

W. Rate Sheet Dated: 2/19/2021

Release Time: 1:50 pm 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	100.414	100.414	100.007	2.250	98.063	98.063	97.657	2.250	98.468	98.468	98.168	3.125	96.180	96.180	95.880
2.375	100.417	100.417	100.011	2.375	98.066	98.066	97.660	2.500	98.473	98.473	98.173	3.250	97.676	97.676	97.376
2.500	100.421	100.421	100.015	2.500	98.069	98.069	97.663	2.625	98.476	98.476	98.176	3.375	97.678	97.678	97.378
2.625	100.425	100.425	100.018	2.625	98.072	98.072	97.666	2.750	99.557	99.557	99.257	3.500	97.679	97.679	97.379
2.750	101.335	101.335	100.913	2.750	99.234	99.234	98.812	2.875	99.560	99.560	99.260	3.625	97.680	97.680	97.380
2.875	101.339	101.339	100.917	2.875	99.237	99.237	98.815	3.000	99.562	99.562	99.262	Margin = 2.250		Index = 0.070	
3.000	101.342	101.342	100.920	3.000	99.240	99.240	98.818	3.125	99.564	99.564	99.264	30 Year OTC			
3.125	101.346	101.346	100.924	3.125	99.242	99.242	98.820	3.250	101.877	101.877	101.577	Rate	30 Day	45 Day	60 Day
3.250	102.010	102.010	101.710	3.250	99.859	99.859	99.559	3.375	101.939	101.939	101.639	4.000	101.956	101.956	101.456
3.375	101.913	101.913	101.613	3.375	99.909	99.909	99.609	3.500	101.941	101.941	101.641	4.125	101.959	101.959	101.459
3.500	101.916	101.916	101.616	3.500	99.911	99.911	99.611	3.625	102.020	102.020	101.720	4.375	102.916	102.916	102.416
3.625	101.920	101.920	101.620	3.625	99.980	99.980	99.680	3.750	103.108	103.108	102.808	4.500	102.905	102.905	102.405
3.750	102.903	102.903	102.603	3.750	102.317	102.317	102.017	3.875	103.097	103.097	102.797	4.625	102.907	102.907	102.407
3.875	102.806	102.806	102.506	3.875	102.306	102.306	102.006	4.000	103.098	103.098	102.798	4.875	103.996	103.996	103.496
4.000	102.831	102.831	102.531	4.000	102.308	102.308	102.008	4.125	103.100	103.100	102.800	5.000	103.984	103.984	103.484
4.125	102.834	102.834	102.534	4.125	102.309	102.309	102.009	4.250	102.907	102.907	102.607	5.125	103.987	103.987	103.487
4.250	103.889	103.889	103.689	4.250	103.225	103.225	103.025	4.375	102.895	102.895	102.595	5.500	105.142	105.142	104.642
4.375	103.791	103.791	103.591	4.375	103.214	103.214	103.014	4.500	102.897	102.897	102.597	5.625	105.145	105.145	104.645
6.250	105.591	105.591	105.391	6.250	105.310	105.310	105.110	4.625	102.898	102.898	102.598	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	100.522	100.422	100.422	100.016	2.250	100.422	100.322	100.322	99.916	2.250	101.002	100.902	100.902	100.602
2.375	100.526	100.426	100.426	100.019	2.375	100.425	100.325	100.325	99.919	2.375	101.005	100.905	100.905	100.605
2.500	100.526	100.426	100.426	100.019	2.500	100.425	100.325	100.325	99.919	2.500	101.005	100.905	100.905	100.605
2.625	100.526	100.426	100.426	100.019	2.625	100.425	100.325	100.325	99.919	2.625	101.005	100.905	100.905	100.605
2.750	102.444	102.344	102.344	101.922	2.750	102.344	102.244	102.244	101.822	2.750	102.083	101.983	101.983	101.683
2.875	102.447	102.347	102.347	101.925	2.875	102.347	102.247	102.247	101.825	2.875	102.095	101.995	101.995	101.695
3.000	102.447	102.347	102.347	101.925	3.000	102.347	102.247	102.247	101.825	3.000	102.095	101.995	101.995	101.695
3.125	102.447	102.347	102.347	101.925	3.125	102.346	102.246	102.246	101.824	3.125	102.094	101.994	101.994	101.694
3.250	103.058	102.958	102.958	102.658	3.250	102.960	102.860	102.860	102.560	3.250	104.405	104.305	104.305	104.005
3.375	103.072	102.972	102.972	102.672	3.375	103.019	102.919	102.919	102.619	3.375	104.474	104.374	104.374	104.074
3.500	103.072	102.972	102.972	102.672	3.500	102.971	102.871	102.871	102.571	3.500	104.415	104.315	104.315	104.015
3.625	103.072	102.972	102.972	102.672	3.625	103.037	102.937	102.937	102.637	3.625	104.492	104.392	104.392	104.092
3.750	104.652	104.552	104.552	104.252	3.750	104.557	104.457	104.457	104.157	3.750	105.501	105.401	105.401	105.101

