

W. Rate Sheet Dated: 2/19/2021

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	100.695	100.695	100.289	2.250	98.344	98.344	97.938	2.250	98.608	98.608	98.308	3.125	96.180	96.180	95.880
2.375	100.698	100.698	100.292	2.375	98.347	98.347	97.941	2.500	98.614	98.614	98.314	3.250	97.676	97.676	97.376
2.500	100.702	100.702	100.296	2.500	98.350	98.350	97.944	2.625	98.617	98.617	98.317	3.375	97.678	97.678	97.378
2.625	100.706	100.706	100.300	2.625	98.353	98.353	97.947	2.750	99.588	99.588	99.288	3.500	97.679	97.679	97.379
2.750	101.507	101.507	101.101	2.750	99.406	99.406	99.900	2.875	99.591	99.591	99.291	3.625	97.680	97.680	97.380
2.875	101.511	101.511	101.105	2.875	99.409	99.409	99.903	3.000	99.594	99.594	99.294	Margin = 2.250		Index = 0.070	
3.000	101.514	101.514	101.108	3.000	99.412	99.412	99.905	3.125	99.596	99.596	99.296	30 Year OTC			
3.125	101.517	101.517	101.111	3.125	99.414	99.414	99.908	3.250	101.877	101.877	101.577	Rate	30 Day	45 Day	60 Day
3.250	102.057	102.057	101.757	3.250	99.905	99.905	99.605	3.375	101.939	101.939	101.639	4.000	101.831	101.831	101.331
3.375	101.960	101.960	101.660	3.375	99.956	99.956	99.656	3.500	101.941	101.941	101.641	4.125	101.834	101.834	101.334
3.500	101.963	101.963	101.663	3.500	99.958	99.958	99.658	3.625	102.020	102.020	101.720	4.375	103.056	103.056	102.556
3.625	101.966	101.966	101.666	3.625	100.026	100.026	99.726	3.750	103.108	103.108	102.808	4.500	103.045	103.045	102.545
3.750	102.778	102.778	102.478	3.750	102.192	102.192	101.892	3.875	103.097	103.097	102.797	4.625	103.048	103.048	102.548
3.875	102.681	102.681	102.381	3.875	102.181	102.181	101.881	4.000	103.098	103.098	102.798	4.875	103.964	103.964	103.464
4.000	102.706	102.706	102.406	4.000	102.183	102.183	101.883	4.125	103.100	103.100	102.800	5.000	103.953	103.953	103.453
4.125	102.709	102.709	102.409	4.125	102.184	102.184	101.884	4.250	102.985	102.985	102.685	5.125	103.955	103.955	103.455
4.250	104.029	104.029	103.829	4.250	103.366	103.366	103.166	4.375	102.973	102.973	102.673	5.500	105.205	105.205	104.705
4.375	103.931	103.931	103.731	4.375	103.354	103.354	103.154	4.500	102.975	102.975	102.675	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	102.976	102.976	102.676	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	100.803	100.703	100.703	100.297	2.250	100.703	100.603	100.603	100.197	2.250	101.143	101.043	101.043	100.743
2.375	100.807	100.707	100.707	100.301	2.375	100.706	100.606	100.606	100.200	2.375	101.146	101.046	101.046	100.746
2.500	100.807	100.707	100.707	100.301	2.500	100.706	100.606	100.606	100.200	2.500	101.146	101.046	101.046	100.746
2.625	100.807	100.707	100.707	100.301	2.625	100.706	100.606	100.606	100.200	2.625	101.146	101.046	101.046	100.746
2.750	102.616	102.516	102.516	102.109	2.750	102.516	102.416	102.416	102.009	2.750	102.115	102.015	102.015	101.715
2.875	102.619	102.519	102.519	102.113	2.875	102.519	102.419	102.419	102.012	2.875	102.126	102.026	102.026	101.726
3.000	102.619	102.519	102.519	102.113	3.000	102.518	102.418	102.418	102.012	3.000	102.126	102.026	102.026	101.726
3.125	102.619	102.519	102.519	102.113	3.125	102.518	102.418	102.418	102.011	3.125	102.125	102.025	102.025	101.725
3.250	103.105	103.005	103.005	102.705	3.250	103.007	102.907	102.907	102.607	3.250	104.405	104.305	104.305	104.005
3.375	103.119	103.019	103.019	102.719	3.375	103.066	102.966	102.966	102.666	3.375	104.474	104.374	104.374	104.074
3.500	103.119	103.019	103.019	102.719	3.500	103.018	102.918	102.918	102.618	3.500	104.415	104.315	104.315	104.015
3.625	103.119	103.019	103.019	102.719	3.625	103.084	102.984	102.984	102.684	3.625	104.492	104.392	104.392	104.092
3.750	104.527	104.427	104.427	104.127	3.750	104.432	104.332	104.332	104.032	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	99.081	99.081	98.581	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.084	99.084	98.584	4.750	101.000	101.000	100.500
3.875	101.094	101.094	100.594	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	101.069	101.069	100.569					4.500	100.295	100.295	99.795	Rate	30 Day	45 Day	60 Day
4.125	101.066	101.066	100.566					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	101.214	101.214	100.714	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	101.203	101.203	100.703				
4.500	102.230	102.230	101.730					5.125	101.205	101.205	100.705				
4.625	102.227	102.227	101.727					5.500	102.455	102.455	101.955				
4.750	103.157	103.157	102.657					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/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

