

W. Rate Sheet Dated: 2/18/2021

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	100.679	100.679	100.273	2.250	98.328	98.328	97.922	2.250	98.648	98.648	98.348	3.125	96.179	96.179	95.879
2.375	100.683	100.683	100.277	2.375	98.332	98.332	97.925	2.500	98.653	98.653	98.353	3.250	97.680	97.680	97.380
2.500	100.687	100.687	100.280	2.500	98.335	98.335	97.929	2.625	98.656	98.656	98.356	3.375	97.676	97.676	97.376
2.625	100.690	100.690	100.284	2.625	98.338	98.338	97.931	2.750	99.600	99.600	99.300	3.500	97.678	97.678	97.378
2.750	101.398	101.398	100.992	2.750	99.297	99.297	98.891	2.875	99.603	99.603	99.303	3.625	97.679	97.679	97.379
2.875	101.401	101.401	100.995	2.875	99.300	99.300	98.893	3.000	99.606	99.606	99.306	Margin = 2.250		Index = 0.070	
3.000	101.405	101.405	100.999	3.000	99.303	99.303	98.896	3.125	99.608	99.608	99.308	30 Year OTC			
3.125	101.408	101.408	101.002	3.125	99.305	99.305	98.899	3.250	102.002	102.002	101.702	Rate	30 Day	45 Day	60 Day
3.250	102.025	102.025	101.725	3.250	99.874	99.874	99.574	3.375	102.004	102.004	101.704	4.000	101.925	101.925	101.425
3.375	101.929	101.929	101.629	3.375	99.877	99.877	99.577	3.500	102.066	102.066	101.766	4.125	101.927	101.927	101.427
3.500	101.932	101.932	101.632	3.500	99.927	99.927	99.627	3.625	102.068	102.068	101.768	4.375	103.056	103.056	102.556
3.625	101.935	101.935	101.635	3.625	99.930	99.930	99.630	3.750	103.202	103.202	102.902	4.500	103.045	103.045	102.545
3.750	102.872	102.872	102.572	3.750	102.286	102.286	101.986	3.875	103.204	103.204	102.904	4.625	103.048	103.048	102.548
3.875	102.775	102.775	102.475	3.875	102.288	102.288	101.988	4.000	103.192	103.192	102.892	4.875	103.808	103.808	103.308
4.000	102.800	102.800	102.500	4.000	102.277	102.277	101.977	4.125	103.194	103.194	102.894	5.000	103.797	103.797	103.297
4.125	102.802	102.802	102.502	4.125	102.279	102.279	101.979	4.250	102.844	102.844	102.544	5.125	103.799	103.799	103.299
4.250	104.029	104.029	103.829	4.250	103.366	103.366	103.166	4.375	102.846	102.846	102.546	5.500	105.205	105.205	104.705
4.375	103.931	103.931	103.731	4.375	103.368	103.368	103.168	4.500	102.835	102.835	102.535	5.625	105.207	105.207	104.707
6.250	105.591	105.591	105.391	6.250	105.310	105.310	105.110	4.625	102.836	102.836	102.536	6.250	104.998	104.998	104.498

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	100.788	100.688	100.688	100.281	2.250	100.688	100.588	100.588	100.181	2.250	101.182	101.082	101.082	100.782
2.375	100.791	100.691	100.691	100.285	2.375	100.691	100.591	100.591	100.184	2.375	101.185	101.085	101.085	100.785
2.500	100.791	100.691	100.691	100.285	2.500	100.691	100.591	100.591	100.184	2.500	101.185	101.085	101.085	100.785
2.625	100.791	100.691	100.691	100.285	2.625	100.690	100.590	100.590	100.184	2.625	101.185	101.085	101.085	100.785
2.750	102.506	102.406	102.406	102.000	2.750	102.406	102.306	102.306	101.900	2.750	102.126	102.026	102.026	101.726
2.875	102.510	102.410	102.410	102.004	2.875	102.409	102.309	102.309	101.903	2.875	102.138	102.038	102.038	101.738
3.000	102.510	102.410	102.410	102.003	3.000	102.409	102.309	102.309	101.903	3.000	102.138	102.038	102.038	101.738
3.125	102.509	102.409	102.409	102.003	3.125	102.409	102.309	102.309	101.903	3.125	102.138	102.038	102.038	101.738
3.250	103.074	102.974	102.974	102.674	3.250	102.975	102.875	102.875	102.575	3.250	104.529	104.429	104.429	104.129
3.375	103.088	102.988	102.988	102.688	3.375	102.987	102.887	102.887	102.587	3.375	104.540	104.440	104.440	104.140
3.500	103.088	102.988	102.988	102.688	3.500	103.035	102.935	102.935	102.635	3.500	104.599	104.499	104.499	104.199
3.625	103.088	102.988	102.988	102.688	3.625	102.987	102.887	102.887	102.587	3.625	104.540	104.440	104.440	104.140
3.750	104.621	104.521	104.521	104.221	3.750	104.591	104.491	104.491	104.191	3.750	105.672	105.572	105.572	105.272

