

W. Rate Sheet Dated: 2/23/2021

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	99.882	99.882	99.476	2.250	97.472	97.472	97.065	2.250	98.128	98.128	97.828	3.125	96.191	96.191	95.891
2.375	99.886	99.886	99.480	2.375	97.475	97.475	97.068	2.500	98.134	98.134	97.834	3.250	97.687	97.687	97.387
2.500	99.890	99.890	99.483	2.500	97.478	97.478	97.071	2.625	98.136	98.136	97.836	3.375	97.688	97.688	97.388
2.625	99.893	99.893	99.487	2.625	97.481	97.481	97.074	2.750	99.065	99.065	98.765	3.500	97.690	97.690	97.390
2.750	100.867	100.867	100.445	2.750	98.705	98.705	98.284	2.875	99.068	99.068	98.768	3.625	97.691	97.691	97.391
2.875	100.870	100.870	100.448	2.875	98.708	98.708	98.286	3.000	99.070	99.070	98.770	Margin = 2.250		Index = 0.070	
3.000	100.874	100.874	100.452	3.000	98.711	98.711	98.289	3.125	99.072	99.072	98.772	30 Year OTC			
3.125	100.877	100.877	100.455	3.125	98.713	98.713	98.291	3.250	101.830	101.830	101.530	Rate	30 Day	45 Day	60 Day
3.250	101.791	101.791	101.491	3.250	99.580	99.580	99.280	3.375	101.892	101.892	101.592	4.000	101.862	101.862	101.362
3.375	101.694	101.694	101.394	3.375	99.639	99.639	99.339	3.500	101.894	101.894	101.594	4.125	101.865	101.865	101.365
3.500	101.698	101.698	101.398	3.500	99.642	99.642	99.342	3.625	101.973	101.973	101.673	4.375	102.869	102.869	102.369
3.625	101.701	101.701	101.401	3.625	99.719	99.719	99.419	3.750	103.249	103.249	102.949	4.500	102.858	102.858	102.358
3.750	102.809	102.809	102.509	3.750	102.182	102.182	101.882	3.875	103.237	103.237	102.937	4.625	102.860	102.860	102.360
3.875	102.712	102.712	102.412	3.875	102.170	102.170	101.870	4.000	103.239	103.239	102.939	4.875	103.839	103.839	103.339
4.000	102.737	102.737	102.437	4.000	102.172	102.172	101.872	4.125	103.240	103.240	102.940	5.000	103.828	103.828	103.328
4.125	102.740	102.740	102.440	4.125	102.174	102.174	101.874	4.250	102.954	102.954	102.654	5.125	103.830	103.830	103.330
4.250	103.842	103.842	103.642	4.250	103.136	103.136	102.936	4.375	102.942	102.942	102.642	5.500	104.736	104.736	104.236
4.375	103.744	103.744	103.544	4.375	103.125	103.125	102.925	4.500	102.944	102.944	102.644	5.625	104.738	104.738	104.238
6.250	105.591	105.591	105.391	6.250	105.768	105.768	105.568	4.625	102.945	102.945	102.645	6.250	105.498	105.498	104.998