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

FHA ID# - 1358600006

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

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

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



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: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.165	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	98.993	98.993	98.693	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	98.996	98.996	98.696	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	98.999	98.999	98.699	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	98.817	98.817	98.410	3.125	99.001	99.001	98.701	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	98.819	98.819	98.413	3.250	101.469	101.469	101.169	Rate	30 Day	45 Day	60 Day
3.250	101.219	101.219	100.919	3.250	99.498	99.498	99.198	3.375	101.531	101.531	101.231	3.250	98.544	98.544	98.044
3.375	101.123	101.123	100.823	3.375	99.548	99.548	99.248	3.500	101.533	101.533	101.233	3.375	98.548	98.548	98.048
3.500	101.126	101.126	100.826	3.500	99.551	99.551	99.251	3.625	101.612	101.612	101.312	3.500	98.551	98.551	98.051
3.625	101.129	101.129	100.829	3.625	99.619	99.619	99.319	3.750	100.826	100.826	100.526	3.625	98.554	98.554	98.054
3.750	100.065	100.065	99.765	3.750	99.910	99.910	99.610	3.875	N/A	N/A	N/A	3.750	99.090	99.090	98.590
3.875	99.968	99.968	99.668	3.875	99.898	99.898	99.598	4.000	N/A	N/A	N/A	3.875	99.093	99.093	98.593
4.000	99.993	99.993	99.693	4.000	99.900	99.900	99.600	4.125	N/A	N/A	N/A	4.000	99.118	99.118	98.618
4.125	99.996	99.996	99.696	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.121	99.121	98.621
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	101.241	101.141	101.141	100.734	2.750	101.141	101.041	101.041	100.634	2.750	99.333	99.233	99.233	98.933
2.875	101.244	101.144	101.144	100.738	2.875	101.144	101.044	101.044	100.637	2.875	99.345	99.245	99.245	98.945
3.000	101.244	101.144	101.144	100.738	3.000	101.143	101.043	101.043	100.637	3.000	99.345	99.245	99.245	98.945
3.125	101.244	101.144	101.144	100.738	3.125	101.143	101.043	101.043	100.636	3.125	99.344	99.244	99.244	98.944
3.250	101.917	101.817	101.817	101.517	3.250	101.820	101.720	101.720	101.420	3.250	101.280	101.180	101.180	100.880
3.375	101.931	101.831	101.831	101.531	3.375	101.879	101.779	101.779	101.479	3.375	101.349	101.249	101.249	100.949
3.500	101.931	101.831	101.831	101.531	3.500	101.831	101.731	101.731	101.431	3.500	101.290	101.190	101.190	100.890
3.625	101.931	101.831	101.831	101.531	3.625	101.896	101.796	101.796	101.496	3.625	101.367	101.267	101.267	100.967
3.750	101.465	101.365	101.365	101.065	3.750	101.369	101.269	101.269	100.969	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				
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
												Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