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

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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	0.250	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	1.375	1.125	0.875	0.625	0.375	0.250	0.250	0.000
3.25-3.625	3.000	2.750	2.375	1.750	1.375	1.125	1.000	0.750
3.75-4.125	3.375	2.250	1.875	1.500	1.125	1.000	0.875	0.625
4.25-4.625	3.250	2.875	1.500	1.000	0.875	0.875	0.750	0.625
4.75-5.125	1.375	1.125	0.625	0.500	0.375	0.250	0.250	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	99.175	99.175	98.675	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.177	99.177	98.677	4.750	101.000	101.000	100.500
3.875	101.188	101.188	100.688	6.250	103.750	103.750	103.500	4.375	100.306	100.306	99.806	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	101.163	101.163	100.663					4.500	100.295	100.295	99.795	Rate	30 Day	45 Day	60 Day
4.125	101.160	101.160	100.660					4.625	100.298	100.298	99.798	6.250	102.750	102.750	102.250
4.250	102.221	102.221	101.721					4.875	101.058	101.058	100.558	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	102.219	102.219	101.719					5.000	101.047	101.047	100.547				
4.500	102.230	102.230	101.730					5.125	101.049	101.049	100.549				
4.625	102.227	102.227	101.727					5.500	102.455	102.455	101.955				
4.750	103.000	103.000	102.500					5.625	102.457	102.457	101.957				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.248	102.248	101.748				

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/V-Received & U/V-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM will not be accepted. Locks received after close (11pm ET) will be rejected.

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/22/2021

45 Day Lock Exp.:

4/5/2021

60 Day Lock Exp.:

4/19/2021

W. Rate Sheet Dated: 2/18/2021

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	96.164	96.164	95.864
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	97.430	97.430	97.130
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	97.426	97.426	97.126
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	99.005	99.005	98.705	3.500	97.428	97.428	97.128
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	99.008	99.008	98.708	3.625	97.429	97.429	97.129
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	99.011	99.011	98.711	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	98.708	98.708	98.301	3.125	99.013	99.013	98.713	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	98.710	98.710	98.304	3.250	101.594	101.594	101.294	Rate	30 Day	45 Day	60 Day
3.250	101.188	101.188	100.888	3.250	99.467	99.467	99.167	3.375	101.597	101.597	101.297	3.250	98.513	98.513	98.013
3.375	101.091	101.091	100.791	3.375	99.469	99.469	99.169	3.500	101.658	101.658	101.358	3.375	98.516	98.516	98.016
3.500	101.094	101.094	100.794	3.500	99.520	99.520	99.220	3.625	101.661	101.661	101.361	3.500	98.519	98.519	98.019
3.625	101.098	101.098	100.798	3.625	99.522	99.522	99.222	3.750	100.920	100.920	100.620	3.625	98.523	98.523	98.023
3.750	100.159	100.159	99.859	3.750	100.004	100.004	99.704	3.875	N/A	N/A	N/A	3.750	99.184	99.184	98.684
3.875	100.062	100.062	99.762	3.875	100.006	100.006	99.706	4.000	N/A	N/A	N/A	3.875	99.187	99.187	98.687
4.000	100.087	100.087	99.787	4.000	99.994	99.994	99.694	4.125	N/A	N/A	N/A	4.000	99.212	99.212	98.712
4.125	100.090	100.090	99.790	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.215	99.215	98.715
4.250	101.254	101.254	101.054	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.279	100.279	99.779
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	101.131	101.031	101.031	100.625	2.750	101.031	100.931	100.931	100.525	2.750	99.345	99.245	99.245	98.945
2.875	101.135	101.035	101.035	100.629	2.875	101.034	100.934	100.934	100.528	2.875	99.357	99.257	99.257	98.957
3.000	101.135	101.035	101.035	100.628	3.000	101.034	100.934	100.934	100.528	3.000	99.356	99.256	99.256	98.956
3.125	101.134	101.034	101.034	100.628	3.125	101.034	100.934	100.934	100.528	3.125	99.356	99.256	99.256	98.956
3.250	101.886	101.786	101.786	101.486	3.250	101.788	101.688	101.688	101.388	3.250	101.404	101.304	101.304	101.004
3.375	101.900	101.800	101.800	101.500	3.375	101.800	101.700	101.700	101.400	3.375	101.415	101.315	101.315	101.015
3.500	101.900	101.800	101.800	101.500	3.500	101.847	101.747	101.747	101.447	3.500	101.474	101.374	101.374	101.074
3.625	101.900	101.800	101.800	101.500	3.625	101.799	101.699	101.699	101.399	3.625	101.415	101.315	101.315	101.015
3.750	101.558	101.458	101.458	101.158	3.750	101.528	101.428	101.428	101.128	3.750	102.547	102.447	102.447	102.147

