



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@af wholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/15/2021

45 Day Lock Exp.: 3/29/2021

60 Day Lock Exp.: 4/13/2021

W. Rate Sheet Dated: 2/12/2021

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	101.695	101.695	101.288	2.250	99.269	99.269	98.863	2.250	99.151	99.151	98.851	3.125	96.131	96.131	95.831
2.375	101.698	101.698	101.292	2.375	99.272	99.272	98.866	2.500	99.157	99.157	98.857	3.250	97.627	97.627	97.327
2.500	101.702	101.702	101.296	2.500	99.275	99.275	98.869	2.625	99.160	99.160	98.860	3.375	97.629	97.629	97.329
2.625	101.706	101.706	101.299	2.625	99.278	99.278	98.872	2.750	99.862	99.862	99.562	3.500	97.630	97.630	97.330
2.750	102.210	102.210	101.804	2.750	100.034	100.034	99.628	2.875	99.865	99.865	99.565	3.625	97.631	97.631	97.331
2.875	102.214	102.214	101.807	2.875	100.037	100.037	99.631	3.000	99.867	99.867	99.567	Margin = 2.250		Index = 0.070	
3.000	102.217	102.217	101.811	3.000	100.040	100.040	99.634	3.125	99.869	99.869	99.569	30 Year OTC			
3.125	102.220	102.220	101.814	3.125	100.042	100.042	99.636	3.250	101.955	101.955	101.655	Rate	30 Day	45 Day	60 Day
3.250	102.197	102.197	101.897	3.250	99.971	99.971	99.671	3.375	102.017	102.017	101.717	4.000	101.784	101.784	101.284
3.375	102.100	102.100	101.800	3.375	100.033	100.033	99.733	3.500	102.019	102.019	101.719	4.125	101.827	101.827	101.327
3.500	102.104	102.104	101.804	3.500	100.035	100.035	99.735	3.625	102.098	102.098	101.798	4.375	102.965	102.965	102.465
3.625	102.106	102.106	101.806	3.625	100.115	100.115	99.815	3.750	103.233	103.233	102.933	4.500	102.967	102.967	102.467
3.750	102.731	102.731	102.431	3.750	102.093	102.093	101.793	3.875	103.222	103.222	102.922	4.625	102.969	102.969	102.469
3.875	102.656	102.656	102.356	3.875	102.081	102.081	101.781	4.000	103.223	103.223	102.923	4.875	103.841	103.841	103.341
4.000	102.659	102.659	102.359	4.000	102.083	102.083	101.783	4.125	103.225	103.225	102.925	5.000	103.844	103.844	103.344
4.125	102.702	102.702	102.402	4.125	102.085	102.085	101.785	4.250	103.157	103.157	102.857	5.125	103.845	103.845	103.345
4.250	103.951	103.951	103.751	4.250	103.235	103.235	103.035	4.375	103.145	103.145	102.845	5.500	104.814	104.814	104.314
4.375	103.840	103.840	103.640	4.375	103.224	103.224	103.024	4.500	103.147	103.147	102.847	5.625	104.816	104.816	104.316
6.250	105.590	105.590	105.390	6.250	105.632	105.632	105.432	4.625	103.148	103.148	102.848	6.250	105.373	105.373	104.873

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	101.803	101.703	101.703	101.297	2.250	101.703	101.603	101.603	101.197	2.250	101.686	101.586	101.586	101.286
2.375	101.807	101.707	101.707	101.301	2.375	101.706	101.606	101.606	101.200	2.375	101.689	101.589	101.589	101.289
2.500	101.807	101.707	101.707	101.301	2.500	101.706	101.606	101.606	101.200	2.500	101.689	101.589	101.589	101.289
2.625	101.807	101.707	101.707	101.300	2.625	101.706	101.606	101.606	101.200	2.625	101.689	101.589	101.589	101.289
2.750	103.319	103.219	103.219	102.813	2.750	103.219	103.119	103.119	102.713	2.750	102.388	102.288	102.288	101.988
2.875	103.322	103.222	103.222	102.816	2.875	103.222	103.122	103.122	102.715	2.875	102.400	102.300	102.300	102.000
3.000	103.322	103.222	103.222	102.816	3.000	103.222	103.122	103.122	102.715	3.000	102.399	102.299	102.299	101.999
3.125	103.322	103.222	103.222	102.816	3.125	103.221	103.121	103.121	102.715	3.125	102.399	102.299	102.299	101.999
3.250	103.246	103.146	103.146	102.846	3.250	103.148	103.048	103.048	102.748	3.250	104.483	104.383	104.383	104.083
3.375	103.260	103.160	103.160	102.860	3.375	103.218	103.118	103.118	102.818	3.375	104.552	104.452	104.452	104.152
3.500	103.259	103.159	103.159	102.859	3.500	103.159	103.059	103.059	102.759	3.500	104.493	104.393	104.393	104.093
3.625	103.259	103.159	103.159	102.859	3.625	103.236	103.136	103.136	102.836	3.625	104.570	104.470	104.470	104.170
3.750	104.481	104.381	104.381	104.081	3.750	104.285	104.185	104.185	103.985	3.750	105.626	105.526	105.526	105.226