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	99.991	99.891	99.891	99.484	2.250	99.891	99.791	99.791	99.384	2.250	100.663	100.563	100.563	100.263
2.375	99.994	99.894	99.894	99.488	2.375	99.894	99.794	99.794	99.388	2.375	100.665	100.565	100.565	100.265
2.500	99.994	99.894	99.894	99.488	2.500	99.894	99.794	99.794	99.387	2.500	100.665	100.565	100.565	100.265
2.625	99.994	99.894	99.894	99.488	2.625	99.894	99.794	99.794	99.387	2.625	100.665	100.565	100.565	100.265
2.750	101.975	101.875	101.875	101.453	2.750	101.875	101.775	101.775	101.353	2.750	101.591	101.491	101.491	101.191
2.875	101.979	101.879	101.879	101.457	2.875	101.878	101.778	101.778	101.356	2.875	101.603	101.503	101.503	101.203
3.000	101.978	101.878	101.878	101.457	3.000	101.878	101.778	101.778	101.356	3.000	101.603	101.503	101.503	101.203
3.125	101.978	101.878	101.878	101.456	3.125	101.877	101.777	101.777	101.355	3.125	101.602	101.502	101.502	101.202
3.250	102.839	102.739	102.739	102.439	3.250	102.742	102.642	102.642	102.342	3.250	104.358	104.258	104.258	103.958
3.375	102.853	102.753	102.753	102.453	3.375	102.810	102.710	102.710	102.410	3.375	104.427	104.327	104.327	104.027
3.500	102.853	102.753	102.753	102.453	3.500	102.752	102.652	102.652	102.352	3.500	104.368	104.268	104.268	103.968
3.625	102.853	102.753	102.753	102.453	3.625	102.827	102.727	102.727	102.427	3.625	104.445	104.345	104.345	104.045
3.750	104.558	104.458	104.458	104.158	3.750	104.463	104.363	104.363	104.063	3.750	105.641	105.541	105.541	105.241

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	99.112	99.112	98.612	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.115	99.115	98.615	4.750	101.000	101.000	100.500
3.875	101.125	101.125	100.625	6.250	103.750	103.750	103.500	4.375	100.119	100.119	99.619	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	101.100	101.100	100.600					4.500	100.108	100.108	99.608	Rate	30 Day	45 Day	60 Day
4.125	101.098	101.098	100.598					4.625	100.110	100.110	99.610	6.250	102.750	102.750	102.250
4.250	102.033	102.033	101.533					4.875	101.089	101.089	100.589	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	102.031	102.031	101.531					5.000	101.078	101.078	100.578				
4.500	102.042	102.042	101.542					5.125	101.080	101.080	100.580				
4.625	102.040	102.040	101.540					5.500	101.986	101.986	101.486				
4.750	103.032	103.032	102.532					5.625	101.988	101.988	101.488				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.748	102.748	102.248				

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

Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
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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" (JA & 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.:

3/25/2021

45 Day Lock Exp.:

4/9/2021

60 Day Lock Exp.:

4/26/2021

W. Rate Sheet Dated: 2/23/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.176	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	98.470	98.470	98.170	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	98.473	98.473	98.173	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	98.475	98.475	98.175	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	98.116	98.116	97.694	3.125	98.477	98.477	98.177	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	98.118	98.118	97.696	3.250	101.423	101.423	101.123	Rate	30 Day	45 Day	60 Day
3.250	100.954	100.954	100.654	3.250	99.172	99.172	98.872	3.375	101.484	101.484	101.184	3.250	98.279	98.279	97.779
3.375	100.857	100.857	100.557	3.375	99.232	99.232	98.932	3.500	101.486	101.486	101.186	3.375	98.282	98.282	97.782
3.500	100.860	100.860	100.560	3.500	99.234	99.234	98.934	3.625	101.566	101.566	101.266	3.500	98.285	98.285	97.785
3.625	100.863	100.863	100.563	3.625	99.311	99.311	99.011	3.750	100.966	100.966	100.666	3.625	98.288	98.288	97.788
3.750	100.097	100.097	99.797	3.750	99.899	99.899	99.599	3.875	N/A	N/A	N/A	3.750	99.122	99.122	98.622
3.875	100.000	100.000	99.700	3.875	99.888	99.888	99.588	4.000	N/A	N/A	N/A	3.875	99.125	99.125	98.625
4.000	100.025	100.025	99.725	4.000	99.890	99.890	99.590	4.125	N/A	N/A	N/A	4.000	99.150	99.150	98.650
4.125	100.027	100.027	99.727	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.152	99.152	98.652
4.250	101.067	101.067	100.867	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.092	100.092	99.592
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	100.600	100.500	100.500	100.078	2.750	100.500	100.400	100.400	99.978	2.750	98.810	98.710	98.710	98.410
2.875	100.604	100.504	100.504	100.082	2.875	100.503	100.403	100.403	99.981	2.875	98.821	98.721	98.721	98.421
3.000	100.603	100.503	100.503	100.082	3.000	100.503	100.403	100.403	99.981	3.000	98.821	98.721	98.721	98.421
3.125	100.603	100.503	100.503	100.081	3.125	100.502	100.402	100.402	99.980	3.125	98.821	98.721	98.721	98.421
3.250	101.652	101.552	101.552	101.252	3.250	101.554	101.454	101.454	101.154	3.250	101.233	101.133	101.133	100.833
3.375	101.666	101.566	101.566	101.266	3.375	101.622	101.522	101.522	101.222	3.375	101.302	101.202	101.202	100.902
3.500	101.666	101.566	101.566	101.266	3.500	101.565	101.465	101.465	101.165	3.500	101.243	101.143	101.143	100.843
3.625	101.666	101.566	101.566	101.266	3.625	101.640	101.540	101.540	101.240	3.625	101.320	101.220	101.220	100.920
3.750	101.496	101.396	101.396	101.096	3.750	101.400	101.300	101.300	101.000	3.750	102.516	102.416	102.416	102.116