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

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

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

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

W. Rate Sheet Dated: 2/18/2021

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	99.069	99.069	99.069	2.125	92.624	92.624	92.424	2.750	98.309	98.309	98.109	2.500	98.487	98.487	98.287	2.750	98.953	98.953	98.753
2.875	99.736	99.736	99.536	2.250	93.983	93.983	93.783	2.875	99.043	99.043	98.843	2.625	99.270	99.270	99.070	2.875	99.625	99.625	99.425
2.990	100.185	100.185	99.985	2.375	95.126	95.126	94.926	2.990	99.900	99.900	99.700	2.750	99.850	99.850	99.650	2.990	100.416	100.416	100.216
3.000	100.285	100.285	100.085	2.500	96.278	96.278	96.078	3.000	100.000	100.000	99.800	2.875	100.456	100.456	100.256	3.000	100.516	100.516	100.316
3.125	100.974	100.974	100.774	2.625	97.387	97.387	97.187	3.125	101.259	101.259	101.059	2.990	100.801	100.801	100.601	3.125	100.938	100.938	100.738
3.250	101.720	101.720	101.520	2.750	98.372	98.372	98.172	3.250	102.206	102.206	102.006	3.000	100.901	100.901	100.701	3.250	101.153	101.153	100.953
3.375	102.278	102.278	102.078	2.875	99.105	99.105	98.905	3.375	102.821	102.821	102.621	3.125	101.138	101.138	100.938	3.375	101.672	101.672	101.472
3.500	102.745	102.745	102.545	2.990	100.000	100.000	99.800	3.500	103.335	103.335	103.135	3.250	101.353	101.353	101.153	3.500	102.044	102.044	101.844
3.625	103.128	103.128	102.928	3.000	100.100	100.100	99.900	3.625	103.758	103.758	103.558	3.375	101.872	101.872	101.672	3.625	102.255	102.255	102.055
3.750	102.866	102.866	102.666	3.125	101.294	101.294	101.094	3.750	103.549	103.549	103.349	3.500	102.244	102.244	102.044	3.750	101.239	101.239	101.039
3.875	103.355	103.355	103.155	3.250	102.206	102.206	102.006	3.875	104.087	104.087	103.887	3.625	102.455	102.455	102.255	3.875	101.693	101.693	101.493
3.990	103.636	103.636	103.436	3.375	102.821	102.821	102.621	3.990	104.406	104.406	104.206	3.750	103.439	103.439	103.239	3.990	101.927	101.927	101.727
4.000	103.736	103.736	103.536	3.500	103.335	103.335	103.135	4.000	104.506	104.506	104.306	3.875	101.893	101.893	101.693	4.000	102.027	102.027	101.827
4.125	104.049	104.049	103.849	3.625	103.758	103.758	103.558	4.125	96.813	96.813	96.613	3.990	102.127	102.127	101.927	4.125	N/A	N/A	N/A
4.250	103.773	103.773	103.573	3.750	103.549	103.549	103.349	4.250	N/A	N/A	N/A	4.000	102.227	102.227	102.027	4.250	N/A	N/A	N/A
4.375	104.147	104.147	103.947	3.875	104.087	104.087	103.887	4.375	N/A	N/A	N/A	4.125	102.412	102.412	102.212	4.375	N/A	N/A	N/A
4.500	104.490	104.490	104.290	3.990	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.882	100.882	100.682	4.500	N/A	N/A	N/A
4.625	104.727	104.727	104.527	4.000	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.283	101.283	101.083	4.625	N/A	N/A	N/A
4.750	104.573	104.573	104.373	4.125	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.578	101.578	101.378	4.750	N/A	N/A	N/A

