



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 3/24/2021

45 Day Lock Exp.: 4/8/2021

60 Day Lock Exp.: 4/23/2021

W. Rate Sheet Dated: 2/22/2021

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	100.382	100.382	99.976	2.250	97.972	97.972	97.565	2.250	98.487	98.487	98.187	3.125	96.191	96.191	95.891
2.375	100.386	100.386	99.980	2.375	97.975	97.975	97.568	2.500	98.493	98.493	98.193	3.250	97.687	97.687	97.387
2.500	100.390	100.390	99.983	2.500	97.978	97.978	97.571	2.625	98.496	98.496	98.196	3.375	97.688	97.688	97.388
2.625	100.393	100.393	99.987	2.625	97.981	97.981	97.574	2.750	99.557	99.557	99.257	3.500	97.690	97.690	97.390
2.750	101.351	101.351	100.945	2.750	99.190	99.190	98.784	2.875	99.560	99.560	99.260	3.625	97.691	97.691	97.391
2.875	101.355	101.355	100.948	2.875	99.193	99.193	98.786	3.000	99.562	99.562	99.262	Margin = 2.250		Index = 0.070	
3.000	101.358	101.358	100.952	3.000	99.195	99.195	98.789	3.125	99.564	99.564	99.264	30 Year OTC			
3.125	101.361	101.361	100.955	3.125	99.198	99.198	98.791	3.250	101.908	101.908	101.608	Rate	30 Day	45 Day	60 Day
3.250	102.057	102.057	101.757	3.250	99.845	99.845	99.545	3.375	101.970	101.970	101.670	4.000	101.925	101.925	101.425
3.375	101.960	101.960	101.660	3.375	99.905	99.905	99.605	3.500	101.972	101.972	101.672	4.125	101.927	101.927	101.427
3.500	101.963	101.963	101.663	3.500	99.907	99.907	99.607	3.625	102.051	102.051	101.751	4.375	102.900	102.900	102.400
3.625	101.966	101.966	101.666	3.625	99.984	99.984	99.684	3.750	103.233	103.233	102.933	4.500	102.889	102.889	102.389
3.750	102.872	102.872	102.572	3.750	102.244	102.244	101.944	3.875	103.222	103.222	102.922	4.625	102.891	102.891	102.391
3.875	102.775	102.775	102.475	3.875	102.233	102.233	101.933	4.000	103.223	103.223	102.923	4.875	104.011	104.011	103.511
4.000	102.800	102.800	102.500	4.000	102.235	102.235	101.935	4.125	103.225	103.225	102.925	5.000	104.000	104.000	103.500
4.125	102.802	102.802	102.502	4.125	102.236	102.236	101.936	4.250	102.969	102.969	102.669	5.125	104.002	104.002	103.502
4.250	103.873	103.873	103.673	4.250	103.168	103.168	102.968	4.375	102.958	102.958	102.658	5.500	105.220	105.220	104.720
4.375	103.775	103.775	103.575	4.375	103.156	103.156	102.956	4.500	102.959	102.959	102.659	5.625	105.223	105.223	104.723
6.250	105.591	105.591	105.391	6.250	105.705	105.705	105.505	4.625	102.961	102.961	102.661	6.250	105.436	105.436	104.936

