.132	102.132	101.932		4.125	103.973	103.973	103.773	4.125	103.558	103.558	103.358	4.125	103.402	103.402	103.202	4.000	104.553	104.553	104.353
4.125	94.989	94.989	94.789		4.250	104.441	104.441	104.241	4.250	103.151	103.151	102.951	4.250	103.089	103.089	102.889	4.125	104.858	104.858	104.658
4.250	N/A	N/A	N/A		4.375	103.752	103.752	103.552	4.375	103.493	103.493	103.293	4.375	103.430	103.430	103.230	4.250	104.467	104.467	104.267
4.375	N/A	N/A	N/A		4.500	104.006	104.006	103.806	4.500	103.771	103.771	103.571	4.500	103.709	103.709	103.509	4.375	104.684	104.684	104.484
4.500	N/A	N/A	N/A		4.625	104.205	104.205	104.005	4.625	103.987	103.987	103.787	4.625	103.925	103.925	103.725	4.500	104.744	104.744	104.544
4.625	N/A	N/A	N/A		4.750	104.235	104.235	104.035	4.750	103.942	103.942	103.742	4.750	103.879	103.879	103.679	4.625	96.588	96.588	96.588
4.750	N/A	N/A	N/A		4.875	104.522	104.522	104.322	4.875	104.256	104.256	104.056	4.875	104.193	104.193	103.993	4.750	103.833	103.833	103.633

15 Year 105-125					15 Year >125					15 Year High Balance					15 Year 105-125 High Balance					15 Year >125 High Balance					10 Year				
Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day	
2.750	101.026	101.026	100.826		2.750	101.026	101.026	100.826		2.750	102.105	102.105	101.905		2.750	100.761	100.761	100.561		2.750	100.761	100.761	100.561		2.750	102.169	102.169	101.969	
2.875	101.474	101.474	101.274		2.875	101.474	101.474	101.274		2.875	102.392	102.392	102.192		2.875	101.086	101.086	100.886		2.875	101.086	101.086	100.886		2.875	102.579	102.579	102.379	
2.990	101.887	101.887	101.687		2.990	101.887	101.887	101.687		2.990	102.619	102.619	102.419		2.990	101.361	101.361	101.161		2.990	101.361	101.361	101.161		2.990	102.944	102.944	102.744	
3.000	101.987	101.987	101.787		3.000	101.987	101.987	101.787		3.000	102.719	102.719	102.519		3.000	101.461	101.461	101.261		3.000	101.461	101.461	101.261		3.000	103.044	103.044	102.844	
3.125	102.404	102.404	102.204		3.125	102.404	102.404	102.204		3.125	102.983	102.983	102.783		3.125	101.763	101.763	101.563		3.125	101.763	101.763	101.563		3.125	103.423	103.423	103.223	
3.250	102.199	102.199	101.999		3.250	102.137	102.137	101.937		3.250	101.869	101.869	101.669		3.250	100.864	100.864	100.664		3.250	100.864	100.864	100.664		3.250	102.721	102.721	102.521	
3.375	102.607	102.607	102.407		3.375	102.544	102.544	102.344		3.375	102.128	102.128	101.928		3.375	101.163	101.163	100.963		3.375	101.100	101.100	100.900		3.375	103.089	103.089	102.889	
3.500	102.933	102.933	102.733		3.500	102.871	102.871	102.671		3.500	102.338	102.338	102.138		3.500	101.399	101.399	101.199		3.500	101.337	101.337	101.137		3.500	103.389	103.389	103.189	
3.625	103.307	103.307	103.107		3.625	103.244	103.244	103.044		3.625	102.572	102.572	102.372		3.625	101.670	101.670	101.470		3.625	101.607	101.607	101.407		3.625	103.727	103.727	103.527	
3.750	103.055	103.055	102.855		3.750	103.055	103.055	102.855		3.750	101.282	101.282	101.082		3.750	100.253	100.253	100.053		3.750	100.253	100.253	100.053		3.750	103.275	103.275	103.075	
3.875	103.446	103.446	103.246		3.875	103.446	103.446	103.246		3.875	101.530	101.530	101.330		3.875	100.538	100.538	100.338		3.875	100.538	100.538	100.338		3.875	103.628	103.628	103.428	
3.990	103.691	103.691	103.491		3.990	103.691	103.691	103.491		3.990	101.650	101.650	101.450		3.990	100.688	100.688	100.488		3.990	100.688	100.688	100.488		3.990	103.844	103.844	103.644	
4.000	103.791	103.791	103.591		4.000	103.791	103.791	103.591		4.000	101.750	101.750	101.550		4.000	100.788	100.788	100.588		4.000	100.788	100.788	100.588		4.000	103.944	103.944	103.744	
4.125	104.125	104.125	103.925		4.125	104.125	104.125	103.925		4.125	101.965	101.965	101.765		4.125	101.032	101.032	100.832		4.125	101.032	101.032	100.832		4.125	104.249	104.249	104.049	
4.250	104.150	104.150	#N/A		4.250	104.150	104.150	103.950		4.250	101.352	101.352	101.152		4.250	100.835	100.835	100.635		4.250	100.835	100.835	100.635		4.250	104.309	104.309	104.109	
4.375	104.388	104.388	#N/A		4.375	104.388	104.388	104.188		4.375	101.502	101.502	101.302		4.375	101.006	101.006	100.806		4.375	101.006	101.006	100.806		4.375	104.374	104.374	104.174	
4.500	104.455	104.455	104.455		4.500	104.455	104.455	104.255		4.500	101.548	101.548	101.348		4.500	101.059	101.059	100.859		4.500	101.059	101.059	100.859		4.500	104.068	104.068	103.868	
4.625	104.709	104.709	104.709		4.625	104.709	104.709	104.509		4.625	101.703	101.703	101.503		4.625	101.503	101.503	101.303		4.625	101.503	101.503	101.303		4.625	104.476	104.476	104.276	
4.750	104.483	104.483	104.483		4.750	104.545	104.545	104.345		4.750	100.702	100.702	100.502		4.750	100.502	100.502	100.302		4.750	100.502	100.502	100.302		4.750	104.493	104.493	104.293	