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 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

> 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	99.034	99.034	98.534	4.250	100.000	100.000	99.500				
3.875	101.025	101.025	100.525	6.250	103.750	103.750	103.500	4.125	99.077	99.077	98.577	4.750	101.000	101.000	100.500				
4.000	101.022	101.022	100.522					4.375	100.215	100.215	99.715	30 yr DPA "3.5% DPA ; Lender Paid Only"							
4.125	100.980	100.980	100.480					4.500	100.217	100.217	99.717	Rate	30 Day	45 Day	60 Day				
4.250	102.143	102.143	101.643					4.625	100.219	100.219	99.719	6.250	102.750	102.750	102.250				
4.375	102.154	102.154	101.654					4.875	101.091	101.091	100.591								
4.500	102.152	102.152	101.652					5.000	101.094	101.094	100.594								
4.625	102.150	102.150	101.650					5.125	101.095	101.095	100.595								
4.750	103.047	103.047	102.547					5.500	102.064	102.064	101.564								
Borrower Paid Comp Only				Lender Paid Only				5.625	102.066	102.066	101.566	DPA Advantage Adjustment							
								6.250	102.623	102.623	102.123	203(k) / 203(k)s -1.000							
																203(k) & 203(k)s are Borrower Paid only			
Lock Desk Policy																			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.																			
Flood Certification = \$10.00				*UW Fee with option to buy out = \$895 / \$495 for streamline				†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee				FHA ID# - 1358600006							
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.																			
For use by mortgage professionals only and should not be distributed to borrowers.										Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)									



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30 Day Lock Exp.:

3/15/2021

45 Day Lock Exp.:

3/29/2021

60 Day Lock Exp.:

4/13/2021

W. Rate Sheet Dated: 2/12/2021

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	96.116	96.116	95.816
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	99.267	99.267	98.967	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	99.270	99.270	98.970	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	99.272	99.272	98.972	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	99.445	99.445	99.039	3.125	99.274	99.274	98.974	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	99.447	99.447	99.041	3.250	101.548	101.548	101.248	Rate	30 Day	45 Day	60 Day
3.250	101.360	101.360	101.060	3.250	99.564	99.564	99.264	3.375	101.609	101.609	101.309	3.250	98.685	98.685	98.185
3.375	101.263	101.263	100.963	3.375	99.625	99.625	99.325	3.500	101.611	101.611	101.311	3.375	98.688	98.688	98.188
3.500	101.266	101.266	100.966	3.500	99.628	99.628	99.328	3.625	101.691	101.691	101.391	3.500	98.691	98.691	98.191
3.625	101.269	101.269	100.969	3.625	99.707	99.707	99.407	3.750	100.951	100.951	100.651	3.625	98.694	98.694	98.194
3.750	100.018	100.018	99.718	3.750	99.810	99.810	99.510	3.875	N/A	N/A	N/A	3.750	99.043	99.043	98.543
3.875	99.944	99.944	99.644	3.875	99.799	99.799	99.499	4.000	N/A	N/A	N/A	3.875	99.069	99.069	98.569
4.000	99.946	99.946	99.646	4.000	99.801	99.801	99.501	4.125	N/A	N/A	N/A	4.000	99.071	99.071	98.571
4.125	99.989	99.989	99.689	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.114	99.114	98.614
4.250	101.176	101.176	100.976	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.201	100.201	99.701
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	101.944	101.844	101.844	101.438	2.750	101.844	101.744	101.744	101.338	2.750	99.607	99.507	99.507	99.207
2.875	101.947	101.847	101.847	101.441	2.875	101.847	101.747	101.747	101.340	2.875	99.618	99.518	99.518	99.218
3.000	101.947	101.847	101.847	101.441	3.000	101.847	101.747	101.747	101.340	3.000	99.618	99.518	99.518	99.218
3.125	101.947	101.847	101.847	101.441	3.125	101.846	101.746	101.746	101.340	3.125	99.617	99.517	99.517	99.217
3.250	102.058	101.958	101.958	101.658	3.250	101.960	101.860	101.860	101.560	3.250	101.358	101.258	101.258	100.958
3.375	102.072	101.972	101.972	101.672	3.375	102.031	101.931	101.931	101.631	3.375	101.427	101.327	101.327	101.027
3.500	102.072	101.972	101.972	101.672	3.500	101.971	101.871	101.871	101.571	3.500	101.368	101.268	101.268	100.968
3.625	102.071	101.971	101.971	101.671	3.625	102.048	101.948	101.948	101.648	3.625	101.445	101.345	101.345	101.045
3.750	101.419	101.319	101.319	101.019	3.750	101.322	101.222	101.222	100.922	3.750	102.501	102.401	102.401	102.101