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	99.206	99.206	98.706	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.209	99.209	98.709	4.750	101.000	101.000	100.500
3.875	101.219	101.219	100.719	6.250	103.750	103.750	103.500	4.375	100.166	100.166	99.666	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	101.194	101.194	100.694					4.500	100.155	100.155	99.655	Rate	30 Day	45 Day	60 Day
4.125	101.191	101.191	100.691					4.625	100.157	100.157	99.657	6.250	102.750	102.750	102.250
4.250	102.080	102.080	101.580					4.875	101.246	101.246	100.746	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	102.078	102.078	101.578					5.000	101.234	101.234	100.734				
4.500	102.089	102.089	101.589					5.125	101.237	101.237	100.737				
4.625	102.087	102.087	101.587					5.500	102.392	102.392	101.892				
4.750	103.188	103.188	102.688					5.625	102.395	102.395	101.895				
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/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 buyout = \$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.:

4/20/2021

W. Rate Sheet Dated: 2/19/2021

Release Time: 1:50 pm 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	96.165	96.165	95.865
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	97.426	97.426	97.126
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	97.428	97.428	97.128
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.962	98.962	98.662	3.500	97.429	97.429	97.129
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.965	98.965	98.665	3.625	97.430	97.430	97.130
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.967	98.967	98.667	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	98.645	98.645	98.223	3.125	98.969	98.969	98.669	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	98.647	98.647	98.225	3.250	101.469	101.469	101.169	Rate	30 Day	45 Day	60 Day
3.250	101.172	101.172	100.872	3.250	99.451	99.451	99.151	3.375	101.531	101.531	101.231	3.250	98.497	98.497	97.997
3.375	101.076	101.076	100.776	3.375	99.502	99.502	99.202	3.500	101.533	101.533	101.233	3.375	98.501	98.501	98.001
3.500	101.079	101.079	100.779	3.500	99.504	99.504	99.204	3.625	101.612	101.612	101.312	3.500	98.504	98.504	98.004
3.625	101.082	101.082	100.782	3.625	99.572	99.572	99.272	3.750	100.826	100.826	100.526	3.625	98.507	98.507	98.007
3.750	100.190	100.190	99.890	3.750	100.035	100.035	99.735	3.875	N/A	N/A	N/A	3.750	99.215	99.215	98.715
3.875	100.093	100.093	99.793	3.875	100.023	100.023	99.723	4.000	N/A	N/A	N/A	3.875	99.218	99.218	98.718
4.000	100.118	100.118	99.818	4.000	100.025	100.025	99.725	4.125	N/A	N/A	N/A	4.000	99.243	99.243	98.743
4.125	100.121	100.121	99.821	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.246	99.246	98.746
4.250	101.114	101.114	100.914	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.139	100.139	99.639
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	101.069	100.969	100.969	100.547	2.750	100.969	100.869	100.869	100.447	2.750	99.302	99.202	99.202	98.902
2.875	101.072	100.972	100.972	100.550	2.875	100.972	100.872	100.872	100.450	2.875	99.314	99.214	99.214	98.914
3.000	101.072	100.972	100.972	100.550	3.000	100.972	100.872	100.872	100.450	3.000	99.314	99.214	99.214	98.914
3.125	101.072	100.972	100.972	100.550	3.125	100.971	100.871	100.871	100.449	3.125	99.313	99.213	99.213	98.913
3.250	101.870	101.770	101.770	101.470	3.250	101.773	101.673	101.673	101.373	3.250	101.280	101.180	101.180	100.880
3.375	101.885	101.785	101.785	101.485	3.375	101.832	101.732	101.732	101.432	3.375	101.349	101.249	101.249	100.949
3.500	101.884	101.784	101.784	101.484	3.500	101.784	101.684	101.684	101.384	3.500	101.290	101.190	101.190	100.890
3.625	101.884	101.784	101.784	101.484	3.625	101.849	101.749	101.749	101.449	3.625	101.367	101.267	101.267	100.967
3.750	101.590	101.490	101.490	101.190	3.750	101.494	101.394	101.394	101.094	3.750	102.376	102.276	102.276	101.976