30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.890	98.890	98.690	2.875	100.427	100.427	100.227	2.875	99.907	99.907	99.707	2.875	99.907	99.907	99.707	2.750	101.690	101.690	101.490
2.875	99.563	99.563	99.363	2.990	100.837	100.837	100.637	2.990	100.369	100.369	100.169	2.990	100.369	100.369	100.169	2.875	102.093	102.093	101.893
2.990	100.316	100.316	100.116	3.000	100.937	100.937	100.737	3.000	100.469	100.469	100.269	3.000	100.469	100.469	100.269	2.990	102.441	102.441	102.241
3.000	100.416	100.416	100.216	3.125	101.375	101.375	101.175	3.125	101.052	101.052	100.852	3.125	101.030	101.030	100.830	3.000	102.541	102.541	102.341
3.125	100.938	100.938	100.738	3.250	101.937	101.937	101.737	3.250	101.859	101.859	101.659	3.250	101.859	101.859	101.659	3.125	102.947	102.947	102.747
3.250	101.153	101.153	100.953	3.375	102.489	102.489	102.289	3.375	102.468	102.468	102.268	3.375	102.468	102.468	102.268	3.250	103.808	103.808	103.608
3.375	101.672	101.672	101.472	3.500	102.923	102.923	102.723	3.500	102.946	102.946	102.746	3.500	102.946	102.946	102.746	3.375	103.207	103.207	103.007
3.500	102.044	102.044	101.844	3.625	103.304	103.304	103.104	3.625	103.367	103.367	103.167	3.625	103.367	103.367	103.167	3.500	103.551	103.551	103.351
3.625	102.255	102.255	102.055	3.750	102.751	102.751	102.551	3.750	102.744	102.744	102.544	3.750	102.931	102.931	102.731	3.625	103.956	103.956	103.756
3.750	101.239	101.239	101.039	3.875	103.235	103.235	103.035	3.875	103.276	103.276	103.076	3.875	103.464	103.464	103.264	3.750	103.852	103.852	103.652
3.875	101.693	101.693	101.493	3.990	103.488	103.488	103.288	3.990	103.564	103.564	103.364	3.990	103.751	103.751	103.551	3.875	104.283	104.283	104.083
3.990	101.927	101.927	101.727	4.000	103.588	103.588	103.388	4.000	103.664	103.664	103.464	4.000	103.851	103.851	103.651	3.990	104.596	104.596	104.396
4.000	102.027	102.027	101.827	4.125	103.897	103.897	103.697	4.125	104.005	104.005	103.805	4.125	104.193	104.193	103.993	4.000	104.696	104.696	104.496
4.125	94.976	94.976	94.776	4.250	103.226	103.226	103.026	4.250	103.571	103.571	103.371	4.250	103.758	103.758	103.558	4.125	96.859	96.859	96.659
4.250	N/A	N/A	N/A	4.375	103.595	103.595	103.395	4.375	103.976	103.976	103.776	4.375	104.163	104.163	103.963	4.250	104.446	104.446	104.246
4.375	N/A	N/A	N/A	4.500	103.919	103.919	103.719	4.500	104.332	104.332	104.132	4.500	104.520	104.520	104.320	4.375	104.701	104.701	104.501
4.500	N/A	N/A	N/A	4.625	104.152	104.152	103.952	4.625	104.587	104.587	104.387	4.625	104.774	104.774	104.574	4.500	104.771	104.771	104.571
4.625	N/A	N/A	N/A	4.750	104.124	104.124	103.924	4.750	104.465	104.465	104.265	4.750	104.653	104.653	104.453	4.625	96.858	96.858	96.658
4.750	N/A	N/A	N/A	4.875	104.462	104.462	104.262	4.875	96.808	96.808	96.608	4.875	96.808	96.808	96.608	4.750	103.662	103.662	103.462