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	100.491	100.391	100.391	99.984	2.250	100.391	100.291	100.291	99.884	2.250	101.022	100.922	100.922	100.622	
2.375	100.494	100.394	100.394	99.988	2.375	100.394	100.294	100.294	99.888	2.375	101.025	100.925	100.925	100.625	
2.500	100.494	100.394	100.394	99.988	2.500	100.394	100.294	100.294	99.887	2.500	101.025	100.925	100.925	100.625	
2.625	100.494	100.394	100.394	99.988	2.625	100.394	100.294	100.294	99.887	2.625	101.025	100.925	100.925	100.625	
2.750	102.459	102.359	102.359	101.953	2.750	102.359	102.259	102.259	101.853	2.750	102.083	101.983	101.983	101.683	
2.875	102.463	102.363	102.363	101.957	2.875	102.362	102.262	102.262	101.856	2.875	102.095	101.995	101.995	101.695	
3.000	102.463	102.363	102.363	101.957	3.000	102.362	102.262	102.262	101.856	3.000	102.095	101.995	101.995	101.695	
3.125	102.463	102.363	102.363	101.956	3.125	102.361	102.261	102.261	101.855	3.125	102.094	101.994	101.994	101.694	
3.250	103.105	103.005	103.005	102.705	3.250	103.007	102.907	102.907	102.607	3.250	104.436	104.336	104.336	104.036	
3.375	103.119	103.019	103.019	102.719	3.375	103.075	102.975	102.975	102.675	3.375	104.505	104.405	104.405	104.105	
3.500	103.119	103.019	103.019	102.719	3.500	103.018	102.918	102.918	102.618	3.500	104.446	104.346	104.346	104.046	
3.625	103.119	103.019	103.019	102.719	3.625	103.093	102.993	102.993	102.693	3.625	104.523	104.423	104.423	104.123	
3.750	104.621	104.521	104.521	104.221	3.750	104.525	104.425	104.425	104.125	3.750	105.626	105.526	105.526	105.226	

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

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	99.175	99.175	98.675	4.250	100.000	100.000	99.500
3.875	101.188	101.188	100.688	6.250	103.750	103.750	103.500	4.125	99.177	99.177	98.677	4.750	101.000	101.000	100.500
4.000	101.163	101.163	100.663					4.500	100.139	100.139	99.639	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	101.160	101.160	100.660					4.625	100.141	100.141	99.641	Rate	30 Day	45 Day	60 Day
4.250	102.064	102.064	101.564					4.875	101.261	101.261	100.761	6.250	102.750	102.750	102.250
4.375	102.062	102.062	101.562					5.000	101.250	101.250	100.750	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	102.073	102.073	101.573					5.125	101.252	101.252	100.752				
4.625	102.071	102.071	101.571					5.500	102.470	102.470	101.970				
4.750	103.203	103.203	102.703					5.625	102.473	102.473	101.973				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.686	102.686	102.186				

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/24/2021

45 Day Lock Exp.:

4/8/2021

60 Day Lock Exp.:

4/23/2021

W. Rate Sheet Dated: 2/22/2021

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	96.176	96.176	95.876
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	97.437	97.437	97.137
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	97.438	97.438	97.138
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	97.440	97.440	97.140
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	97.441	97.441	97.141
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	98.600	98.600	98.194	3.125	98.969	98.969	98.669	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	98.603	98.603	98.196	3.250	101.501	101.501	101.201	Rate	30 Day	45 Day	60 Day
3.250	101.219	101.219	100.919	3.250	99.438	99.438	99.138	3.375	101.562	101.562	101.262	3.250	98.544	98.544	98.044
3.375	101.123	101.123	100.823	3.375	99.497	99.497	99.197	3.500	101.564	101.564	101.264	3.375	98.548	98.548	98.048
3.500	101.126	101.126	100.826	3.500	99.500	99.500	99.200	3.625	101.644	101.644	101.344	3.500	98.551	98.551	98.051
3.625	101.129	101.129	100.829	3.625	99.577	99.577	99.277	3.750	100.951	100.951	100.651	3.625	98.554	98.554	98.054
3.750	100.159	100.159	99.859	3.750	99.962	99.962	99.662	3.875	N/A	N/A	N/A	3.750	99.184	99.184	98.684
3.875	100.062	100.062	99.762	3.875	99.950	99.950	99.650	4.000	N/A	N/A	N/A	3.875	99.187	99.187	98.687
4.000	100.087	100.087	99.787	4.000	99.952	99.952	99.652	4.125	N/A	N/A	N/A	4.000	99.212	99.212	98.712
4.125	100.090	100.090	99.790	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.215	99.215	98.715
4.250	101.098	101.098	100.898	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.123	100.123	99.623
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	101.084	100.984	100.984	100.578	2.750	100.984	100.884	100.884	100.478	2.750	99.302	99.202	99.202	98.902
2.875	101.088	100.988	100.988	100.582	2.875	100.987	100.887	100.887	100.481	2.875	99.314	99.214	99.214	98.914
3.000	101.088	100.988	100.988	100.582	3.000	100.987	100.887	100.887	100.481	3.000	99.314	99.214	99.214	98.914
3.125	101.088	100.988	100.988	100.581	3.125	100.986	100.886	100.886	100.480	3.125	99.313	99.213	99.213	98.913
3.250	101.917	101.817	101.817	101.517	3.250	101.820	101.720	101.720	101.420	3.250	101.311	101.211	101.211	100.911
3.375	101.931	101.831	101.831	101.531	3.375	101.888	101.788	101.788	101.488	3.375	101.380	101.280	101.280	100.980
3.500	101.931	101.831	101.831	101.531	3.500	101.831	101.731	101.731	101.431	3.500	101.321	101.221	101.221	100.921
3.625	101.931	101.831	101.831	101.531	3.625	101.905	101.805	101.805	101.505	3.625	101.398	101.298	101.298	100.998
3.750	101.558	101.458	101.458	101.158	3.750	101.463	101.363	101.363	101.063	3.750	102.501	102.401	102.401	102.101