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				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender 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
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	

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Conforming FNMA																				
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.750	98.736	98.736	98.536	2.250	93.655	93.655	93.455	2.750	97.976	97.976	97.776	2.500	98.156	98.156	97.956	2.750	98.620	98.620	98.420	
2.875	99.403	99.403	99.203	2.375	94.966	94.966	94.596	2.875	98.710	98.710	98.510	2.625	98.938	98.938	98.738	2.875	99.301	99.301	99.101	
2.990	99.852	99.852	99.652	2.500	95.947	95.947	95.747	2.990	99.706	99.706	99.506	2.750	99.517	99.517	99.317	2.990	100.222	100.222	100.022	
3.000	99.952	99.952	99.752	2.625	97.054	97.054	96.854	3.000	99.806	99.806	99.606	2.875	100.123	100.123	99.923	3.000	100.322	100.322	100.122	
3.125	100.780	100.780	100.580	2.750	98.039	98.039	97.839	3.125	101.065	101.065	100.865	2.990	100.468	100.468	100.268	3.125	100.604	100.604	100.404	
3.250	101.526	101.526	101.326	2.875	98.781	98.781	98.581	3.250	102.012	102.012	101.812	3.000	100.568	100.568	100.368	3.250	100.959	100.959	100.759	
3.375	102.084	102.084	101.884	2.990	99.806	99.806	99.606	3.375	102.627	102.627	102.427	3.125	100.804	100.804	100.604	3.375	101.478	101.478	101.278	
3.500	102.551	102.551	102.351	3.000	99.906	99.906	99.706	3.500	103.141	103.141	102.941	3.250	101.159	101.159	100.959	3.500	101.850	101.850	101.650	
3.625	102.934	102.934	102.734	3.125	101.100	101.100	100.900	3.625	103.561	103.561	103.361	3.375	101.678	101.678	101.478	3.625	102.061	102.061	101.861	
3.750	102.771	102.771	102.571	3.250	102.012	102.012	101.812	3.750	103.454	103.454	103.254	3.500	102.050	102.050	101.850	3.750	101.144	101.144	100.944	
3.875	103.259	103.259	103.059	3.375	102.627	102.627	102.427	3.875	103.992	103.992	103.792	3.625	102.161	102.161	101.961	3.875	101.598	101.598	101.398	
3.990	103.541	103.541	103.341	3.500	103.141	103.141	102.941	3.990	104.311	104.311	104.111	3.750	101.344	101.344	101.144	3.990	101.832	101.832	101.632	
4.000	103.641	103.641	103.441	3.625	103.561	103.561	103.361	4.000	104.411	104.411	104.211	3.875	101.798	101.798	101.598	4.000	101.932	101.932	101.732	
4.125	103.954	103.954	103.754	3.750	103.454	103.454	103.254	4.125	104.756	104.756	104.556	3.990	102.032	102.032	101.832	4.125	102.117	102.117	101.917	
4.250	103.798	103.798	103.598	3.875	103.992	103.992	103.792	4.250	N/A	N/A	N/A	4.000	102.132	102.132	101.932	4.250	N/A	N/A	N/A	
4.375	104.170	104.170	103.970	3.990	104.311	104.311	104.111	4.375	N/A	N/A	N/A	4.125	102.317	102.317	102.117	4.375	N/A	N/A	N/A	