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				
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	
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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	

W. Rate Sheet Dated: 2/12/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

30 Day Lock Exp.: 3/15/2021
45 Day Lock Exp.: 3/29/2021
60 Day Lock Exp.: 4/13/2021

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	100.035	100.035	99.835	2.125	93.870	93.870	93.670	2.750	99.274	99.274	99.074	2.500	99.516	99.516	99.316	2.750	99.856	99.856	99.656				
2.875	100.675	100.675	100.475	2.250	94.997	94.997	94.797	2.875	99.979	99.979	99.779	2.625	100.195	100.195	99.995	2.875	100.501	100.501	100.301				
2.990	101.093	101.093	100.893	2.375	96.143	96.143	95.943	2.990	100.694	100.694	100.494	2.750	100.754	100.754	100.554	2.990	101.150	101.150	100.950				
3.000	101.193	101.193	100.993	2.500	97.288	97.288	97.088	3.000	100.794	100.794	100.594	2.875	101.335	101.335	101.135	3.000	101.250	101.250	101.050				
3.125	101.706	101.706	101.506	2.625	98.379	98.379	98.179	3.125	101.999	101.999	101.799	2.990	101.653	101.653	101.453	3.125	101.779	101.779	101.579				
3.250	102.417	102.417	102.217	2.750	99.337	99.337	99.137	3.250	102.902	102.902	102.702	3.000	101.753	101.753	101.553	3.250	101.883	101.883	101.683				
3.375	102.948	102.948	102.748	2.875	100.041	100.041	99.841	3.375	103.487	103.487	103.287	3.125	101.979	101.979	101.779	3.375	102.377	102.377	102.177				
3.500	103.392	103.392	103.192	2.990	100.790	100.790	100.590	3.500	103.974	103.974	103.774	3.250	102.083	102.083	101.883	3.500	102.729	102.729	102.529				
3.625	103.755	103.755	103.555	3.000	100.890	100.890	100.690	3.625	104.373	104.373	104.173	3.375	102.577	102.577	102.377	3.625	102.928	102.928	102.728				
3.750	102.997	102.997	102.797	3.125	102.033	102.033	101.833	3.750	103.679	103.679	103.479	3.500	102.929	102.929	102.729	3.750	101.371	101.371	101.171				
3.875	103.461	103.461	103.261	3.250	102.902	102.902	102.702	3.875	104.189	104.189	103.989	3.625	103.128	103.128	102.928	3.875	102.807	102.807	102.607				
3.990	103.720	103.720	103.520	3.375	103.487	103.487	103.287	3.990	104.487	104.487	104.287	3.750	101.571	101.571	101.371	3.990	102.017	102.017	101.817				
4.000	103.820	103.820	103.620	3.500	103.974	103.974	103.774	4.000	104.587	104.587	104.387	3.875	102.002	102.002	101.802	4.000	102.117	102.117	101.917				
4.125	104.121	104.121	103.921	3.625	104.373	104.373	104.173	4.125	96.813	96.813	96.613	3.990	102.217	102.217	102.017	4.125	N/A	N/A	N/A				
4.250	103.977	103.977	103.777	3.750	103.679	103.679	103.479	4.250	N/A	N/A	N/A	4.000	102.317	102.317	102.117	4.250	N/A	N/A	N/A				
4.375	104.333	104.333	104.133	3.875	104.189	104.189	103.989	4.375	N/A	N/A	N/A	4.125	102.497	102.497	102.297	4.375	N/A	N/A	N/A				
4.500	104.662	104.662	104.462	3.990	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	101.086	101.086	100.886	4.500	N/A	N/A	N/A				
4.625	96.812	96.812	96.612	4.000	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.468	101.468	101.268	4.625	N/A	N/A	N/A				
4.750	104.755	104.755	104.555	4.125	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.752	101.752	101.552	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	99.793	99.793	99.593	2.875	101.361	101.361	101.161	2.875	100.836	100.836	100.636	2.875	100.836	100.836	100.636	2.750	102.129	102.129	101.929				
2.875	100.439	100.439	100.239	2.990	101.740	101.740	101.540	2.990	101.265	101.265	101.065	2.875	101.265	101.265	101.065	2.875	102.509	102.509	102.309				
2.990	101.054	101.054	100.854	3.000	101.840	101.840	101.640	3.000	101.365	101.365	101.165	3.000	101.365	101.365	101.165	2.990	102.832	102.832	102.632				
3.000	101.154	101.154	100.954	3.125	102.258	102.258	102.058	3.125	101.821	101.821	101.621	3.125	101.821	101.821	101.621	3.000	102.932	102.932	102.732				
3.125	101.779	101.779	101.579	3.250	102.628	102.628	102.428	3.250	102.548	102.548	102.348	3.250	102.548	102.548	102.348	3.125	103.320	103.320	103.120				
3.250	100.883	100.883	100.683	3.375	103.153	103.153	102.953	3.375	103.127	103.127	102.927	3.375	103.127	103.127	102.927	3.250	102.926	102.926	102.726				