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

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

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

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	

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Release Time: 10:00 am ET

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Conforming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.343	98.343	98.143	2.250	93.246	93.246	93.046	2.750	97.583	97.583	97.383	2.500	97.753	97.753	97.553	2.750	98.226	98.226	98.026
2.875	99.014	99.014	98.814	2.375	94.385	94.385	94.185	2.875	98.321	98.321	98.121	2.625	98.540	98.540	98.340	2.875	98.903	98.903	98.703
2.990	99.469	99.469	99.269	2.500	95.542	95.542	95.342	2.990	99.121	99.121	98.921	2.750	99.123	99.123	98.923	2.990	99.633	99.633	99.433
3.000	99.569	99.569	99.369	2.625	96.655	96.655	96.455	3.000	99.221	99.221	99.021	2.875	99.733	99.733	99.533	3.000	99.733	99.733	99.533
3.125	100.189	100.189	99.989	2.750	97.646	97.646	97.446	3.125	100.488	100.488	100.288	2.990	100.081	100.081	99.881	3.125	100.223	100.223	100.023
3.250	100.941	100.941	100.741	2.875	98.384	98.384	98.184	3.250	101.443	101.443	101.243	3.000	100.181	100.181	99.981	3.250	100.390	100.390	100.190
3.375	101.506	101.506	101.306	2.990	99.221	99.221	99.021	3.375	102.063	102.063	101.863	3.125	102.423	102.423	102.223	3.375	100.914	100.914	100.714
3.500	101.978	101.978	101.778	3.000	99.321	99.321	99.121	3.500	102.584	102.584	102.384	3.250	100.590	100.590	100.390	3.500	101.290	101.290	101.090
3.625	102.367	102.367	102.167	3.125	100.524	100.524	100.324	3.625	103.009	103.009	102.809	3.375	101.114	101.114	100.914	3.625	101.504	101.504	101.304
3.750	102.932	102.932	102.732	3.250	101.443	101.443	101.243	3.750	103.215	103.215	103.015	3.500	101.490	101.490	101.290	3.750	102.905	102.905	102.705
3.875	103.025	103.025	102.825	3.375	102.063	102.063	101.863	3.875	103.758	103.758	103.558	3.625	101.704	101.704	101.504	3.875	101.364	101.364	101.164
3.990	103.312	103.312	103.112	3.500	102.584	102.584	102.384	3.990	104.081	104.081	103.881	3.750	101.105	101.105	100.905	3.990	101.599	101.599	101.399
4.000	103.412	103.412	103.212	3.625	103.009	103.009	102.809	4.000	104.181	104.181	103.981	3.875	101.564	101.564	101.364	4.000	101.699	101.699	101.499
4.125	103.728	103.728	103.528	3.750	103.215	103.215	103.015	4.125	104.534	104.534	104.334	3.990	101.799	101.799	101.599	4.125	101.889	101.889	101.689
4.250	103.694	103.694	103.494	3.875	103.758	103.758	103.558	4.250	96.812	96.812	96.612	4.000	101.899	101.899	101.699	4.250	N/A	N/A	N/A
4.375	104.072	104.072	103.872	3.990	104.081	104.081	103.881	4.375	N/A	N/A	N/A	4.125	102.089	102.089	101.889	4.375	N/A	N/A	N/A