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only								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	
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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	

W. Rate Sheet Dated: 2/22/2021

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	98.815	98.815	98.615	2.250	93.724	93.724	93.524	2.750	98.055	98.055	97.855	2.500	98.229	98.229	98.029	2.750	98.699	98.699	98.499
2.875	99.481	99.481	99.281	2.375	94.865	94.865	94.665	2.875	98.788	98.788	98.588	2.625	99.015	99.015	98.815	2.875	99.372	99.372	99.172
2.990	99.931	99.931	99.731	2.500	96.019	96.019	95.819	2.990	99.736	99.736	99.536	2.750	99.596	99.596	99.396	2.990	100.251	100.251	100.051
3.000	100.031	100.031	99.831	2.625	97.131	97.131	96.931	3.000	99.836	99.836	99.636	2.875	100.202	100.202	100.002	3.000	100.351	100.351	100.151
3.125	100.809	100.809	100.609	2.750	98.118	98.118	97.918	3.125	101.094	101.094	100.894	2.990	100.544	100.544	100.344	3.125	100.680	100.680	100.480
3.250	101.554	101.554	101.354	2.875	98.851	98.851	98.651	3.250	102.040	102.040	101.840	3.000	100.644	100.644	100.444	3.250	100.987	100.987	100.787
3.375	102.112	102.112	101.912	2.990	99.838	99.838	99.638	3.375	102.655	102.655	102.455	3.125	100.880	100.880	100.680	3.375	101.506	101.506	101.306
3.500	102.582	102.582	102.382	3.000	99.938	99.938	99.738	3.500	103.170	103.170	102.970	3.250	101.187	101.187	100.987	3.500	101.882	101.882	101.682
3.625	102.967	102.967	102.767	3.125	101.129	101.129	100.929	3.625	103.593	103.593	103.393	3.375	101.706	101.706	101.506	3.625	102.090	102.090	101.890
3.750	102.766	102.766	102.566	3.250	102.040	102.040	101.840	3.750	103.449	103.449	103.249	3.500	102.082	102.082	101.882	3.750	101.139	101.139	100.939
3.875	103.254	103.254	103.054	3.375	102.655	102.655	102.455	3.875	103.987	103.987	103.787	3.625	102.290	102.290	102.090	3.875	101.593	101.593	101.393
3.990	103.536	103.536	103.336	3.500	103.170	103.170	102.970	3.990	104.306	104.306	104.106	3.750	101.339	101.339	101.139	3.990	101.827	101.827	101.627
4.000	103.636	103.636	103.436	3.625	103.593	103.593	103.393	4.000	104.406	104.406	104.206	3.875	101.793	101.793	101.593	4.000	101.927	101.927	101.727
4.125	103.949	103.949	103.749	3.750	103.449	103.449	103.249	4.125	104.751	104.751	104.551	3.990	102.027	102.027	101.827	4.125	102.112	102.112	101.912
4.250	103.809	103.809	103.609	3.875	103.987	103.987	103.787	4.250	N/A	N/A	N/A	4.000	102.127	102.127	101.927	4.250	N/A	N/A	N/A
4.375	104.183	104.183	103.983	3.990	104.306	104.306	104.106	4.375	N/A	N/A	N/A	4.125	102.312	102.312	102.112	4.375	N/A	N/A	N/A