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

W. Rate Sheet Dated: 2/19/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

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	99.048	99.048	98.848	2.250	93.967	93.967	93.767	2.750	98.289	98.289	98.089	2.500	98.469	98.469	98.269	2.750	98.932	98.932	98.732
2.875	99.715	99.715	99.515	2.375	95.109	95.109	94.909	2.875	99.022	99.022	98.822	2.625	99.251	99.251	99.051	2.875	99.606	99.606	99.406
2.990	100.165	100.165	99.965	2.500	96.259	96.259	96.059	2.990	99.893	99.893	99.693	2.750	99.829	99.829	99.629	2.990	100.409	100.409	100.209
3.000	100.265	100.265	100.065	2.625	97.367	97.367	97.167	3.000	99.993	99.993	99.793	2.875	100.436	100.436	100.236	3.000	100.509	100.509	100.309
3.125	100.968	100.968	100.768	2.750	98.351	98.351	98.151	3.125	101.252	101.252	101.052	2.990	100.781	100.781	100.581	3.125	100.917	100.917	100.717
3.250	101.713	101.713	101.513	2.875	99.085	99.085	98.885	3.250	102.199	102.199	101.999	3.000	100.881	100.881	100.681	3.250	101.146	101.146	100.946
3.375	102.271	102.271	102.071	2.990	99.993	99.993	99.793	3.375	102.814	102.814	102.614	3.125	101.117	101.117	100.917	3.375	101.665	101.665	101.465
3.500	102.738	102.738	102.538	3.000	100.093	100.093	99.893	3.500	103.329	103.329	103.129	3.250	101.346	101.346	101.146	3.500	102.038	102.038	101.838
3.625	103.122	103.122	102.922	3.125	101.288	101.288	101.088	3.625	103.748	103.748	103.548	3.375	101.865	101.865	101.665	3.625	102.249	102.249	102.049
3.750	102.802	102.802	102.602	3.250	102.199	102.199	101.999	3.750	103.485	103.485	103.285	3.500	102.238	102.238	102.038	3.750	101.175	101.175	100.975
3.875	103.290	103.290	103.090	3.375	102.814	102.814	102.614	3.875	104.023	104.023	103.823	3.625	102.449	102.449	102.249	3.875	101.629	101.629	101.429
3.990	103.572	103.572	103.372	3.500	103.329	103.329	103.129	3.990	104.342	104.342	104.142	3.750	101.375	101.375	101.175	3.990	101.863	101.863	101.663
4.000	103.672	103.672	103.472	3.625	103.748	103.748	103.548	4.000	104.442	104.442	104.242	3.875	101.829	101.829	101.629	4.000	101.963	101.963	101.763
4.125	103.985	103.985	103.785	3.750	103.485	103.485	103.285	4.125	104.788	104.788	104.588	3.990	102.063	102.063	101.863	4.125	102.148	102.148	101.948
4.250	103.829	103.829	103.629	3.875	104.023	104.023	103.823	4.250	N/A	N/A	N/A	4.000	102.163	102.163	101.963	4.250	N/A	N/A	N/A
4.375	104.201	104.201	104.001	3.990	104.342	104.342	104.142	4.375	N/A	N/A	N/A	4.125	102.348	102.348	102.148	4.375	N/A	N/A	N/A
4.500	104.546	104.546	104.346	4.000	104.442	104.442	104.242	4.500	N/A	N/A	N/A	4.250	100.938	100.938	100.738	4.500	N/A	N/A	N/A
4.625	104.779	104.779	104.579	4.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.338	101.338	101.138	4.625	N/A	N/A	N/A
4.750	104.633	104.633	104.433	4.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.634	101.634	101.434	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	98.870	98.870	98.870	2.875	100.407	100.407	100.407	100.207	2.875	99.886	99.886	99.886	99.686	2.875	99.886	99.886	99.686	2.750	101.686	101.686	101.686	101.886	