4.500	104.419	104.419	104.219	4.000	104.181	104.181	103.981	4.500	N/A	N/A	N/A	4.250	100.804	100.804	100.604	4.500	N/A	N/A	N/A
4.625	104.658	104.658	104.458	4.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.208	101.208	101.008	4.625	N/A	N/A	N/A
4.750	104.623	104.623	104.423	4.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.509	101.509	101.309	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	98.163	98.163	97.963	2.875	100.113	100.113	99.913	2.875	99.187	99.187	98.987	2.875	99.187	99.187	98.987	2.750	101.179	101.179	100.979
2.875	98.840	98.840	98.640	2.990	100.529	100.529	100.329	2.990	99.655	99.655	99.455	2.990	99.655	99.655	99.455	2.875	101.586	101.586	101.386
2.990	99.533	99.533	99.333	3.000	100.629	100.629	100.429	3.000	99.755	99.755	99.555	3.000	99.755	99.755	99.555	2.990	101.939	101.939	101.739
3.000	99.633	99.633	99.433	3.125	101.070	101.070	100.870	3.125	100.284	100.284	100.084	3.125	100.263	100.263	100.063	3.000	102.039	102.039	101.839
3.125	100.223	100.223	100.023	3.250	101.270	101.270	101.070	3.250	101.099	101.099	100.899	3.250	101.099	101.099	100.899	3.125	102.449	102.449	102.249
3.250	100.390	100.390	100.190	3.375	101.829	101.829	101.629	3.375	101.712	101.712	101.512	3.375	101.712	101.712	101.512	3.250	102.629	102.629	102.429
3.375	100.914	100.914	100.714	3.500	102.269	102.269	102.069	3.500	102.197	102.197	101.997	3.500	102.197	102.197	101.997	3.375	103.032	103.032	102.832
3.500	101.290	101.290	101.090	3.625	102.655	102.655	102.455	3.625	102.619	102.619	102.419	3.625	102.619	102.619	102.419	3.500	103.376	103.376	103.176
3.625	101.504	101.504	101.304	3.750	102.418	102.418	102.218	3.750	102.411	102.411	102.211	3.750	102.599	102.599	102.399	3.625	103.785	103.785	103.585
3.750	100.905	100.905	100.705	3.875	102.908	102.908	102.708	3.875	102.949	102.949	102.749	3.875	103.137	103.137	102.937	3.750	103.727	103.727	103.527
3.875	101.364	101.364	101.164	3.990	103.164	103.164	102.964	3.990	103.240	103.240	103.040	3.990	103.427	103.427	103.227	3.875	104.162	104.162	103.962
3.990	101.599	101.599	101.399	4.000	103.264	103.264	103.064	4.000	103.340	103.340	103.140	4.000	103.527	103.527	103.327	3.990	104.483	104.483	104.283
4.000	101.699	101.699	101.499	4.125	103.577	103.577	103.377	4.125	103.686	103.686	103.486	4.125	103.783	103.783	103.673	4.000	104.583	104.583	104.383
4.125	101.889	101.889	101.689	4.250	103.149	103.149	102.949	4.250	103.495	103.495	103.295	4.250	103.682	103.682	103.482	4.125	96.859	96.859	96.659
4.250	93.722	93.722	93.522	3.375	103.522	103.522	103.322	3.375	103.904	103.904	103.704	3.375	104.092	104.092	103.892	4.250	104.316	104.316	104.116