4.500	104.515	104.515	104.315	4.000	104.411	104.411	104.211	4.500	N/A	N/A	N/A	4.250	100.907	100.907	100.707	4.500	N/A	N/A	N/A	
4.625	104.748	104.748	104.548	4.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.306	101.306	101.106	4.625	N/A	N/A	N/A	
4.750	104.601	104.601	104.401	4.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.603	101.603	101.403	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	98.557	98.557	98.357	2.875	100.328	100.328	100.128	2.875	99.574	99.574	99.374	2.875	99.574	99.574	99.374	2.750	101.483	101.483	101.283	
2.875	99.230	99.230	99.030	2.990	100.739	100.739	100.539	2.990	100.036	100.036	99.836	2.990	100.036	100.036	99.836	2.875	101.886	101.886	101.686	
2.990	100.122	100.122	99.922	3.000	100.839	100.839	100.639	3.000	100.136	100.136	99.936	3.000	100.136	100.136	99.936	2.990	102.230	102.230	102.030	
3.000	100.222	100.222	100.022	3.125	101.276	101.276	101.076	3.125	100.858	100.858	100.658	3.125	100.837	100.837	100.637	3.000	102.330	102.330	102.130	
3.125	100.604	100.604	100.404	3.250	101.743	101.743	101.543	3.250	101.665	101.665	101.465	3.250	101.665	101.665	101.465	3.125	102.740	102.740	102.540	
3.250	100.959	100.959	100.759	3.375	102.295	102.295	102.095	3.375	102.274	102.274	102.074	3.375	102.274	102.274	102.074	3.250	102.652	102.652	102.452	
3.375	101.478	101.478	101.278	3.500	102.730	102.730	102.530	3.500	102.752	102.752	102.552	3.500	102.752	102.752	102.552	3.375	103.051	103.051	102.851	
3.500	101.850	101.850	101.650	3.625	103.111	103.111	102.911	3.625	103.169	103.169	102.969	3.625	103.169	103.169	102.969	3.500	103.390	103.390	103.190	
3.625	102.061	102.061	101.861	3.750	102.656	102.656	102.456	3.750	102.648	102.648	102.448	3.750	102.836	102.836	102.636	3.625	103.800	103.800	103.600	
3.750	101.144	101.144	100.944	3.875	103.140	103.140	102.940	3.875	103.181	103.181	102.981	3.875	103.168	103.168	102.968	3.750	103.692	103.692	103.492	
3.875	101.598	101.598	101.398	3.990	103.393	103.393	103.193	3.990	103.468	103.468	103.268	3.990	103.656	103.656	103.456	3.875	104.122	104.122	103.922	
3.990	101.832	101.832	101.632	4.000	103.493	103.493	103.293	4.000	103.568	103.568	103.368	4.000	103.756	103.756	103.556	3.990	104.435	104.435	104.235	
4.000	101.932	101.932	101.732	4.125	103.802	103.802	103.602	4.125	103.910	103.910	103.710	4.125	104.098	104.098	103.898	4.000	104.535	104.535	104.335	
4.125	102.117	102.117	101.917	4.250	103.251	103.251	103.051	4.250	103.595	103.595	103.395	4.250	103.783	103.783	103.583	4.125	96.859	96.859	96.659	
4.250	N/A	N/A	N/A	4.375	103.618	103.618	103.418	4.375	104.000	104.000	103.800	4.375	104.188	104.188	103.988	4.250	104.286	104.286	104.086	