2.875	99.543	99.543	99.343	2.900	100.817	100.817	100.617	100.617	2.900	100.349	100.349	100.149	100.149	2.900	100.349	100.349	100.149	2.875	102.089	102.089	101.889		
2.990	100.309	100.309	100.109	3.000	100.917	100.917	100.717	100.717	3.000	100.449	100.449	100.249	100.249	3.000	100.449	100.449	100.249	2.990	102.433	102.433	102.233		
3.000	100.409	100.409	100.209	3.125	101.354	101.354	101.154	101.154	3.125	101.045	101.045	100.845	100.845	3.125	101.024	101.024	100.824	3.000	102.533	102.533	102.333		
3.125	100.917	100.917	100.717	3.250	101.931	101.931	101.731	101.731	3.250	101.852	101.852	101.652	101.652	3.250	101.852	101.852	101.652	3.125	102.943	102.943	102.743		
3.250	101.146	101.146	100.946	3.375	102.483	102.483	102.283	102.283	3.375	102.461	102.461	102.261	102.261	3.375	102.461	102.461	102.261	3.250	102.808	102.808	102.608		
3.375	101.665	101.665	101.465	3.500	102.917	102.917	102.717	102.717	3.500	102.940	102.940	102.740	102.740	3.500	102.940	102.940	102.740	3.375	103.207	103.207	103.007		
3.500	102.038	102.038	101.838	3.625	103.298	103.298	103.098	103.098	3.625	103.356	103.356	103.156	103.156	3.625	103.356	103.356	103.156	3.500	103.547	103.547	103.347		
3.625	102.249	102.249	102.049	3.750	103.687	103.687	103.487	103.487	3.750	103.679	103.679	103.479	103.479	3.750	103.687	103.687	103.487	3.625	103.956	103.956	103.756		
3.750	101.175	101.175	100.975	3.875	103.171	103.171	102.971	102.971	3.875	103.212	103.212	103.012	103.012	3.875	103.400	103.400	103.200	3.750	103.848	103.848	103.648		
3.875	101.629	101.629	101.429	3.990	103.424	103.424	103.224	103.224	3.990	103.500	103.500	103.300	103.300	3.990	103.687	103.687	103.487	3.875	104.279	104.279	104.079		
3.990	101.863	101.863	101.663	4.000	103.524	103.524	103.324	103.324	4.000	103.600	103.600	103.400	103.400	4.000	103.787	103.787	103.587	3.990	104.591	104.591	104.391		
4.000	101.963	101.963	101.763	4.125	103.833	103.833	103.633	103.633	4.125	103.941	103.941	103.741	103.741	4.125	104.129	104.129	103.929	4.000	104.691	104.691	104.491		
4.125	102.148	102.148	101.948	4.250	103.289	103.289	103.089	103.089	4.250	103.627	103.627	103.427	103.427	4.250	103.814	103.814	103.614	4.125	96.859	96.859	96.659		
4.250	N/A	N/A	N/A	4.375	103.649	103.649	103.449	103.449	4.375	103.031	103.031	103.831	103.831	4.375	104.219	104.219	104.019	4.250	104.442	104.442	104.242		
4.375	N/A	N/A	N/A	4.500	103.975	103.975	103.775	103.775	4.500	103.388	103.388	104.188	104.188	4.500	104.576	104.576	104.376	4.375	104.696	104.696	104.496		
4.500	N/A	N/A	N/A	4.625	104.204	104.204	104.004	104.004	4.625	104.642	104.642	104.442	104.442	4.625	96.809	96.809	96.609	4.500	104.764	104.764	104.564		
4.625	N/A	N/A	N/A	4.750	104.183	104.183	103.983	103.983	4.750	104.524	104.524	104.324	104.324	4.750	104.712	104.712	104.512	4.625	96.858	96.858	96.658		
4.750	N/A	N/A	N/A	4.875	104.524	104.524	104.324	104.324	4.875	96.808	96.808	96.608	96.608	4.875	96.808	96.808	96.608	4.750	103.652	103.652	103.452		