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	101.174	101.174	100.974	2.750	101.174	101.174	100.974	2.750	101.621	101.621	101.421	2.750	100.905	100.905	100.705	2.750	100.905	100.905	100.705	2.750	101.690	101.690	101.490
2.875	101.617	101.617	101.417	2.875	101.617	101.617	101.417	2.875	101.903	101.903	101.703	2.875	101.227	101.227	101.027	2.875	101.227	101.227	101.027	2.875	102.093	102.093	101.893
2.990	102.009	102.009	101.809	2.990	102.009	102.009	101.809	2.990	102.116	102.116	101.916	2.990	101.484	101.484	101.284	2.990	101.484	101.484	101.284	2.990	102.441	102.441	102.241
3.000	102.109	102.109	101.909	3.000	102.109	102.109	101.909	3.000	102.216	102.216	102.016	3.000	101.584	101.584	101.384	3.000	101.584	101.584	101.384	3.000	102.541	102.541	102.341
3.125	102.553	102.553	102.353	3.125	102.553	102.553	102.353	3.125	102.501	102.501	102.301	3.125	101.907	101.907	101.707	3.125	101.907	101.907	101.707	3.125	102.947	102.947	102.747
3.250	102.507	102.507	102.307	3.250	102.507	102.507	102.307	3.250	101.669	101.669	101.469	3.250	101.168	101.168	100.968	3.250	101.168	101.168	100.968	3.250	102.539	102.539	102.339
3.375	102.946	102.946	102.746	3.375	102.946	102.946	102.746	3.375	101.949	101.949	101.749	3.375	101.488	101.488	101.288	3.375	101.488	101.488	101.288	3.375	102.938	102.938	102.738
3.500	103.322	103.322	103.122	3.500	103.322	103.322	103.122	3.500	102.188	102.188	101.988	3.500	101.759	101.759	101.559	3.500	101.759	101.759	101.559	3.500	102.382	102.382	102.182
3.625	103.771	103.771	103.571	3.625	103.771	103.771	103.571	3.625	102.471	102.471	102.271	3.625	102.086	102.086	101.886	3.625	102.086	102.086	101.886	3.625	102.688	102.688	102.488
3.750	103.656	103.656	103.456	3.750	103.656	103.656	103.456	3.750	101.226	101.226	101.026	3.750	100.830	100.830	100.630	3.750	100.830	100.830	100.630	3.750	102.354	102.354	102.154
3.875	104.128	104.128	103.928	3.875	104.128	104.128	103.928	3.875	101.528	101.528	101.328	3.875	101.173	101.173	100.973	3.875	101.173	101.173	100.973	3.875	102.686	102.686	102.486
3.990	104.485	104.485	104.285	3.990	104.485	104.485	104.285	3.990	101.716	101.716	101.516	3.990	101.405	101.405	101.205	3.990	101.405	101.405	101.205	3.990	102.999	102.999	102.799
4.000	104.585	104.585	104.385	4.000	104.585	104.585	104.385	4.000	101.816	101.816	101.616	4.000	101.505	101.505	101.305	4.000	101.505	101.505	101.305	4.000	102.999	102.999	102.799
4.125	96.859	96.859	96.659	4.125	96.859	96.859	96.659	4.125	102.072	102.072	101.872	4.125	97.959	97.959	97.759	4.125	97.959	97.959	97.759	4.125	104.460	104.460	104.260
4.250	104.387	104.387	N/A	4.250	104.387	104.387	104.187	4.250	101.297	101.297	101.097	4.250	101.038	101.038	100.838	4.250	101.038	101.038	100.838	4.250	103.771	103.771	103.571
4.375	104.668	104.668	N/A	4.375	104.668	104.668	104.468	4.375	101.475	101.475	101.275	4.375	101.242	101.242	101.042	4.375	101.242	101.242	101.042	4.375	103.963	103.963	103.763
4.500	104.745	104.745	104.545	4.500	104.745	104.745	104.545	4.500	101.523	101.523	101.323	4.500	101.297	101.297	101.097	4.500	101.297	101.297	101.097	4.500	104.072	104.072	103.872
4.625	96.858	96.858	96.858	4.625	96.858	96.858	96.658	4.625	101.684	101.684	101.484	4.625	97.958	97.958	97.758	4.625	97.958	97.958	97.758	4.625	104.512	104.512	104.312
4.750	104.315	104.315	104.315	4.750	104.377	104.377	104.177	4.750	100.516	100.516	100.316	4.750	100.316	100.316	100.116	4.750	100.316	100.316	100.116	4.750	103.271	103.271	103.071