4.500	104.529	104.529	104.329	4.000	104.406	104.406	104.206	4.500	N/A	N/A	N/A	4.250	102.918	102.918	102.718	4.500	N/A	N/A	N/A
4.625	104.763	104.763	104.563	4.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.319	101.319	101.119	4.625	N/A	N/A	N/A
4.750	104.625	104.625	104.425	4.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.617	101.617	101.417	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	98.636	98.636	98.436	2.875	100.579	100.579	100.379	2.875	99.652	99.652	99.452	2.875	99.652	99.652	99.452	2.750	101.519	101.519	101.319
2.875	99.309	99.309	99.109	2.990	100.990	100.990	100.790	2.990	100.113	100.113	99.913	2.990	100.113	100.113	99.913	2.875	101.921	101.921	101.721
2.990	100.149	100.149	99.949	3.000	101.090	101.090	100.890	3.000	100.213	100.213	100.013	3.000	100.213	100.213	100.013	2.990	102.270	102.270	102.070
3.000	100.249	100.249	100.049	3.125	101.528	101.528	101.328	3.125	100.888	100.888	100.688	3.125	100.867	100.867	100.667	3.000	102.370	102.370	102.170
3.125	100.680	100.680	100.480	3.250	101.866	101.866	101.666	3.250	101.694	101.694	101.494	3.250	101.694	101.694	101.494	3.125	102.775	102.775	102.575
3.250	100.987	100.987	100.787	3.375	102.419	102.419	102.219	3.375	102.303	102.303	102.103	3.375	102.303	102.303	102.103	3.250	102.761	102.761	102.561
3.375	101.506	101.506	101.306	3.500	102.856	102.856	102.656	3.500	102.782	102.782	102.582	3.500	102.782	102.782	102.582	3.375	103.160	103.160	102.960
3.500	101.882	101.882	101.682	3.625	103.238	103.238	103.038	3.625	103.203	103.203	103.003	3.625	103.203	103.203	103.003	3.500	103.500	103.500	103.300
3.625	102.090	102.090	101.890	3.750	102.651	102.651	102.451	3.750	102.643	102.643	102.443	3.750	102.643	102.643	102.443	3.625	103.910	103.910	103.710
3.750	101.139	101.139	100.939	3.875	103.136	103.136	102.936	3.875	103.177	103.177	102.977	3.875	103.164	103.164	102.964	3.750	103.800	103.800	103.600
3.875	101.593	101.593	101.393	3.990	103.388	103.388	103.188	3.990	103.463	103.463	103.263	3.990	103.463	103.463	103.263	3.875	104.232	104.232	104.032
3.990	101.827	101.827	101.627	4.000	103.488	103.488	103.288	4.000	103.563	103.563	103.363	4.000	103.571	103.571	103.371	3.990	104.549	104.549	104.349
4.000	101.927	101.927	101.727	4.125	103.797	103.797	103.597	4.125	103.905	103.905	103.705	4.125	104.093	104.093	103.893	4.000	104.649	104.649	104.449
4.125	102.112	102.112	101.912	4.250	103.263	103.263	103.063	4.250	103.607	103.607	103.407	4.250	103.795	103.795	103.595	4.125	96.859	96.859	96.659
4.250	N/A	N/A	N/A	4.375	103.632	103.632	103.432	4.375	104.014	104.014	103.814	4.375	104.202	104.202	104.002	4.250	104.392	104.392	104.192