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	101.168	101.168	100.968	2.750	101.168	101.168	100.968	2.750	101.617	101.617	101.417	2.750	100.899	100.899	100.699	2.750	100.899	100.899	100.699	2.750	101.686	101.686	101.486
2.875	101.610	101.610	101.410	2.875	101.610	101.610	101.410	2.875	101.899	101.899	101.699	2.875	101.220	101.220	101.020	2.875	101.220	101.220	101.020	2.875	102.089	102.089	101.889
2.990	102.001	102.001	101.801	2.990	102.001	102.001	101.801	2.990	102.113	102.113	101.913	2.990	101.481	101.481	101.281	2.990	101.481	101.481	101.281	2.990	102.433	102.433	102.233
3.000	102.101	102.101	101.901	3.000	102.101	102.101	101.901	3.000	102.213	102.213	102.013	3.000	101.581	101.581	101.381	3.000	101.581	101.581	101.381	3.000	102.533	102.533	102.333
3.125	102.549	102.549	102.349	3.125	102.549	102.549	102.349	3.125	102.497	102.497	102.297	3.125	101.903	101.903	101.703	3.125	101.903	101.903	101.703	3.125	102.943	102.943	102.743
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	102.538	102.538	102.338
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	102.937	102.937	102.737
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	101.763	101.763	101.563	3.500	101.763	101.763	101.563	3.500	102.777	102.777	102.577
3.625	103.766	103.766	103.566	3.625	103.766	103.766	103.566	3.625	102.471	102.471	102.271	3.625	102.081	102.081	101.881	3.625	102.081	102.081	101.881	3.625	103.686	103.686	103.486
3.750	103.653	103.653	103.453	3.750	103.653	103.653	103.453	3.750	102.125	102.125	101.925	3.750	100.830	100.830	100.630	3.750	100.830	100.830	100.630	3.750	102.350	102.350	102.150
3.875	104.127	104.127	103.927	3.875	104.127	104.127	103.927	3.875	101.526	101.526	101.326	3.875	101.174	101.174	100.974	3.875	101.174	101.174	100.974	3.875	103.680	103.680	103.480
3.990	104.480	104.480	104.280	3.990	104.480	104.480	104.280	3.990	101.715	101.715	101.515	3.990	101.404	101.404	101.204	3.990	101.404	101.404	101.204	3.990	103.993	103.993	103.793
4.000	104.580	104.580	104.380	4.000	104.580	104.580	104.380	4.000	101.815	101.815	101.615	4.000	101.504	101.504	101.304	4.000	101.504	101.504	101.304	4.000	104.093	104.093	103.893
4.125	96.859	96.859	96.659	4.125	96.859	96.859	96.659	4.125	102.065	102.065	101.865	4.125	97.959	97.959	97.759	4.125	97.959	97.959	97.759	4.125	104.452	104.452	104.252
4.250	104.385	104.385	#N/A	4.250	104.385	104.385	104.185	4.250	101.295	101.295	101.095	4.250	101.038	101.038	100.838	4.250	101.038	101.038	100.838	4.250	103.765	103.765	103.565
4.375	104.663	104.663	#N/A	4.375	104.663	104.663	104.463	4.375	101.473	101.473	101.273	4.375	101.240	101.240	101.040	4.375	101.240	101.240	101.040	4.375	103.956	103.956	103.756
4.500	104.738	104.738	104.738	4.500	104.738	104.738	104.538	4.500	101.521	101.521	101.321	4.500	101.295	101.295	101.095	4.500	101.295	101.295	101.095	4.500	104.069	104.069	103.869
4.625	96.858	96.858	96.858	4.625	96.858	96.858	96.658	4.625	101.681	101.681	101.481	4.625	97.958	97.958	97.758	4.625	97.958	97.958	97.758	4.625	104.508	104.508	104.308
4.750	104.305	104.305	104.305	4.750	104.368	104.368	104.168	4.750	100.506	100.506	100.306	4.750	100.306	100.306	100.106	4.750	100.306	100.306	100.106	4.750	103.261	103.261	103.061