4.375	N/A	N/A	N/A	4.500	103.944	103.944	103.744	4.500	104.357	104.357	104.157	4.500	104.544	104.544	104.344	4.375	104.540	104.540	104.340	
4.500	N/A	N/A	N/A	4.625	104.172	104.172	103.972	4.625	104.611	104.611	104.411	4.625	104.799	104.799	104.599	4.500	104.608	104.608	104.408	
4.625	N/A	N/A	N/A	4.750	104.152	104.152	103.952	4.750	104.493	104.493	104.293	4.750	104.680	104.680	104.480	4.625	104.841	104.841	104.641	
4.750	N/A	N/A	N/A	4.875	104.489	104.489	104.289	4.875	96.808	96.808	96.608	4.875	96.808	96.808	96.608	4.750	103.496	103.496	103.296	
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.750	100.965	100.965	100.765	2.750	100.965	100.965	100.765	2.750	101.413	101.413	101.213	2.750	100.695	100.695	100.495	2.750	100.695	100.695	100.495	
2.875	101.407	101.407	101.207	2.875	101.407	101.407	101.207	2.875	101.696	101.696	101.496	2.875	101.017	101.017	100.817	2.875	101.017	101.017	100.817	
2.990	101.798	101.798	101.598	2.990	101.798	101.798	101.598	2.990	101.909	101.909	101.709	2.990	101.277	101.277	101.077	2.990	101.277	101.277	101.077	
3.000	101.898	101.898	101.698	3.000	101.898	101.898	101.698	3.000	102.009	102.009	101.809	3.000	101.377	101.377	101.177	3.000	101.377	101.377	101.177	
3.125	102.346	102.346	102.146	3.125	102.346	102.346	102.146	3.125	102.294	102.294	102.094	3.125	101.700	101.700	101.500	3.125	101.700	101.700	101.500	
3.250	102.351	102.351	102.151	3.250	102.351	102.351	102.151	3.250	101.512	101.512	101.312	3.250	101.011	101.011	100.811	3.250	101.011	101.011	100.811	
3.375	102.790	102.790	102.590	3.375	102.790	102.790	102.590	3.375	101.792	101.792	101.592	3.375	101.331	101.331	101.131	3.375	101.331	101.331	101.131	
3.500	103.166	103.166	102.966	3.500	103.166	103.166	102.966	3.500	102.032	102.032	101.832	3.500	101.608	101.608	101.408	3.500	101.608	101.608	101.408	
3.625	103.610	103.610	103.410	3.625	103.610	103.610	103.410	3.625	102.315	102.315	102.115	3.625	101.925	101.925	101.725	3.625	101.925	101.925	101.725	
3.750	103.497	103.497	103.297	3.750	103.497	103.497	103.297	3.750	101.069	101.069	100.869	3.750	100.674	100.674	100.474	3.750	100.674	100.674	100.474	
3.875	103.971	103.971	103.771	3.875	103.971	103.971	103.771	3.875	101.370	101.370	101.170	3.875	101.019	101.019	100.819	3.875	101.019	101.019	100.819	
3.990	104.324	104.324	104.124	3.990	104.324	104.324	104.124	3.990	101.559	101.559	101.359	3.990	101.248	101.248	101.048	3.990	101.248	101.248	101.048	
4.000	104.424	104.424	104.224	4.000	104.424	104.424	104.224	4.000	101.659	101.659	101.459	4.000	101.348	101.348	101.148	4.000	101.348	101.348	101.148	
4.125	104.818	104.818	104.618	4.125	104.818	104.818	104.													