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%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 – 679	-0.25%	-1.25%	-2.50%	-3.00%	-3.00%	-2.50%	-2.50%	-2.50%	-2.50%
640 – 659	-0.75%	-1.50%	-3.00%	-3.25%	-3.50%	-3.00%	-3.00%	-3.00%	-3.00%
620 – 639	-0.75%	-1.75%	-3.25%	-3.25%	-3.50%	-3.50%	-3.50%	-3.75%	-3.75%

Cash-Out Refinance*				
FICO ↓ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

* Not applicable to student loan cash-out refinances (identified by SFC 841).

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

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

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

High LTV Refi Option LLPA Caps				
Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
		>90.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LLPA Caps*	
Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.00%
All other LTV & FICO combos	1.50%

*The above caps do not include the following LLPA's:
 State; Extension; Loan Size ; UW Fee Buyout

*The above caps do not include the following LLPA's:
State; Extension; Loan Size ; UW Fee Buyout

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

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	-0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	-0.500
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$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.

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

Lock Desk Policy

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

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



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.:

3/4/2021

45 Day Lock Exp.:

3/19/2021

60 Day Lock Exp.:

4/5/2021

W. Rate Sheet Dated: 2/2/2021

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/4/2021

45 Day Lock Exp.:

3/19/2021

60 Day Lock Exp.:

4/5/2021

W. Rate Sheet Dated: 2/2/2021

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	100.279	100.279	100.079	3.375	102.174	102.174	101.974	3.375	102.174	102.174	101.974	2.500	99.833	99.833	99.633	3.375	101.558	101.558	101.358
2.875	100.990	100.990	100.790	3.500	102.585	102.585	102.385	3.500	102.585	102.585	102.385	2.625	100.453	100.453	100.253	3.500	101.969	101.969	101.769
2.990	101.528	101.528	101.328	3.625	102.845	102.845	102.645	3.625	102.845	102.845	102.645	2.750	100.745	100.745	100.545	3.625	102.229	102.229	102.029
3.000	101.628	101.628	101.428	3.750	102.126	102.126	101.926	3.750	102.126	102.126	101.926	2.875	101.456	101.456	101.256	3.750	100.713	100.713	100.513
3.125	102.025	102.025	101.825	3.875	102.524	102.524	102.324	3.875	102.524	102.524	102.324	2.990	101.994	101.994	101.794	3.875	101.111	101.111	100.911
3.250	102.348	102.348	102.148	3.990	102.849	102.849	102.649	3.990	102.849	102.849	102.649	3.000	102.094	102.094	101.894	3.990	101.436	101.436	101.236
3.375	102.924	102.924	102.724	4.000	102.949	102.949	102.749	4.000	102.949	102.949	102.749	3.125	102.491	102.491	102.291	4.000	101.536	101.536	101.336
3.500	103.335	103.335	103.135	4.125	103.139	103.139	102.939	4.125	103.139	103.139	102.939	3.250	101.732	101.732	101.532	4.125	101.726	101.726	101.526
3.625	103.595	103.595	103.395	4.250	103.268	103.268	103.068	4.250	103.268	103.268	103.068	3.375	102.308	102.308	102.108	4.250	101.449	101.449	101.249
3.750	102.876	102.876	102.676	4.375	103.523	103.523	103.323	4.375	103.523	103.523	103.323	3.500	102.719	102.719	102.519	4.375	101.704	101.704	101.504
3.875	103.274	103.274	103.074	4.500	103.765	103.765	103.565	4.500	103.765	103.765	103.565	3.625	102.979	102.979	102.779	4.500	101.946	101.946	101.746