Applicable for all mortgages with greater than 15 year terms										
FICO	↓ / LV ↑	< 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%	-0.00%	-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 ↓ \ TV ↑	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

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

Product Features									
Product Feature ↓ \ ITV →	< 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 to 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	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

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

* 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 -.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.:

3/22/2021

45 Day Lock Exp.:

4/5/2021

60 Day Lock Exp.:

4/19/2021

W. Rate Sheet Dated: 2/18/2021

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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/22/2021
45 Day Lock Exp.: 4/5/2021
60 Day Lock Exp.: 4/19/2021

W. Rate Sheet Dated: 2/18/2021

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	99.027	99.027	98.827	3.375	101.403	101.403	101.203	3.375	101.403	101.403	101.203	2.500	98.522	98.522	98.245	3.375	101.084	101.084	100.884
2.875	99.771	99.771	99.571	3.500	101.878	101.878	101.678	3.500	101.878	101.878	101.678	2.625	99.178	99.178	98.916	3.500	101.559	101.559	101.359
2.990	100.338	100.338	100.138	3.625	102.268	102.268	102.068	3.625	102.268	102.268	102.068	2.750	99.844	99.844	99.644	3.625	101.949	101.949	101.749
3.000	100.438	100.438	100.238	3.750	102.008	102.008	101.808	3.750	102.008	102.008	101.808	2.875	100.588	100.588	100.388	3.750	100.573	100.573	100.373
3.125	100.919	100.919	100.719	3.875	102.496	102.496	102.296	3.875	102.496	102.496	102.296	2.990	101.155	101.155	100.955	3.875	101.061	101.061	100.861
3.250	101.528	101.528	101.328	3.990	102.920	102.920	102.720	3.990	102.920	102.920	102.720	3.000	101.255	101.255	101.055	3.990	101.485	101.485	101.285
3.375	102.153	102.153	101.953	4.000	103.020	103.020	102.820	4.000	103.020	103.020	102.820	3.125	101.736	101.736	101.536	4.000	101.585	101.585	101.385
3.500	102.628	102.628	102.428	4.125	103.328	103.328	103.128	4.125	103.328	103.328	103.128	3.250	101.209	101.209	101.009	4.125	101.893	101.893	101.693
3.625	103.018	103.018	102.818	4.250	103.244	103.244	103.044	4.250	103.244	103.244	103.044	3.375	101.834	101.834	101.634	4.250	101.419	101.419	101.219
3.750	102.758	102.758	102.558	4.375	103.584	103.584	103.384	4.375	103.584	103.584	103.384	3.500	102.309	102.309	102.109	4.375	101.759	101.759	101.559
3.875	103.246	103.246	103.046	4.500	103.868	103.868	103.668	4.500	103.868	103.868	103.668	3.625	102.699	102.699	102.499	4.500	102.043	102.043	101.843
3.990	103.545	103.545	103.345	4.625	104.055	104.055	103.855	4.625	104.055	104.055	103.855	3.750	101.323	101.323	101.123	4.625	102.230	102.230	102.030
4.000	103.645	103.645	103.445	4.750	104.181	104.181	103.981	4.750	104.181	104.181	103.981	3.875	101.811	101.811	101.611	4.750	102.456	102.456	102.256
4.125	103.953	103.953	103.753	4.875	104.484	104.484	104.284	4.875	104.484	104.484	104.284	3.990	102.110	102.110	101.910	4.875	102.759	102.759	102.559
4.250	103.869	103.869	103.669	4.990	104.760	104.760	104.560	4.990	104.760	104.760	104.560	4.000	102.210	102.210	102.010	4.990	103.035	103.035	102.835
4.375	104.209	104.209	104.009	5.000	104.860	104.860	104.660	5.000	104.860	104.860	104.660	4.125	102.518	102.518	102.318	5.000	103.135	103.135	102.935
4.500	104.493	104.493	104.293	5.125	105.137	105.137	104.937	5.125	105.137	105.137	104.937	4.250	102.044	102.044	101.844	5.125	103.412	103.412	103.212
4.625	104.680	104.680	104.480	5.250	104.953	104.953	104.753	5.250	104.953	104.953	104.753	4.375	102.384	102.384	102.184	5.250	103.296	103.296	103.096
4.750	104.806	104.806	104.606	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.668	102.668	102.468	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	101.084	101.084	100.884	2.750	99.715	99.715	99.515	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	101.669	101.669	101.469
3.500	101.559	101.559	101.359	2.875	100.404	100.404	100.204	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.035	102.035	101.835