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ TV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 – 679	-0.25%	-1.25%	-2.50%	-3.00%	-3.00%	-2.50%	-2.50%	-2.50%	-2.50%
640 – 659	-0.75%	-1.50%	-3.00%	-3.25%	-3.50%	-3.00%	-3.00%	-3.00%	-3.00%
620 – 639	-0.75%	-1.75%	-3.25%	-3.25%	-3.50%	-3.50%	-3.50%	-3.75%	-3.75%

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

* Not applicable MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).

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

* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 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

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).

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 SFC 118.

Lock Desk Policy

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/22/2021

45 Day Lock Exp.:

4/5/2021

60 Day Lock Exp.:

4/20/2021

W. Rate Sheet Dated: 2/19/2021

Release Time: 1:50 pm 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.:

3/22/2021

45 Day Lock Exp.:

4/5/2021

60 Day Lock Exp.:

4/20/2021

W. Rate Sheet Dated: 2/19/2021

Release Time: 1:50 pm 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	98.815	98.815	98.815	3.375	101.285	101.285	101.085	3.375	101.285	101.285	101.085	2.500	98.252	98.252	98.040	3.375	100.944	100.944	100.744		
2.875	99.567	99.567	99.367	3.500	101.782	101.782	101.582	3.500	101.782	101.782	101.582	2.625	98.945	98.945	98.744	3.500	101.441	101.441	101.241		
2.990	100.148	100.148	99.948	3.625	102.185	102.185	101.985	3.625	102.185	102.185	101.985	2.750	99.613	99.613	99.413	3.625	101.844	101.844	101.644		
3.000	100.248	100.248	100.048	3.750	101.948	101.948	101.748	3.750	101.948	101.948	101.748	2.875	100.365	100.365	100.165	3.750	100.638	100.638	100.438		
3.125	100.766	100.766	100.566	3.875	102.447	102.447	102.247	3.875	102.447	102.447	102.247	2.990	100.946	100.946	100.746	3.875	101.137	101.137	100.937		
3.250	101.405	101.405	101.205	3.990	102.882	102.882	102.682	3.990	102.882	102.882	102.682	3.000	101.046	101.046	100.846	3.990	101.572	101.572	101.372		
3.375	102.035	102.035	101.835	4.000	102.982	102.982	102.782	4.000	102.982	102.982	102.782	3.125	101.564	101.564	101.364	4.000	101.672	101.672	101.472		
3.500	102.532	102.532	102.332	4.125	103.297	103.297	103.097	4.125	103.297	103.297	103.097	3.250	101.064	101.064	100.864	4.125	101.987	101.987	101.787		
3.625	102.935	102.935	102.735	4.250	103.276	103.276	103.076	4.250	103.276	103.276	103.076	3.375	101.694	101.694	101.494	4.250	101.396	101.396	101.196		
3.750	102.698	102.698	102.498	4.375	103.624	103.624	103.424	4.375	103.624	103.624	103.424	3.500	102.191	102.191	101.991	4.375	101.744	101.744	101.544		
3.875	103.197	103.197	102.997	4.500	103.913	103.913	103.713	4.500	103.913	103.913	103.713	3.625	102.594	102.594	102.394	4.500	102.033	102.033	101.833		
3.990	103.507	103.507	103.307	4.625	104.103	104.103	103.903	4.625	104.103	104.103	103.903	3.750	101.388	101.388	101.188	4.625	102.223	102.223	102.023		
4.000	103.607	103.607	103.407	4.750	104.286	104.286	104.086	4.750	104.286	104.286	104.086	3.875	101.887	101.887	101.687	4.750	102.373	102.373	102.173		
4.125	103.922	103.922	103.722	4.875	104.593	104.593	104.393	4.875	104.593	104.593	104.393	3.990	102.197	102.197	101.997	4.875	102.680	102.680	102.480		
4.250	103.901	103.901	103.701	4.990	104.872	104.872	104.672	4.990	104.872	104.872	104.672	4.000	102.297	102.297	102.097	4.990	102.959	102.959	102.759		
4.375	104.249	104.249	104.049	5.000	104.972	104.972	104.772	5.000	104.972	104.972	104.772	4.125	102.612	102.612	102.412	5.000	103.059	103.059	102.859		
4.500	104.538	104.538	104.338	5.125	105.250	105.250	105.050	5.125	105.250	105.250	105.050	4.250	102.021	102.021	101.821	5.125	103.337	103.337	103.137		
4.625	104.728	104.728	104.528	5.250	105.113	105.113	104.913	5.250	105.113	105.113	104.913	4.375	102.369	102.369	102.169	5.250	103.256	103.256	103.056		
4.750	104.911	104.911	104.711	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.658	102.658	102.458	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	100.944	100.944	100.744	2.750	99.596	99.596	99.396	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	101.525	101.525	101.325		
3.500	101.441	101.441	101.241	2.875	100.292	100.292	100.092	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	101.888	101.888	101.688		
3.625	101.844	101.844	101.644	2.990	100.731	100.731	100.531	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.081	102.081	101.881		