3.375	102.377	102.377	102.177	3.500	103.566	103.566	103.366	3.500	103.579	103.579	103.379	3.500	103.579	103.579	103.379	3.375	103.303	103.303	103.103				
3.500	102.729	102.729	102.529	3.625	103.926	103.926	103.726	3.625	103.976	103.976	103.776	3.625	103.976	103.976	103.776	3.500	103.625	103.625	103.425				
3.625	102.928	102.928	102.728	3.750	102.876	102.876	102.676	3.750	102.867	102.867	102.667	3.750	103.054	103.054	102.854	3.625	104.015	104.015	103.815				
3.750	101.371	101.371	101.171	3.875	103.336	103.336	103.136	3.875	103.371	103.371	103.171	3.875	103.558	103.558	103.358	3.750	103.838	103.838	103.638				
3.875	101.802	101.802	101.602	3.990	103.567	103.567	103.367	3.990	103.640	103.640	103.440	3.990	103.827	103.827	103.627	3.875	104.248	104.248	104.048				
3.990	102.017	102.017	101.817	4.000	103.667	103.667	103.467	4.000	103.740	103.740	103.540	4.000	103.927	103.927	103.727	3.990	104.545	104.545	104.345				
4.000	102.117	102.117	101.917	4.125	103.964	103.964	103.764	4.125	104.064	104.064	103.864	4.125	104.252	104.252	104.052	4.000	104.645	104.645	104.445				
4.125	94.989	94.989	94.789	4.250	103.426	103.426	103.226	4.250	103.769	103.769	103.569	4.250	103.957	103.957	103.757	4.125	96.859	96.859	96.659				
4.250	N/A	N/A	N/A	4.375	103.777	103.777	103.577	4.375	104.155	104.155	103.955	4.375	104.342	104.342	104.142	4.250	104.445	104.445	104.245				
4.375	N/A	N/A	N/A	4.500	104.087	104.087	103.887	4.500	104.497	104.497	104.297	4.500	104.685	104.685	104.485	4.375	104.689	104.689	104.489				
4.500	N/A	N/A	N/A	4.625	104.310	104.310	104.110	4.625	104.741	104.741	104.541	4.625	96.809	96.809	96.609	4.500	104.757	104.757	104.557				
4.625	N/A	N/A	N/A	4.750	104.302	104.302	104.102	4.750	104.643	104.643	104.443	4.750	96.809	96.809	96.609	4.625	96.858	96.858	96.658				
4.750	N/A	N/A	N/A	4.875	104.626	104.626	104.426	4.875	96.808	96.808	96.608	4.875	96.808	96.808	96.608	4.750	103.708	103.708	103.508				
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				
2.750	100.982	100.982	100.782	2.750	100.982	100.982	100.782	2.750	102.071	102.071	101.871	2.750	102.724	102.724	102.524	2.750	102.724	102.724	102.524				
2.875	101.402	101.402	101.202	2.875	101.402	101.402	101.202	2.875	102.338	102.338	102.138	2.875	101.031	101.031	100.831	2.875	102.509	102.509	102.309				
2.990	101.766	101.766	101.566	2.990	101.766	101.766	101.566	2.990	102.533	102.533	102.333	2.990	101.267	101.267	101.067	2.990	102.832	102.832	102.632				
3.000	101.866	101.866	101.666	3.000	101.866	101.866	101.666	3.000	102.633	102.633	102.433	3.000	101.367	101.367	101.167	3.000	101.367	101.367	101.167				
3.125	102.290	102.290	102.090	3.125	102.290	102.290	102.090	3.125	102.901	102.901	102.701	3.125	101.671	101.671	101.471	3.125	101.671	101.671	101.471				
3.250	102.121	102.121	101.921	3.250	102.058	102.058	101.858	3.250	101.798	101.798	101.598	3.250	100.793	100.793	100.593	3.250	100.730	100.730	100.530				
3.375	102.539	102.539	102.339	3.375	102.476	102.476	102.276	3.375	102.063	102.063	101.863	3.375	101.099	101.099	100.899	3.375	101.036	101.036	100.836				
3.500	102.892	102.892	102.692	3.500	102.829	102.829	102.629	3.500	102.288	102.288	102.088	3.500	101.355	101.355	101.155	3.500	101.292	101.292	101.092				
3.625	103.319	103.319	103.119	3.625	103.256	103.256	103.056	3.625	102.562	102.562	102.362	3.625	101.666	101.666	101.466	3.625	101.603	101.603	101.403				
3.750	103.015	103.015	102.815	3.750	103.015	103.015	102.815	3.750	101.224	101.224	101.024	3.750	100.201	100.201	100.001	3.750	100.201	100.201	100.001				
3.875	103.465	103.465	103.265	3.875	103.465	103.465	103.265	3.875	101.512	101.512	101.312	3.875	100.529	100.529	100.329	3.875	100.529	100.529	100.329				
3.990	103.801	103.801	103.601	3.990	103.801	103.801	103.601	3.990	101.691	101.691	101.491	3.990	100.747	100.747	100.547	3.990	100.747	100.747	100.547				
4.000	103.901	103.901	103.701	4.000	103.901	103.901	103.701	4.000	101.791	101.791	101.591	4.000	100.847	100.847	100.647	4.000	100.847	100.847	100.647				
4.125	104.281	104.281	104.081	4.125	104.281	104.281	10																