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

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

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

Product Features									
Product Feature ↓ \ 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 LPA Caps*	
Product Feature	LPA Caps
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	1.500

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

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

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

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	-0.500
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Mortgages with Subordinate Financing *			
LTV Range	LTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these 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 -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 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: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	

Applicable for all mortgages with greater than 15 year terms							
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250

Product Features							
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
Manufactured Home	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Conventional OTC	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

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



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

30 Day Lock Exp.: 3/22/2021
45 Day Lock Exp.: 4/5/2021
60 Day Lock Exp.: 4/20/2021

W. Rate Sheet Dated: 2/19/2021

Release Time: 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	99.149	99.149	98.949	3.375	101.507	101.507	101.307	3.375	101.507	101.507	101.307	2.500	98.692	98.692	98.447	3.375	101.166	101.166	100.966
2.875	99.891	99.891	99.691	3.500	101.982	101.982	101.782	3.500	101.982	101.982	101.782	2.625	99.346	99.346	99.111	3.500	101.641	101.641	101.441
2.990	100.454	100.454	100.254	3.625	102.365	102.365	102.165	3.625	102.365	102.365	102.165	2.750	99.947	99.947	99.747	3.625	102.024	102.024	101.824
3.000	100.554	100.554	100.354	3.750	101.966	101.966	101.766	3.750	101.966	101.966	101.766	2.875	100.689	100.689	100.489	3.750	100.656	100.656	100.456
3.125	101.036	101.036	100.836	3.875	102.451	102.451	102.251	3.875	102.451	102.451	102.251	2.990	101.252	101.252	101.052	3.875	101.141	101.141	100.941
3.250	101.636	101.636	101.436	3.990	102.871	102.871	102.671	3.990	102.871	102.871	102.671	3.000	101.352	101.352	101.152	3.990	101.561	101.561	101.361
3.375	102.257	102.257	102.057	4.000	102.971	102.971	102.771	4.000	102.971	102.971	102.771	3.125	101.834	101.834	101.634	4.000	101.661	101.661	101.461
3.500	102.732	102.732	102.532	4.125	103.277	103.277	103.077	4.125	103.277	103.277	103.077	3.250	101.295	101.295	101.095	4.125	101.967	101.967	101.767
3.625	103.115	103.115	102.915	4.250	103.222	103.222	103.022	4.250	103.222	103.222	103.022	3.375	101.916	101.916	101.716	4.250	101.342	101.342	101.142
3.750	102.716	102.716	102.516	4.375	103.561	103.561	103.361	4.375	103.561	103.561	103.361	3.500	102.391	102.391	102.191	4.375	101.681	101.681	101.481
3.875	103.201	103.201	103.001	4.500	103.843	103.843	103.643	4.500	103.843	103.843	103.643	3.625	102.774	102.774	102.574	4.500	101.963	101.963	101.763
3.990	103.496	103.496	103.296	4.625	104.029	104.029	103.829	4.625	104.029	104.029	103.829	3.750	101.406	101.406	101.206	4.625	102.149	102.149	101.949
4.000	103.596	103.596	103.396	4.750	104.171	104.171	103.971	4.750	104.171	104.171	103.971	3.875	101.891	101.891	101.691	4.750	102.258	102.258	102.058
4.125	103.902	103.902	103.702	4.875	104.473	104.473	104.273	4.875	104.473	104.473	104.273	3.990	102.186	102.186	101.986	4.875	102.560	102.560	102.360
4.250	103.847	103.847	103.647	4.990	104.748	104.748	104.548	4.990	104.748	104.748	104.548	4.000	102.286	102.286	102.086	4.990	102.835	102.835	102.635
4.375	104.186	104.186	103.986	5.000	104.848	104.848	104.648	5.000	104.848	104.848	104.648	4.125	102.592	102.592	102.392	5.000	102.935	102.935	102.735
4.500	104.468	104.468	104.268	5.125	105.124	105.124	104.924	5.125	105.124	105.124	104.924	4.250	101.967	101.967	101.767	5.125	103.211	103.211	103.011
4.625	104.654	104.654	104.454	5.250	105.026	105.026	104.826	5.250	105.026	105.026	104.826	4.375	102.306	102.306	102.106	5.250	103.169	103.169	102.969