4.375	N/A	N/A	N/A	4.500	103.959	103.959	103.759	4.500	104.372	104.372	104.172	4.500	104.560	104.560	104.360	4.375	104.646	104.646	104.446
4.500	N/A	N/A	N/A	4.625	104.188	104.188	103.988	4.625	104.627	104.627	104.427	4.625	96.809	96.809	96.609	4.500	104.715	104.715	104.515
4.625	N/A	N/A	N/A	4.750	104.175	104.175	103.975	4.750	104.517	104.517	104.317	4.750	104.705	104.705	104.505	4.625	96.858	96.858	96.658
4.750	N/A	N/A	N/A	4.875	104.517	104.517	104.317	4.875	96.809	96.809	96.609	4.875	96.809	96.809	96.609	4.750	103.583	103.583	103.383
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	101.001	101.001	100.801	2.750	101.001	101.001	100.801	2.750	101.449	101.449	101.249	2.750	100.731	100.731	100.531	2.750	100.731	100.731	100.531
2.875	101.445	101.445	101.245	2.875	101.445	101.445	101.245	2.875	101.731	101.731	101.531	2.875	101.055	101.055	100.855	2.875	101.055	101.055	100.855
2.990	101.837	101.837	101.637	2.990	101.837	101.837	101.637	2.990	101.945	101.945	101.745	2.990	101.312	101.312	101.112	2.990	101.312	101.312	101.112
3.000	101.937	101.937	101.737	3.000	101.937	101.937	101.737	3.000	102.045	102.045	101.845	3.000	101.412	101.412	101.212	3.000	101.412	101.412	101.212
3.125	102.386	102.386	102.186	3.125	102.386	102.386	102.186	3.125	102.329	102.329	102.129	3.125	101.740	101.740	101.540	3.125	101.740	101.740	101.540
3.250	102.460	102.460	102.260	3.250	102.460	102.460	102.260	3.250	101.622	101.622	101.422	3.250	101.121	101.121	100.921	3.250	101.121	101.121	100.921
3.375	102.900	102.900	102.700	3.375	102.900	102.900	102.700	3.375	101.902	101.902	101.702	3.375	101.442	101.442	101.242	3.375	101.442	101.442	101.242
3.500	103.275	103.275	103.075	3.500	103.275	103.275	103.075	3.500	102.141	102.141	101.941	3.500	101.716	101.716	101.516	3.500	101.716	101.716	101.516
3.625	103.724	103.724	103.524	3.625	103.724	103.724	103.524	3.625	102.424	102.424	102.224	3.625	102.038	102.038	101.838	3.625	102.038	102.038	101.838
3.750	103.605	103.605	103.405	3.750	103.605	103.605	103.405	3.750	101.175	101.175	100.975	3.750	100.780	100.780	100.580	3.750	100.780	100.780	100.580
3.875	104.080	104.080	103.880	3.875	104.080	104.080	103.880	3.875	101.476	101.476	101.276	3.875	101.124	101.124	100.924	3.875	101.124	101.124	100.924
3.990	104.434	104.434	104.234	3.990	104.434	104.434	104.234	3.990	101.669	101.669	101.469	3.990	101.354	101.354	101.154	3.990	101.354	101.354	101.154
4.000	104.534	104.534	104.334	4.000	104.534	104.534	104.334	4.000	101.769	101.769	101.569	4.000	101.454	101.454	101.254	4.000	101.454	101.454	101.254
4.125	96.859	96.859	96.659	4.125	96.859	96.859	96.659												