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ TV ↑	< 60.0%	60.1 – 70.0%	70.1 – 75.0%	75.1 – 80.0%	80.1 – 85.0%	85.1 – 90.0%	90.1 – 95.0%	95.1 – 97.0%	>97.0%
≥ 740	0.00%	0.25%	0.25%	0.50%	0.50%	0.50%	0.50%	0.75%	0.75%
720 – 739	0.00%	0.50%	0.50%	0.75%	0.50%	0.50%	0.50%	1.00%	1.00%
700 – 719	0.00%	0.50%	1.00%	1.25%	1.00%	1.00%	1.00%	1.50%	1.50%
680 – 699	0.00%	0.50%	1.25%	1.75%	1.50%	1.25%	1.25%	1.50%	1.50%
660 – 679	0.25%	1.25%	2.50%	3.00%	3.00%	2.50%	2.50%	2.50%	2.50%
640 – 659	0.75%	1.50%	3.00%	3.25%	3.50%	3.00%	3.00%	3.00%	3.00%
620 – 639	0.75%	1.75%	3.25%	3.25%	3.50%	3.50%	3.50%	3.75%	3.75%

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

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

[illegible]

* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).
 ** Not applicable to detached Condominium units (identified by SFC 588).

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

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

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

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

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

* If the subordinate financing is a Community Seconds[®] loan, these 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 SEC 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 of business (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# - 135860006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/15/2021

45 Day Lock Exp.:

3/29/2021

60 Day Lock Exp.:

4/13/2021

W. Rate Sheet Dated: 2/12/2021

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.:

3/15/2021

45 Day Lock Exp.:

3/29/2021

60 Day Lock Exp.:

4/13/2021

W. Rate Sheet Dated: 2/12/2021

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	99.992	99.992	99.992	3.375	102.107	102.107	101.907	3.375	102.107	102.107	101.907	2.500	99.712	99.712	99.442	3.375	101.669	101.669	101.469
2.875	100.708	100.708	100.508	3.500	102.559	102.559	102.359	3.500	102.559	102.559	102.359	2.625	100.355	100.355	100.089	3.500	102.121	102.121	101.921
2.990	101.260	101.260	101.060	3.625	102.930	102.930	102.730	3.625	102.930	102.930	102.730	2.750	100.677	100.677	100.477	3.625	102.492	102.492	102.292
3.000	101.360	101.360	101.160	3.750	102.182	102.182	101.982	3.750	102.182	102.182	101.982	2.875	101.393	101.393	101.193	3.750	100.682	100.682	100.482
3.125	101.809	101.809	101.609	3.875	102.649	102.649	102.449	3.875	102.649	102.649	102.449	2.990	101.945	101.945	101.745	3.875	101.149	101.149	100.949
3.250	102.251	102.251	102.051	3.990	103.051	103.051	102.851	3.990	103.051	103.051	102.851	3.000	102.045	102.045	101.845	3.990	101.551	101.551	101.351
3.375	102.857	102.857	102.657	4.000	103.151	103.151	102.951	4.000	103.151	103.151	102.951	3.125	102.494	102.494	102.294	4.000	101.651	101.651	101.451
3.500	103.309	103.309	103.109	4.125	103.443	103.443	103.243	4.125	103.443	103.443	103.243	3.250	101.813	101.813	101.613	4.125	101.943	101.943	101.743
3.625	103.680	103.680	103.480	4.250	103.251	103.251	103.051	4.250	103.251	103.251	103.051	3.375	102.419	102.419	102.219	4.250	101.372	101.372	101.172
3.750	102.932	102.932	102.732	4.375	103.575	103.575	103.375	4.375	103.575	103.575	103.375	3.500	102.871	102.871	102.671	4.375	101.696	101.696	101.496
3.875	103.399	103.399	103.199	4.500	103.846	103.846	103.646	4.500	103.846	103.846	103.646	3.625	103.242	103.242	103.042	4.500	101.967	101.967	101.767
3.990	103.676	103.676	103.476	4.625	104.025	104.025	103.825	4.625	104.025	104.025	103.825	3.750	101.432	101.432	101.232	4.625	102.146	102.146	101.946
4.000	103.776	103.776	103.576	4.750	104.085	104.085	103.885	4.750	104.085	104.085	103.885	3.875	101.899	101.899	101.699	4.750	102.302	102.302	102.102
4.125	104.068	104.068	103.868	4.875	104.376	104.376	104.176	4.875	104.376	104.376	104.176	3.990	102.176	102.176	101.976	4.875	102.593	102.593	102.393
4.250	103.876	103.876	103.676	4.990	104.642	104.642	104.442	4.990	104.642	104.642	104.442	4.000	102.276	102.276	102.076	4.990	102.859	102.859	102.659
4.375	104.200	104.200	104.000	5.000	104.742	104.742	104.542	5.000	104.742	104.742	104.542	4.125	102.568	102.568	102.368	5.000	102.959	102.959	102.759
4.500	104.471	104.471	104.271	5.125	105.014	105.014	104.814	5.125	105.014	105.014	104.814	4.250	101.997	101.997	101.797	5.125	103.231	103.231	103.031
4.625	104.650	104.650	104.450	5.250	104.962	104.962	104.762	5.250	104.962	104.962	104.762	4.375	102.321	102.321	102.121	5.250	103.240	103.240	103.040
4.750	104.710	104.710	104.510	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.592	102.592	102.392	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	101.669	101.669	101.469	2.750	100.477	100.477	100.277	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.155	102.155	101.955
3.500	102.121	102.121	101.921	2.875	101.140	101.140	100.940	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.511	102.511	102.311
3.625	102.492	102.492	102.292	2.990	101.558	101.558	101.358	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.689	102.689	102.489
3.750	100.682	100.682	100.482	3.000	101.658	101.658	101.458	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.789	102.789	102.589