3.990	103.474	103.474	103.274	4.625	103.909	103.909	103.709	4.625	103.909	103.909	103.709	3.750	101.463	101.463	101.263	4.625	102.090	102.090	101.890
4.000	103.574	103.574	103.374	4.750	103.819	103.819	103.619	4.750	103.819	103.819	103.619	3.875	101.861	101.861	101.661	4.750	102.094	102.094	101.894
4.125	103.764	103.764	103.564	4.875	104.068	104.068	103.868	4.875	104.068	104.068	103.868	3.990	102.061	102.061	101.861	4.875	102.343	102.343	102.143
4.250	103.893	103.893	103.693	4.990	104.328	104.328	104.128	4.990	104.328	104.328	104.128	4.000	102.161	102.161	101.961	4.990	102.603	102.603	102.403
4.375	104.148	104.148	103.948	5.000	104.428	104.428	104.228	5.000	104.428	104.428	104.228	4.125	102.351	102.351	102.151	5.000	102.703	102.703	102.503
4.500	104.390	104.390	104.190	5.125	104.690	104.690	104.490	5.125	104.690	104.690	104.490	4.250	102.074	102.074	101.874	5.125	102.965	102.965	102.765
4.625	104.534	104.534	104.334	5.250	104.694	104.694	104.494	5.250	104.694	104.694	104.494	4.375	102.329	102.329	102.129	5.250	103.047	103.047	102.847
4.750	104.444	104.444	104.244	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.571	102.571	102.371	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	101.558	101.558	101.358	2.750	100.773	100.773	100.573	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.149	102.149	101.949
3.500	101.969	101.969	101.769	2.875	101.419	101.419	101.219	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.507	102.507	102.307
3.625	102.229	102.229	102.029	2.990	101.817	101.817	101.617	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.684	102.684	102.484
3.750	100.713	100.713	100.513	3.000	101.917	101.917	101.717	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.784	102.784	102.584
3.875	101.111	101.111	100.911	3.125	102.315	102.315	102.115	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.483	102.483	102.283
3.990	101.436	101.436	101.236	3.250	102.555	102.555	102.355	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.719	102.719	102.519
4.000	101.536	101.536	101.336	3.375	103.080	103.080	102.880	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	103.019	103.019	102.819
4.125	101.726	101.726	101.526	3.500	103.496	103.496	103.296	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.199	103.199	102.999
4.250	101.449	101.449	101.249	3.625	103.823	103.823	103.623	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	103.053	103.053	102.853
4.375	101.704	101.704	101.504	3.750	103.612	103.612	103.412	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.352	103.352	103.152
4.500	101.946	101.946	101.746	3.875	104.057	104.057	103.857	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.492	103.492	103.292
4.625	102.090	102.090	101.890	3.990	104.308	104.308	104.108	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.693	103.693	103.493
4.750	102.094	102.094	101.894	4.000	104.408	104.408	104.208	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.793	103.793	103.593
4.875	102.343	102.343	102.143	4.125	104.573	104.573	104.373	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.915	103.915	103.715
4.990	102.603	102.603	102.403	4.250	104.889	104.889	104.689	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	104.108	104.108	103.908
5.000	102.703	102.703	102.503	4.375	105.086	105.086	104.886	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.318	104.318	104.118
5.125	102.965	102.965	102.765	4.500	105.256	105.256	105.056												