Applicable for all mortgages with greater than 15 year terms										
FICO	↓ / LV ↑	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740		0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.00%	-0.25%	-0.75%	-0.75%
720 – 739		0.00%	-0.25%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%
700 – 719		0.00%	-0.00%	-1.25%	-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
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

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

Product Features									
Product Feature ↓ \ ITV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
* Not applicable 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

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 -.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.:

3/24/2021

45 Day Lock Exp.:

4/8/2021

60 Day Lock Exp.:

4/23/2021

W. Rate Sheet Dated: 2/22/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

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

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

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

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/24/2021

45 Day Lock Exp.:

4/8/2021

60 Day Lock Exp.:

4/23/2021

W. Rate Sheet Dated: 2/22/2021

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	98.769	98.769	98.569	3.375	101.247	101.247	101.047	3.375	101.247	101.247	101.047	2.500	98.216	98.216	97.917	3.375	100.872	100.872	100.672
2.875	99.524	99.524	99.324	3.500	101.747	101.747	101.547	3.500	101.747	101.747	101.547	2.625	98.907	98.907	98.622	3.500	101.372	101.372	101.172
2.990	100.106	100.106	99.906	3.625	102.148	102.148	101.948	3.625	102.148	102.148	101.948	2.750	99.525	99.525	99.325	3.625	101.773	101.773	101.573
3.000	100.206	100.206	100.006	3.750	101.905	101.905	101.705	3.750	101.905	101.905	101.705	2.875	100.280	100.280	100.080	3.750	100.617	100.617	100.417
3.125	100.729	100.729	100.529	3.875	102.406	102.406	102.206	3.875	102.406	102.406	102.206	2.990	100.862	100.862	100.662	3.875	101.118	101.118	100.918
3.250	101.364	101.364	101.164	3.990	102.842	102.842	102.642	3.990	102.842	102.842	102.642	3.000	100.962	100.962	100.762	3.990	101.554	101.554	101.354
3.375	101.997	101.997	101.797	4.000	102.942	102.942	102.742	4.000	102.942	102.942	102.742	3.125	101.485	101.485	101.285	4.000	101.654	101.654	101.454
3.500	102.497	102.497	102.297	4.125	103.255	103.255	103.055	4.125	103.255	103.255	103.055	3.250	100.989	100.989	100.789	4.125	101.967	101.967	101.767
3.625	102.898	102.898	102.698	4.250	103.164	103.164	102.964	4.250	103.164	103.164	102.964	3.375	101.622	101.622	101.422	4.250	101.282	101.282	101.082
3.750	102.655	102.655	102.455	4.375	103.513	103.513	103.313	4.375	103.513	103.513	103.313	3.500	102.122	102.122	101.922	4.375	101.631	101.631	101.431
3.875	103.156	103.156	102.956	4.500	103.803	103.803	103.603	4.500	103.803	103.803	103.603	3.625	102.523	102.523	102.323	4.500	101.921	101.921	101.721
3.990	103.467	103.467	103.267	4.625	103.993	103.993	103.793	4.625	103.993	103.993	103.793	3.750	101.367	101.367	101.167	4.625	102.111	102.111	101.911
4.000	103.567	103.567	103.367	4.750	104.173	104.173	103.973	4.750	104.173	104.173	103.973	3.875	101.868	101.868	101.668	4.750	102.260	102.260	102.060
4.125	103.880	103.880	103.680	4.875	104.481	104.481	104.281	4.875	104.481	104.481	104.281	3.990	102.179	102.179	101.979	4.875	102.568	102.568	102.368
4.250	103.789	103.789	103.589	4.990	104.761	104.761	104.561	4.990	104.761	104.761	104.561	4.000	102.279	102.279	102.079	4.990	102.848	102.848	102.648
4.375	104.138	104.138	103.938	5.000	104.861	104.861	104.661	5.000	104.861	104.861	104.661	4.125	102.592	102.592	102.392	5.000	102.948	102.948	102.748
4.500	104.428	104.428	104.228	5.125	105.141	105.141	104.941	5.125	105.141	105.141	104.941	4.250	101.907	101.907	101.707	5.125	103.228	103.228	103.028
4.625	104.618	104.618	104.418	5.250	105.033	105.033	104.833	5.250	105.033	105.033	104.833	4.375	102.256	102.256	102.056	5.250	103.189	103.189	102.989
4.750	104.798	104.798	104.598	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.546	102.546	102.346	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	100.872	100.872	100.672	2.750	99.557	99.557	99.357	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	101.501	101.501	101.301
3.500	101.372	101.372	101.172	2.875	100.261	100.261	100.061	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	101.868	101.868	101.668