4.375	N/A	N/A	N/A	4.500	103.849	103.849	103.649	4.500	104.266	104.266	104.066	4.500	104.453	104.453	104.253	4.375	104.572	104.572	104.372
4.500	N/A	N/A	N/A	4.625	104.084	104.084	103.884	4.625	104.523	104.523	104.323	4.625	104.710	104.710	104.510	4.500	104.643	104.643	104.443
4.625	N/A	N/A	N/A	4.750	104.174	104.174	103.974	4.750	104.516	104.516	104.316	4.750	104.704	104.704	104.504	4.625	96.858	96.858	96.658
4.750	N/A	N/A	N/A	4.875	104.518	104.518	104.318	4.875	96.809	96.809	96.609	4.875	96.809	96.809	96.609	4.750	103.500	103.500	103.300
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.663	100.663	100.463	2.750	100.663	100.663	100.463	2.750	101.107	101.107	100.907	2.750	100.391	100.391	100.191	2.750	100.391	100.391	100.191
2.875	101.110	101.110	100.910	2.875	101.110	101.110	100.910	2.875	101.390	101.390	101.190	2.875	100.714	100.714	100.514	2.875	101.714	101.714	101.514
2.990	101.507	101.507	101.307	2.990	101.507	101.507	101.307	2.990	101.605	101.605	101.405	2.990	100.973	100.973	100.773	2.990	100.973	100.973	100.773
3.000	101.607	101.607	101.407	3.000	101.607	101.607	101.407	3.000	101.705	101.705	101.505	3.000	101.073	101.073	100.873	3.000	101.073	101.073	100.873
3.125	102.060	102.060	101.860	3.125	102.060	102.060	101.860	3.125	101.992	101.992	101.792	3.125	101.403	101.403	101.203	3.125	101.403	101.403	101.203
3.250	102.328	102.328	102.128	3.250	102.328	102.328	102.128	3.250	101.487	101.487	101.287	3.250	100.986	100.986	100.786	3.250	100.986	100.986	100.786
3.375	102.772	102.772	102.572	3.375	102.772	102.772	102.572	3.375	101.771	101.771	101.571	3.375	101.311	101.311	101.111	3.375	101.311	101.311	101.111
3.500	103.152	103.152	102.952	3.500	103.152	103.152	102.952	3.500	102.009	102.009	101.809	3.500	101.581	101.581	101.381	3.500	101.581	101.581	101.381
3.625	103.066	103.066	103.406	3.625	103.066	103.066	103.406	3.625	102.300	102.300	102.100	3.625	101.925	101.925	101.725	3.625	101.925	101.925	101.725
3.750	103.533	103.533	103.333	3.750	103.533	103.533	103.333	3.750	101.101	101.101	100.901	3.750	100.707	100.707	100.507	3.750	100.707	100.707	100.507
3.875	104.010	104.010	103.810	3.875	104.010	104.010	103.810	3.875	101.403	101.403	101.203	3.875	101.051	101.051	100.851	3.875	101.051	101.051	100.851
3.990	104.372	104.372	104.172	3.990	104.372	104.372	104.172	3.990	101.599	101.599	101.399	3.990	101.288	101.288	101.088	3.990	101.288	101.288	101.088
4.000	104.472	104.472	104.272	4.000	104.472	104.472	104.272	4.000	101.699	101.699	101.499	4.000	101.388	101.388	101.188	4.000	101.388	101.388	101.188
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%	-0.75%	-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
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