4.750	104.796	104.796	104.596	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.588	102.588	102.388	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	101.166	101.166	100.966	2.750	99.933	99.933	99.733	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	101.714	101.714	101.514
3.500	101.641	101.641	101.441	2.875	100.618	100.618	100.418	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.075	102.075	101.875
3.625	102.024	102.024	101.824	2.990	101.046	101.046	100.846	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.260	102.260	102.060
3.750	100.656	100.656	100.456	3.000	101.146	101.146	100.946	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.360	102.360	102.160
3.875	101.141	101.141	100.941	3.125	101.582	101.582	101.382	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.774	102.774	102.574
3.990	101.561	101.561	101.361	3.250	101.841	101.841	101.641	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.520	102.520	102.320
4.000	101.661	101.661	101.461	3.375	102.406	102.406	102.206	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.835	102.835	102.635
4.125	101.967	101.967	101.767	3.500	102.858	102.858	102.658	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.020	103.020	102.820
4.250	101.342	101.342	101.142	3.625	103.215	103.215	103.015	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	103.048	103.048	102.848
4.375	101.681	101.681	101.481	3.750	102.808	102.808	102.608	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.358	103.358	103.158
4.500	101.963	101.963	101.763	3.875	103.319	103.319	103.119	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.507	103.507	103.307
4.625	102.149	102.149	101.949	3.990	103.589	103.589	103.389	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.728	103.728	103.528
4.750	102.258	102.258	102.058	4.000	103.689	103.689	103.489	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.828	103.828	103.628
4.875	102.560	102.560	102.360	4.125	103.933	103.933	103.733	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.821	103.821	103.621
4.990	102.835	102.835	102.635	4.250	104.044	104.044	103.844	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	104.028	104.028	103.828
5.000	102.935	102.935	102.735	4.375	104.261	104.261	104.061	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.254	104.254	104.054
5.125	103.211	103.211	103.011	4.500	104.499	104.499	104.299	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.410	104.410	104.210
5.250	103.169	103.169	102.969	4.625	104.738	104.738	104.538	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	105.888	105.888	105.688	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	103.714	103.714	103.514	2.750	103.964	103.964	103.764	2.750	101.501	101.501	101.301	2.750	103.501	103.501	103.301	2.750	103.751	103.751	103.551
2.875	102.200	102.200	102.000	2.875	102.200	102.200	102.000	2.875	101.862	101.862	101.662	2.875	101.987	101.987	101.787	2.875	101.987	101.987	101.787
2.990	102.385	102.385	102.185	2.990	102.385	102.385	102.185	2.990	102.047	102.047	101.847	2.990	102.172	102.172	101.972	2.990	102.172	102.172	101.972
3.000	102.485	102.485	102.285	3.000	102.485	102.485	102.285	3.000	102.147	102.147	101.947	3.000	102.272	102.272	102.072	3.000	102.272	102.272	102.072
3.125	102.399	102.399	102.199	3.125	102.399	102.399	102.199	3.125	101.749	101.749	101.549	3.125	101.874	101.874	101.674	3.125	101.874	101.874	101.674
3.250	102.645	102.645	102.445	3.250	102.645	102.645	102.445	3.250	101.995	101.995	101.795	3.250	102.120	102.120	101.920	3.250	102.120	102.120	101.920
3.375	102.960	102.960	102.760	3.375	102.960	102.960	102.760	3.375	102.310	102.310	102.110	3.375	102.435	102.435	102.235	3.375	102.435	102.435	102.235
3.500	103.145	103.145	102.945	3.500	103.145	103.145	102.945	3.500	102.495	102.495	102.295	3.500	102.620	102.620	102.420	3.500	102.620	102.620	102.420
3.625	103.173	103.173	102.973	3.625	103.173	103.173	102.973	3.625	101.741	101.741	101.541	3.625	101.866	101.866	101.666	3.625	101.866	101.866	101.666
3.750	103.483	103.483	103.283	3.750	103.483	103.483	103.283	3.750	102.051	102.051	101.851	3.750	102.176	102.176	101.976	3.750	102.176	102.176	101.976
3.875	103.632	103.632	103.432	3.875	103.632	103.632	103.432	3.875	102.200	102.200	102.000	3.875	102.325	102.325	102.125	3.875	102.325	102.325	102.125
3.990	103.853	103.853	103.653	3.990	103.853	103.853	103.653	3.990	102.421	102.421	102.221	3.990	102.546	102.546	102.346	3.990	102.546	102.546	102.346
4.000	103.953	103.953	103.753	4.000	103.953	103.953	103.753	4.000	102.521	102.521	102.321	4.000	102.646	102.646	102				