3.750	100.638	100.638	100.438	3.000	100.831	100.831	100.631	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.181	102.181	101.981		
3.875	101.137	101.137	100.937	3.125	101.280	101.280	101.080	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.078	102.078	101.878		
3.990	101.572	101.572	101.372	3.250	101.630	101.630	101.430	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.330	102.330	102.130		
4.000	101.672	101.672	101.472	3.375	102.206	102.206	102.006	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.649	102.649	102.449		
4.125	101.987	101.987	101.787	3.500	102.671	102.671	102.471	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	102.837	102.837	102.637		
4.250	101.396	101.396	101.196	3.625	103.030	103.030	102.830	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	102.927	102.927	102.727		
4.375	101.744	101.744	101.544	3.750	102.790	102.790	102.590	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.243	103.243	103.043		
4.500	102.033	102.033	101.833	3.875	103.314	103.314	103.114	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.396	103.396	103.196		
4.625	102.223	102.223	102.023	3.990	103.594	103.594	103.394	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.627	103.627	103.427		
4.750	102.373	102.373	102.173	4.000	103.694	103.694	103.494	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.727	103.727	103.527		
4.875	102.680	102.680	102.480	4.125	103.946	103.946	103.746	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.764	103.764	103.564		
4.990	102.959	102.959	102.759	4.250	104.091	104.091	103.891	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	103.979	103.979	103.779		
5.000	103.059	103.059	102.859	4.375	104.314	104.314	104.114	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.212	104.212	104.012		
5.125	103.337	103.337	103.137	4.500	104.574	104.574	104.374	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.365	104.365	104.165		
5.250	103.256	103.256	103.056	4.625	104.820	104.820	104.620	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	105.991	105.991	105.791	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	103.525	103.525	103.325	2.750	103.775	103.775	103.575	2.750	101.312	101.312	101.112	2.750	103.312	103.312	103.112	2.750	103.562	103.562	103.362		
2.875	102.013	102.013	101.813	2.875	102.013	102.013	101.813	2.875	101.675	101.675	101.475	2.875	101.800	101.800	101.600	2.875	101.800	101.800	101.600		
2.990	102.206	102.206	102.006	2.990	102.206	102.206	102.006	2.990	101.868	101.868	101.668	2.990	101.993	101.993	101.793	2.990	101.993	101.993	101.793		
3.000	102.306	102.306	102.106	3.000	102.306	102.306	102.106	3.000	101.968	101.968	101.768	3.000	102.093	102.093	101.893	3.000	102.093	102.093	101.893		
3.125	102.203	102.203	102.003	3.125	102.203	102.203	102.003	3.125	101.553	101.553	101.353	3.125	101.678	101.678	101.478	3.125	101.678	101.678	101.478		
3.250	102.455	102.455	102.255	3.250	102.455	102.455	102.255	3.250	101.805	101.805	101.605	3.250	101.930	101.930	101.730	3.250	101.930	101.930	101.730		
3.375	102.774	102.774	102.574	3.375	102.774	102.774	102.574	3.375	102.124	102.124	101.924	3.375	102.249	102.249	102.049	3.375	102.249	102.249	102.049		
3.500	102.962	102.962	102.762	3.500	102.962	102.962	102.762	3.500	102.312	102.312	102.112	3.500	102.437	102.437	102.237	3.500	102.437	102.437	102.237		
3.625	103.052	103.052	102.852	3.625	103.052	103.052	102.852	3.625	101.620	101.620	101.420	3.625	101.745	101.745	101.545	3.625	101.745	101.745	101.545		
3.750	103.368	103.368	103.168	3.750	103.368	103.368	103.168	3.750	101.936	101.936	101.736	3.750	102.061	102.061	101.861	3.750	102.061	102.061	101.861		
3.875	103.521	103.521	103.321	3.875	103.521	103.521	103.321	3.875	102.089	102.089	101.889	3.875	102.214	102.214	102.014	3.875	102.214	102.214	102.014		
3.990	103.752	103.752	103.552	3.990	103.752	103.752	103.552	3.990	102.320	102.320	102.120	3.990	102.445	102.445	102.245	3.990	102.445	102.445	102.245		
4.000	103.852	103.852	103.652	4.000	103.852	103.852	103.652	4.000	102.420	102.420	102.220	4.000	102.545	102.545	102.345	4.000	102.545	102.545	102.345		
4.125	103.889	103.889	103.689	4.125	103.889	103.889	103.689	4.125	102.698	102.698	102.498	4.125	102.823	102.823	102.623	4.125	102.823	102.823	102.623		
4.250	104.104	104.104	103.904	4.250	104.104	104.104	103.904	4.250	104.913	104.913	104.713	4.250	105.038	105.038	104.838	4.250	105.038	105.038	104.838		
4.375	104.337	104.337	10																		