3.875	101.149	101.149	100.949	3.125	102.078	102.078	101.878	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.445	102.445	102.245
3.990	101.551	101.551	101.351	3.250	102.444	102.444	102.244	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.685	102.685	102.485
4.000	101.651	101.651	101.451	3.375	102.991	102.991	102.791	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.990	102.990	102.790
4.125	101.943	101.943	101.743	3.500	103.426	103.426	103.226	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.167	103.167	102.967
4.250	101.372	101.372	101.172	3.625	103.765	103.765	103.565	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	103.235	103.235	103.035
4.375	101.696	101.696	101.496	3.750	103.028	103.028	102.828	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.536	103.536	103.336
4.500	101.967	101.967	101.767	3.875	103.522	103.522	103.322	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.678	103.678	103.478
4.625	102.146	102.146	101.946	3.990	103.774	103.774	103.574	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.886	103.886	103.686
4.750	102.302	102.302	102.102	4.000	103.874	103.874	103.674	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.986	103.986	103.786
4.875	102.593	102.593	102.393	4.125	104.106	104.106	103.906	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	104.056	104.056	103.856
4.990	102.859	102.859	102.659	4.250	104.086	104.086	103.886	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	104.251	104.251	104.051
5.000	102.959	102.959	102.759	4.375	104.295	104.295	104.095	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.461	104.461	104.261
5.125	103.231	103.231	103.031	4.500	104.485	104.485	104.285	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.610	104.610	104.410
5.250	103.240	103.240	103.040	4.625	104.714	104.714	104.514	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	N/A	N/A	N/A	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	104.155	104.155	103.955	2.750	104.405	104.405	104.205	2.750	101.848	101.848	101.648	2.750	103.848	103.848	103.648	2.750	104.098	104.098	103.898
2.875	102.636	102.636	102.436	2.875	102.636	102.636	102.436	2.875	102.240	102.240	102.040	2.875	102.329	102.329	102.129	2.875	102.329	102.329	102.129
2.990	102.814	102.814	102.614	2.990	102.814	102.814	102.614	2.990	102.382	102.382	102.182	2.990	102.507	102.507	102.307	2.990	102.507	102.507	102.307
3.000	102.914	102.914	102.714	3.000	102.914	102.914	102.714	3.000	102.482	102.482	102.282	3.000	102.607	102.607	102.407	3.000	102.607	102.607	102.407
3.125	102.570	102.570	102.370	3.125	102.570	102.570	102.370	3.125	102.057	102.057	101.857	3.125	101.982	101.982	101.782	3.125	101.982	101.982	101.782
3.250	102.810	102.810	102.610	3.250	102.810	102.810	102.610	3.250	101.897	101.897	101.697	3.250	102.222	102.222	102.022	3.250	102.222	102.222	102.022
3.375	103.115	103.115	102.915	3.375	103.115	103.115	102.915	3.375	102.402	102.402	102.202	3.375	102.527	102.527	102.327	3.375	102.527	102.527	102.327
3.500	103.292	103.292	103.092	3.500	103.292	103.292	103.092	3.500	102.579	102.579	102.379	3.500	102.704	102.704	102.504	3.500	102.704	102.704	102.504
3.625	103.360	103.360	103.160	3.625	103.360	103.360	103.160	3.625	101.872	101.872	101.672	3.625	101.997	101.997	101.797	3.625	101.997	101.997	101.797
3.750	103.661	103.661	103.461	3.750	103.661	103.661	103.461	3.750	102.173	102.173	101.973	3.750	102.298	102.298	102.098	3.750	102.298	102.298	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.:

3/15/2021

45 Day Lock Exp.:

3/29/2021

60 Day Lock Exp.:

4/13/2021

W. Rate Sheet Dated: 2/12/2021

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	99.992	99.992	99.792	2.750	100.477	100.477	100.277	2.750	102.155	102.155	101.955	2.500	98.362	98.362	98.092	2.750	100.548	100.548	100.348
2.875	100.708	100.708	100.508	2.875	101.140	101.140	100.940	2.875	102.511	102.511	102.311	2.625	99.005	99.005	98.739	2.875	100.904	100.904	100.704
2.990	101.260	101.260	101.060	2.990	101.558	101.558	101.358	2.990	102.689	102.689	102.489	2.750	99.327	99.327	99.127	2.990	101.082	101.082	100.882
3.000	101.360	101.360	101.160	3.000	101.658	101.658	101.458	3.000	102.789	102.789	102.589	2.875	100.043	100.043	99.843	3.000	101.182	101.182	100.982
3.125	101.809	101.809	101.609	3.125	102.078	102.078	101.878	3.125	102.445	102.445	102.245	2.990	100.595	100.595	100.395	3.125	100.557	100.557	100.357
3.250	102.251	102.251	102.051	3.250	102.444	102.444	102.244	3.250	102.685	102.685	102.485	3.000	100.695	100.695	100.495	3.250	100.797	100.797	100.597
3.375	102.857	102.857	102.657	3.375	102.991	102.991	102.791	3.375	102.990	102.990	102.790	3.125	101.144	101.144	100.944	3.375	101.102	101.102	100.902
3.500	103.309	103.309	103.109	3.500	103.426	103.426	103.226	3.500	103.167	103.167	102.967	3.250	100.463	100.463	100.263	3.500	101.279	101.279	101.079
3.625	103.680	103.680	103.480	3.625	103.765	103.765	103.565	3.625	103.235	103.235	103.035	3.375	101.069	101.069	100.869	3.625	100.572	100.572	100.372
3.750	102.932	102.932	102.732	3.750	103.028	103.028	102.828	3.750	103.536	103.536	103.336	3.500	101.521	101.521	101.321	3.750	100.873	100.873	100.673
3.875	103.399	103.399	103.199	3.875	103.522	103.522	103.322	3.875	103.678	103.678	103.478	3.625	101.892	101.892	101.692	3.875	101.015	101.015	100.815
3.990	103.676	103.676	103.476	3.990	103.774	103.774	103.574	3.990	103.886	103.886	103.686	3.750	100.082	100.082	99.882	3.990	101.223	101.223	101.023
4.000	103.776	103.776	103.576	4.000	103.874	103.874	103.674	4.000	103.986	103.986	103.786	3.875	100.549	100.549	100.349	4.000	101.323	101.323	101.123
4.125	104.068	104.068	103.868	4.125	104.106	104.106	103.906	4.125	104.056	104.056	103.856	3.990	100.826	100.826	100.626	4.125	103.624	103.624	103.424
4.250	103.876	103.876	103.676	4.250	104.086	104.086	103.886	4.250	104.251	104.251	104.051	4.000	100.926	100.926	100.726	4.250	103.819	103.819	103.619
4.375	104.200	104.200	104.000	4.375	104.295	104.295	104.095	4.375	104.461	104.461	104.261	4.125	101.218	101.218	101.018	4.375	104.029	104.029	103.829
4.500	104.471	104.471	104.271	4.500	104.485	104.485	104.285	4.500	104.610	104.610	104.410	4.250	100.647	100.647	100.447	4.500	104.178	104.178	103.978
4.625	104.650	104.650	104.450	4.625	104.714	104.714	104.514	4.625	N/A	N/A	N/A	4.375	100.971	100.971	100.771	4.625	N/A	N/A	N/A
4.750	104.710	104.710	104.510	4.750	105.822	105.822	105.622	4.750	N/A	N/A	N/A	4.500	101.242	101.242	101.042	4.750	N/A	N/A	N/A

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤ 80%	> 80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, LPMI, UW Fee Buyout			

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
All Refinances "R/T"	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/15/2021

45 Day Lock Exp.:

3/29/2021

60 Day Lock Exp.:

4/13/2021

W. Rate Sheet Dated: 2/12/2021

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)