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: 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	99.149	99.149	98.949	2.750	99.933	99.933	99.733	2.750	101.714	101.714	101.514	2.500	97.342	97.342	97.097	2.750	100.201	100.201	100.001
2.875	99.891	99.891	99.691	2.875	100.618	100.618	100.418	2.875	102.075	102.075	101.875	2.625	97.996	97.996	97.761	2.875	100.562	100.562	100.362
2.990	100.454	100.454	100.254	2.990	101.046	101.046	100.846	2.990	102.260	102.260	102.060	2.750	98.597	98.597	98.397	2.990	100.747	100.747	100.547
3.000	100.554	100.554	100.354	3.000	101.146	101.146	100.946	3.000	102.360	102.360	102.160	2.875	99.339	99.339	99.139	3.000	100.847	100.847	100.647
3.125	101.036	101.036	100.836	3.125	101.582	101.582	101.382	3.125	102.274	102.274	102.074	2.990	99.902	99.902	99.702	3.125	100.449	100.449	100.249
3.250	101.636	101.636	101.436	3.250	101.841	101.841	101.641	3.250	102.520	102.520	102.320	3.000	100.002	100.002	99.802	3.250	100.695	100.695	100.495
3.375	102.257	102.257	102.057	3.375	102.406	102.406	102.206	3.375	102.835	102.835	102.635	3.125	100.484	100.484	100.284	3.375	101.010	101.010	100.810
3.500	102.732	102.732	102.532	3.500	102.858	102.858	102.658	3.500	103.020	103.020	102.820	3.250	99.945	99.945	99.745	3.500	101.195	101.195	100.995
3.625	103.115	103.115	102.915	3.625	103.215	103.215	103.015	3.625	103.048	103.048	102.848	3.375	100.566	100.566	100.366	3.625	100.441	100.441	100.241
3.750	102.716	102.716	102.516	3.750	102.808	102.808	102.608	3.750	103.358	103.358	103.158	3.500	101.041	101.041	100.841	3.750	100.751	100.751	100.551
3.875	103.201	103.201	103.001	3.875	103.319	103.319	103.119	3.875	103.507	103.507	103.307	3.625	101.424	101.424	101.224	3.875	100.900	100.900	100.700
3.990	103.496	103.496	103.296	3.990	103.589	103.589	103.389	3.990	103.728	103.728	103.528	3.750	100.056	100.056	99.856	3.990	101.121	101.121	100.921
4.000	103.596	103.596	103.396	4.000	103.689	103.689	103.489	4.000	103.828	103.828	103.628	3.875	100.541	100.541	100.341	4.000	101.221	101.221	101.021
4.125	103.902	103.902	103.702	4.125	103.933	103.933	103.733	4.125	103.821	103.821	103.621	3.990	100.836	100.836	100.636	4.125	103.455	103.455	103.255
4.250	103.847	103.847	103.647	4.250	104.044	104.044	103.844	4.250	104.028	104.028	103.828	4.000	100.936	100.936	100.736	4.250	103.662	103.662	103.462
4.375	104.186	104.186	103.986	4.375	104.261	104.261	104.061	4.375	104.254	104.254	104.054	4.125	101.242	101.242	101.042	4.375	103.888	103.888	103.688
4.500	104.468	104.468	104.268	4.500	104.499	104.499	104.299	4.500	104.410	104.410	104.210	4.250	100.617	100.617	100.417	4.500	104.044	104.044	103.844
4.625	104.654	104.654	104.454	4.625	104.738	104.738	104.538	4.625	N/A	N/A	N/A	4.375	100.956	100.956	100.756	4.625	N/A	N/A	N/A
4.750	104.796	104.796	104.596	4.750	105.888	105.888	105.688	4.750	N/A	N/A	N/A	4.500	101.238	101.238	101.038	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: 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)