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.:

4/20/2021

W. Rate Sheet Dated: 2/19/2021

Release Time: 1:50 pm 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	98.815	98.815	98.615	2.750	99.596	99.596	99.396	2.750	101.525	101.525	101.325	2.500	96.902	96.902	96.690	2.750	100.012	100.012	99.812
2.875	99.567	99.567	99.367	2.875	100.292	100.292	100.092	2.875	101.888	101.888	101.688	2.625	97.595	97.595	97.394	2.875	100.375	100.375	100.175
2.990	100.148	100.148	99.948	2.990	100.731	100.731	100.531	2.990	102.081	102.081	101.881	2.750	98.263	98.263	98.063	2.990	100.568	100.568	100.368
3.000	100.248	100.248	100.048	3.000	100.831	100.831	100.631	3.000	102.181	102.181	101.981	2.875	99.015	99.015	98.815	3.000	100.668	100.668	100.468
3.125	100.766	100.766	100.566	3.125	101.280	101.280	101.080	3.125	102.078	102.078	101.878	2.990	99.596	99.596	99.396	3.125	100.253	100.253	100.053
3.250	101.405	101.405	101.205	3.250	101.630	101.630	101.430	3.250	102.330	102.330	102.130	3.000	99.696	99.696	99.496	3.250	100.505	100.505	100.305
3.375	102.035	102.035	101.835	3.375	102.206	102.206	102.006	3.375	102.649	102.649	102.449	3.125	100.214	100.214	100.014	3.375	100.824	100.824	100.624
3.500	102.532	102.532	102.332	3.500	102.671	102.671	102.471	3.500	102.837	102.837	102.637	3.250	99.714	99.714	99.514	3.500	101.012	101.012	100.812
3.625	102.935	102.935	102.735	3.625	103.030	103.030	102.830	3.625	102.927	102.927	102.727	3.375	100.344	100.344	100.144	3.625	100.320	100.320	100.120
3.750	102.698	102.698	102.498	3.750	102.790	102.790	102.590	3.750	103.243	103.243	103.043	3.500	100.841	100.841	100.641	3.750	100.636	100.636	100.436
3.875	103.197	103.197	102.997	3.875	103.314	103.314	103.114	3.875	103.396	103.396	103.196	3.625	101.244	101.244	101.044	3.875	100.789	100.789	100.589
3.990	103.507	103.507	103.307	3.990	103.594	103.594	103.394	3.990	103.627	103.627	103.427	3.750	100.038	100.038	99.838	3.990	101.020	101.020	100.820
4.000	103.607	103.607	103.407	4.000	103.694	103.694	103.494	4.000	103.727	103.727	103.527	3.875	100.537	100.537	100.337	4.000	101.120	101.120	100.920
4.125	103.922	103.922	103.722	4.125	103.946	103.946	103.746	4.125	103.764	103.764	103.564	3.990	100.847	100.847	100.647	4.125	103.398	103.398	103.198
4.250	103.901	103.901	103.701	4.250	104.091	104.091	103.891	4.250	103.979	103.979	103.779	4.000	100.947	100.947	100.747	4.250	103.613	103.613	103.413
4.375	104.249	104.249	104.049	4.375	104.314	104.314	104.114	4.375	104.212	104.212	104.012	4.125	101.262	101.262	101.062	4.375	103.846	103.846	103.646
4.500	104.538	104.538	104.338	4.500	104.574	104.574	104.374	4.500	104.365	104.365	104.165	4.250	100.671	100.671	100.471	4.500	103.999	103.999	103.799
4.625	104.728	104.728	104.528	4.625	104.820	104.820	104.620	4.625	N/A	N/A	N/A	4.375	101.019	101.019	100.819	4.625	N/A	N/A	N/A
4.750	104.911	104.911	104.711	4.750	105.991	105.991	105.791	4.750	N/A	N/A	N/A	4.500	101.308	101.308	101.108	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.:

3/22/2021

45 Day Lock Exp.:

4/5/2021

60 Day Lock Exp.:

4/20/2021

W. Rate Sheet Dated: 2/19/2021

Release Time: 1:50 pm 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	0.500	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)