3.625	101.949	101.949	101.749	2.990	100.833	100.833	100.633	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.221	102.221	102.021
3.750	100.573	100.573	100.373	3.000	100.933	100.933	100.733	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.321	102.321	102.121
3.875	101.061	101.061	100.861	3.125	101.371	101.371	101.171	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.228	102.228	102.028
3.990	101.485	101.485	101.285	3.250	101.734	101.734	101.534	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.476	102.476	102.276
4.000	101.585	101.585	101.385	3.375	102.301	102.301	102.101	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.791	102.791	102.591
4.125	101.893	101.893	101.693	3.500	102.758	102.758	102.558	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	102.978	102.978	102.778
4.250	101.419	101.419	101.219	3.625	103.114	103.114	102.914	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	103.049	103.049	102.849
4.375	101.759	101.759	101.559	3.750	102.842	102.842	102.642	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.361	103.361	103.161
4.500	102.043	102.043	101.843	3.875	103.357	103.357	103.157	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.509	103.509	103.309
4.625	102.230	102.230	102.030	3.990	103.627	103.627	103.427	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.735	103.735	103.535
4.750	102.456	102.456	102.256	4.000	103.727	103.727	103.527	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.835	103.835	103.635
4.875	102.759	102.759	102.559	4.125	103.973	103.973	103.773	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.816	103.816	103.616
4.990	103.035	103.035	102.835	4.250	104.057	104.057	103.857	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	104.026	104.026	103.826
5.000	103.135	103.135	102.935	4.375	104.276	104.276	104.076	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.253	104.253	104.053
5.125	103.412	103.412	103.212	4.500	104.506	104.506	104.306	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.408	104.408	104.208
5.250	103.296	103.296	103.096	4.625	104.745	104.745	104.545	5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A
5.375	N/A	N/A	N/A	4.750	105.902	105.902	105.702	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	103.669	103.669	103.469	2.750	103.919	103.919	103.719	2.750	101.456	101.456	101.256	2.750	103.456	103.456	103.256	2.750	103.706	103.706	103.506
2.875	102.160	102.160	101.960	2.875	102.160	102.160	101.960	2.875	101.822	101.822	101.622	2.875	101.947	101.947	101.747	2.875	101.947	101.947	101.747
2.990	102.346	102.346	102.146	2.990	102.346	102.346	102.146	2.990	102.008	102.008	101.808	2.990	102.133	102.133	101.933	2.990	102.133	102.133	101.933
3.000	102.446	102.446	102.246	3.000	102.446	102.446	102.246	3.000	102.108	102.108	101.908	3.000	102.233	102.233	102.033	3.000	102.233	102.233	102.033
3.125	102.353	102.353	102.153	3.125	102.353	102.353	102.153	3.125	101.703	101.703	101.503	3.125	101.828	101.828	101.628	3.125	101.828	101.828	101.628
3.250	102.601	102.601	102.401	3.250	102.601	102.601	102.401	3.250	101.951	101.951	101.751	3.250	102.076	102.076	101.876	3.250	102.076	102.076	101.876
3.375	102.916	102.916	102.716	3.375	102.916	102.916	102.716	3.375	102.266	102.266	102.066	3.375	102.391	102.391	102.191	3.375	102.391	102.391	102.191
3.500	103.103	103.103	102.903	3.500	103.103	103.103	102.903	3.500	102.453	102.453	102.253	3.500	102.578	102.578	102.378	3.500	102.578	102.578	102.378
3.625	103.174	103.174	102.974	3.625	103.174	103.174	102.974	3.625	101.742	101.742	101.542	3.625	101.867	101.867	101.667	3.625	101.867	101.867	101.667
3.750	103.486	103.486	103.286	3.750	103.486	103.486	103.286	3.750	102.054	102.054	101.854	3.750	102.179	102.179	101.979	3.750	102.179	102.179	101.979
3.875	103.634	103.634	103.434	3.875	103.634	103.634	103.434	3.875	102.202	102.202	102.002	3.875	102.327	102.327	102.127	3.875	102.327	102.327	102.127
3.990	103.860	103.860	103.660	3.990	103.860	103.860	103.660	3.990	102.428	102.428	102.228	3.990	102.553	102.553	102.353	3.990	102.553	102.553	102.353
4.000	103.960	103.960	103.760	4.000	103.960	103.960	103.760	4.000	102.528	102.528	102.328	4.000	102.653	102.653	102.453				