3.625	101.773	101.773	101.573	2.990	100.697	100.697	100.497	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.058	102.058	101.858
3.750	100.617	100.617	100.417	3.000	100.797	100.797	100.597	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.158	102.158	101.958
3.875	101.118	101.118	100.918	3.125	101.266	101.266	101.066	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.178	102.178	101.978
3.990	101.554	101.554	101.354	3.250	101.589	101.589	101.389	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.430	102.430	102.230
4.000	101.654	101.654	101.454	3.375	102.168	102.168	101.968	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.751	102.751	102.551
4.125	101.967	101.967	101.767	3.500	102.631	102.631	102.431	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	102.939	102.939	102.739
4.250	101.282	101.282	101.082	3.625	102.994	102.994	102.794	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	103.073	103.073	102.873
4.375	101.631	101.631	101.431	3.750	102.741	102.741	102.541	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.390	103.390	103.190
4.500	101.921	101.921	101.721	3.875	103.268	103.268	103.068	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.541	103.541	103.341
4.625	102.111	102.111	101.911	3.990	103.548	103.548	103.348	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.773	103.773	103.573
4.750	102.260	102.260	102.060	4.000	103.648	103.648	103.448	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.873	103.873	103.673
4.875	102.568	102.568	102.368	4.125	103.898	103.898	103.698	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.944	103.944	103.744
4.990	102.848	102.848	102.648	4.250	103.985	103.985	103.785	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	104.157	104.157	103.957
5.000	102.948	102.948	102.748	4.375	104.208	104.208	104.008	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.390	104.390	104.190
5.125	103.228	103.228	103.028	4.500	104.478	104.478	104.278	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.549	104.549	104.349
5.250	103.189	103.189	102.989	4.625	104.724	104.724	104.524	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	105.898	105.898	105.698	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	103.501	103.501	103.301	2.750	103.751	103.751	103.551	2.750	101.288	101.288	101.088	2.750	103.288	103.288	103.088	2.750	103.538	103.538	103.338
2.875	101.993	101.993	101.793	2.875	101.993	101.993	101.793	2.875	101.655	101.655	101.455	2.875	101.780	101.780	101.580	2.875	101.780	101.780	101.580
2.990	102.183	102.183	101.983	2.990	102.183	102.183	101.983	2.990	101.845	101.845	101.645	2.990	101.970	101.970	101.770	2.990	101.970	101.970	101.770
3.000	102.283	102.283	102.083	3.000	102.283	102.283	102.083	3.000	101.945	101.945	101.745	3.000	102.070	102.070	101.870	3.000	102.070	102.070	101.870
3.125	102.303	102.303	102.103	3.125	102.303	102.303	102.103	3.125	101.653	101.653	101.453	3.125	101.778	101.778	101.578	3.125	101.778	101.778	101.578
3.250	102.555	102.555	102.355	3.250	102.555	102.555	102.355	3.250	101.905	101.905	101.705	3.250	102.030	102.030	101.830	3.250	102.030	102.030	101.830
3.375	102.876	102.876	102.676	3.375	102.876	102.876	102.676	3.375	102.226	102.226	102.026	3.375	102.351	102.351	102.151	3.375	102.351	102.351	102.151
3.500	103.064	103.064	102.864	3.500	103.064	103.064	102.864	3.500	102.414	102.414	102.214	3.500	102.539	102.539	102.339	3.500	102.539	102.539	102.339
3.625	103.198	103.198	102.998	3.625	103.198	103.198	102.998	3.625	101.744	101.744	101.544	3.625	101.869	101.869	101.669	3.625	101.869	101.869	101.669
3.750	103.515	103.515	103.315	3.750	103.515	103.515	103.315	3.750	102.061	102.061	101.861	3.750	102.186	102.186	101.986	3.750	102.186	102.186	101.986
3.875	103.666	103.666	103.466	3.875	103.666	103.666	103.466	3.875	102.212	102.212	102.012	3.875	102.337	102.337	102.137	3.875	102.337	102.337	102.137
3.990	103.898	103.898	103.698	3.990	103.898	103.898	103.698	3.990	102.444	102.444	102.244	3.990	102.569	102.569	102.369	3.990	102.569	102.569	102.369
4.000	103.998	103.998	103.798	4.000	103.998	103.998	103.798	4.000	102.544	102.544	102.344	4.000	102.669	102.669	102.469	4.000	102.669	102.669	102.469
4.125	104.069	104.069	103.869	4.125	104.069	104.069	103.869	4.125	104.078	104.078	104.678	4.125	105.003	105.003	104.803	4			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/24/2021