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/4/2021

45 Day Lock Exp.:

3/19/2021

60 Day Lock Exp.:

4/5/2021

W. Rate Sheet Dated: 2/2/2021

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	100.279	100.279	100.079	2.750	100.773	100.773	100.573	2.750	102.149	102.149	101.949	2.500	98.483	98.483	98.283	2.750	100.636	100.636	100.436
2.875	100.990	100.990	100.790	2.875	101.419	101.419	101.219	2.875	102.507	102.507	102.307	2.625	99.103	99.103	98.903	2.875	100.994	100.994	100.794
2.990	101.528	101.528	101.328	2.990	101.817	101.817	101.617	2.990	102.684	102.684	102.484	2.750	99.395	99.395	99.195	2.990	101.171	101.171	100.971
3.000	101.628	101.628	101.428	3.000	101.917	101.917	101.717	3.000	102.784	102.784	102.584	2.875	100.106	100.106	99.906	3.000	101.271	101.271	101.071
3.125	102.025	102.025	101.825	3.125	102.315	102.315	102.115	3.125	102.483	102.483	102.283	2.990	100.644	100.644	100.444	3.125	100.658	100.658	100.458
3.250	102.348	102.348	102.148	3.250	102.555	102.555	102.355	3.250	102.719	102.719	102.519	3.000	100.744	100.744	100.544	3.250	100.894	100.894	100.694
3.375	102.924	102.924	102.724	3.375	103.080	103.080	102.880	3.375	103.019	103.019	102.819	3.125	101.141	101.141	100.941	3.375	101.194	101.194	100.994
3.500	103.335	103.335	103.135	3.500	103.496	103.496	103.296	3.500	103.199	103.199	102.999	3.250	100.382	100.382	100.182	3.500	101.374	101.374	101.174
3.625	103.595	103.595	103.395	3.625	103.823	103.823	103.623	3.625	103.053	103.053	102.853	3.375	100.958	100.958	100.758	3.625	100.603	100.603	100.403
3.750	102.876	102.876	102.676	3.750	103.612	103.612	103.412	3.750	103.352	103.352	103.152	3.500	101.369	101.369	101.169	3.750	100.902	100.902	100.702
3.875	103.274	103.274	103.074	3.875	104.057	104.057	103.857	3.875	103.492	103.492	103.292	3.625	101.629	101.629	101.429	3.875	101.042	101.042	100.842
3.990	103.474	103.474	103.274	3.990	104.308	104.308	104.108	3.990	103.693	103.693	103.493	3.750	100.113	100.113	99.913	3.990	101.243	101.243	101.043
4.000	103.574	103.574	103.374	4.000	104.408	104.408	104.208	4.000	103.793	103.793	103.593	3.875	100.511	100.511	100.311	4.000	101.343	101.343	101.143
4.125	103.764	103.764	103.564	4.125	104.573	104.573	104.373	4.125	103.915	103.915	103.715	3.990	100.711	100.711	100.511	4.125	103.386	103.386	103.186
4.250	103.893	103.893	103.693	4.250	104.889	104.889	104.689	4.250	104.108	104.108	103.908	4.000	100.811	100.811	100.611	4.250	103.579	103.579	103.379
4.375	104.148	104.148	103.948	4.375	105.086	105.086	104.886	4.375	104.318	104.318	104.118	4.125	101.001	101.001	100.801	4.375	103.789	103.789	103.589
4.500	104.390	104.390	104.190	4.500	105.256	105.256	105.056	4.500	104.471	104.471	104.271	4.250	100.724	100.724	100.524	4.500	103.942	103.942	103.742
4.625	104.534	104.534	104.334	4.625	105.388	105.388	105.188	4.625	N/A	N/A	N/A	4.375	100.979	100.979	100.779	4.625	N/A	N/A	#N/A
4.750	104.444	104.444	104.244	4.750	105.489	105.489	105.289	4.750	N/A	N/A	N/A	4.500	101.221	101.221	101.021	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.:

3/4/2021

45 Day Lock Exp.:

3/19/2021

60 Day Lock Exp.:

4/5/2021

W. Rate Sheet Dated: 2/2/2021

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)