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.:

3/22/2021

45 Day Lock Exp.:

4/5/2021

60 Day Lock Exp.:

4/19/2021

W. Rate Sheet Dated: 2/18/2021

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	99.027	99.027	98.827	2.750	99.715	99.715	99.515	2.750	101.669	101.669	101.469	2.500	97.172	97.172	96.895	2.750	100.156	100.156	99.956
2.875	99.771	99.771	99.571	2.875	100.404	100.404	100.204	2.875	102.035	102.035	101.835	2.625	97.828	97.828	97.566	2.875	100.522	100.522	100.322
2.990	100.338	100.338	100.138	2.990	100.833	100.833	100.633	2.990	102.221	102.221	102.021	2.750	98.494	98.494	98.294	2.990	100.708	100.708	100.508
3.000	100.438	100.438	100.238	3.000	100.933	100.933	100.733	3.000	102.321	102.321	102.121	2.875	99.238	99.238	99.038	3.000	100.808	100.808	100.608
3.125	100.919	100.919	100.719	3.125	101.371	101.371	101.171	3.125	102.228	102.228	102.028	2.990	99.805	99.805	99.605	3.125	100.403	100.403	100.203
3.250	101.528	101.528	101.328	3.250	101.734	101.734	101.534	3.250	102.476	102.476	102.276	3.000	99.905	99.905	99.705	3.250	100.651	100.651	100.451
3.375	102.153	102.153	101.953	3.375	102.301	102.301	102.101	3.375	102.791	102.791	102.591	3.125	100.386	100.386	100.186	3.375	100.966	100.966	100.766
3.500	102.628	102.628	102.428	3.500	102.758	102.758	102.558	3.500	102.978	102.978	102.778	3.250	99.859	99.859	99.659	3.500	101.153	101.153	100.953
3.625	103.018	103.018	102.818	3.625	103.114	103.114	102.914	3.625	103.049	103.049	102.849	3.375	100.484	100.484	100.284	3.625	100.442	100.442	100.242
3.750	102.758	102.758	102.558	3.750	102.842	102.842	102.642	3.750	103.361	103.361	103.161	3.500	100.959	100.959	100.759	3.750	100.754	100.754	100.554
3.875	103.246	103.246	103.046	3.875	103.357	103.357	103.157	3.875	103.509	103.509	103.309	3.625	101.349	101.349	101.149	3.875	100.902	100.902	100.702
3.990	103.545	103.545	103.345	3.990	103.627	103.627	103.427	3.990	103.735	103.735	103.535	3.750	99.973	99.973	99.773	3.990	101.128	101.128	100.928
4.000	103.645	103.645	103.445	4.000	103.727	103.727	103.527	4.000	103.835	103.835	103.635	3.875	100.461	100.461	100.261	4.000	101.228	101.228	101.028
4.125	103.953	103.953	103.753	4.125	103.973	103.973	103.773	4.125	103.816	103.816	103.616	3.990	100.760	100.760	100.560	4.125	103.419	103.419	103.219
4.250	103.869	103.869	103.669	4.250	104.057	104.057	103.857	4.250	104.026	104.026	103.826	4.000	100.860	100.860	100.660	4.250	103.629	103.629	103.429
4.375	104.209	104.209	104.009	4.375	104.276	104.276	104.076	4.375	104.253	104.253	104.053	4.125	101.168	101.168	100.968	4.375	103.856	103.856	103.656
4.500	104.493	104.493	104.293	4.500	104.506	104.506	104.306	4.500	104.408	104.408	104.208	4.250	100.694	100.694	100.494	4.500	104.011	104.011	103.811
4.625	104.680	104.680	104.480	4.625	104.745	104.745	104.545	4.625	N/A	N/A	N/A	4.375	101.034	101.034	100.834	4.625	N/A	N/A	N/A
4.750	104.806	104.806	104.606	4.750	105.902	105.902	105.702	4.750	N/A	N/A	N/A	4.500	101.318	101.318	101.118	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%	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.:

3/22/2021

45 Day Lock Exp.:

4/5/2021

60 Day Lock Exp.:

4/19/2021

W. Rate Sheet Dated: 2/18/2021

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)