45 Day Lock Exp.:

4/8/2021

60 Day Lock Exp.:

4/23/2021

W. Rate Sheet Dated: 2/22/2021

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	98.769	98.769	98.569	2.750	99.557	99.557	99.357	2.750	101.501	101.501	101.301	2.500	96.866	96.866	96.567	2.750	99.988	99.988	99.788
2.875	99.524	99.524	99.324	2.875	100.261	100.261	100.061	2.875	101.868	101.868	101.668	2.625	97.557	97.557	97.272	2.875	100.355	100.355	100.155
2.990	100.106	100.106	99.906	2.990	100.697	100.697	100.497	2.990	102.058	102.058	101.858	2.750	98.175	98.175	97.975	2.990	100.545	100.545	100.345
3.000	100.206	100.206	100.006	3.000	100.797	100.797	100.597	3.000	102.158	102.158	101.958	2.875	98.930	98.930	98.730	3.000	100.645	100.645	100.445
3.125	100.729	100.729	100.529	3.125	101.266	101.266	101.066	3.125	102.178	102.178	101.978	2.990	99.512	99.512	99.312	3.125	100.353	100.353	100.153
3.250	101.364	101.364	101.164	3.250	101.589	101.589	101.389	3.250	102.430	102.430	102.230	3.000	99.612	99.612	99.412	3.250	100.605	100.605	100.405
3.375	101.997	101.997	101.797	3.375	102.168	102.168	101.968	3.375	102.751	102.751	102.551	3.125	100.135	100.135	99.935	3.375	100.926	100.926	100.726
3.500	102.497	102.497	102.297	3.500	102.631	102.631	102.431	3.500	102.939	102.939	102.739	3.250	99.639	99.639	99.439	3.500	101.114	101.114	100.914
3.625	102.898	102.898	102.698	3.625	102.994	102.994	102.794	3.625	103.073	103.073	102.873	3.375	100.272	100.272	100.072	3.625	100.444	100.444	100.244
3.750	102.655	102.655	102.455	3.750	102.741	102.741	102.541	3.750	103.390	103.390	103.190	3.500	100.772	100.772	100.572	3.750	100.761	100.761	100.561
3.875	103.156	103.156	102.956	3.875	103.268	103.268	103.068	3.875	103.541	103.541	103.341	3.625	101.173	101.173	100.973	3.875	100.912	100.912	100.712
3.990	103.467	103.467	103.267	3.990	103.548	103.548	103.348	3.990	103.773	103.773	103.573	3.750	100.017	100.017	99.817	3.990	101.144	101.144	100.944
4.000	103.567	103.567	103.367	4.000	103.648	103.648	103.448	4.000	103.873	103.873	103.673	3.875	100.518	100.518	100.318	4.000	101.244	101.244	101.044
4.125	103.880	103.880	103.680	4.125	103.898	103.898	103.698	4.125	103.944	103.944	103.744	3.990	100.829	100.829	100.629	4.125	103.578	103.578	103.378
4.250	103.789	103.789	103.589	4.250	103.985	103.985	103.785	4.250	104.157	104.157	103.957	4.000	100.929	100.929	100.729	4.250	103.791	103.791	103.591
4.375	104.138	104.138	103.938	4.375	104.208	104.208	104.008	4.375	104.390	104.390	104.190	4.125	101.242	101.242	101.042	4.375	104.024	104.024	103.824
4.500	104.428	104.428	104.228	4.500	104.478	104.478	104.278	4.500	104.549	104.549	104.349	4.250	100.557	100.557	100.357	4.500	104.183	104.183	103.983
4.625	104.618	104.618	104.418	4.625	104.724	104.724	104.524	4.625	N/A	N/A	N/A	4.375	100.906	100.906	100.706	4.625	N/A	N/A	N/A
4.750	104.798	104.798	104.598	4.750	105.898	105.898	105.698	4.750	N/A	N/A	N/A	4.500	101.196	101.196	100.996	4.750	N/A	N/A	N/A

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

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

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/24/2021

45 Day Lock Exp.:

4/8/2021

60 Day Lock Exp.:

4/23/2021

W. Rate Sheet Dated: 2/22/2021

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	0.500	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)