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

Product Features									
Product Feature ↓ \ ITV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

* Not applicable to MH Advantage properties (identified by 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	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

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

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

Lock Desk Policy

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/25/2021

45 Day Lock Exp.:

4/9/2021

60 Day Lock Exp.:

4/26/2021

W. Rate Sheet Dated: 2/23/2021

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.:

3/25/2021

45 Day Lock Exp.:

4/9/2021

60 Day Lock Exp.:

4/26/2021

W. Rate Sheet Dated: 2/23/2021

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	98.332	98.332	98.132	3.375	100.845	100.845	100.645	3.375	100.845	100.845	100.645	2.500	97.766	97.766	97.493	3.375	100.470	100.470	100.270
2.875	99.092	99.092	98.892	3.500	101.350	101.350	101.150	3.500	101.350	101.350	101.150	2.625	98.467	98.467	98.204	3.500	100.975	100.975	100.775
2.990	99.684	99.684	99.484	3.625	101.763	101.763	101.563	3.625	101.763	101.763	101.563	2.750	99.088	99.088	98.888	3.625	101.388	101.388	101.188
3.000	99.784	99.784	99.584	3.750	101.717	101.717	101.517	3.750	101.717	101.717	101.517	2.875	99.848	99.848	99.648	3.750	100.429	100.429	100.229
3.125	100.309	100.309	100.109	3.875	102.224	102.224	102.024	3.875	102.224	102.224	102.024	2.990	100.440	100.440	100.240	3.875	100.936	100.936	100.736
3.250	100.958	100.958	100.758	3.990	102.666	102.666	102.466	3.990	102.666	102.666	102.466	3.000	100.540	100.540	100.340	3.990	101.378	101.378	101.178
3.375	101.595	101.595	101.395	4.000	102.766	102.766	102.566	4.000	102.766	102.766	102.566	3.125	101.065	101.065	100.865	4.000	101.478	101.478	101.278
3.500	102.100	102.100	101.900	4.125	103.087	103.087	102.887	4.125	103.087	103.087	102.887	3.250	100.583	100.583	100.383	4.125	101.799	101.799	101.599
3.625	102.513	102.513	102.313	4.250	103.242	103.242	103.042	4.250	103.242	103.242	103.042	3.375	101.220	101.220	101.020	4.250	101.360	101.360	101.160
3.750	102.467	102.467	102.267	4.375	103.597	103.597	103.397	4.375	103.597	103.597	103.397	3.500	101.725	101.725	101.525	4.375	101.715	101.715	101.515
3.875	102.974	102.974	102.774	4.500	103.892	103.892	103.692	4.500	103.892	103.892	103.692	3.625	102.138	102.138	101.938	4.500	102.010	102.010	101.810
3.990	103.291	103.291	103.091	4.625	104.086	104.086	103.886	4.625	104.086	104.086	103.886	3.750	101.179	101.179	100.979	4.625	102.204	102.204	102.004
4.000	103.391	103.391	103.191	4.750	104.161	104.161	103.961	4.750	104.161	104.161	103.961	3.875	101.686	101.686	101.486	4.750	102.248	102.248	102.048
4.125	103.712	103.712	103.512	4.875	104.474	104.474	104.274	4.875	104.474	104.474	104.274	3.990	102.003	102.003	101.803	4.875	102.561	102.561	102.361
4.250	103.867	103.867	103.667	4.990	104.758	104.758	104.558	4.990	104.758	104.758	104.558	4.000	102.103	102.103	101.903	4.990	102.845	102.845	102.645
4.375	104.222	104.222	104.022	5.000	104.858	104.858	104.658	5.000	104.858	104.858	104.658	4.125	102.424	102.424	102.224	5.000	102.945	102.945	102.745
4.500	104.517	104.517	104.317	5.125	105.139	105.139	104.939	5.125	105.139	105.139	104.939	4.250	101.985	101.985	101.785	5.125	103.226	103.226	103.026
4.625	104.711	104.711	104.511	5.250	104.948	104.948	104.748	5.250	104.948	104.948	104.748	4.375	102.340	102.340	102.140	5.250	103.104	103.104	102.904
4.750	104.786	104.786	104.586	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.635	102.635	102.435	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	100.470	100.470	100.270	2.750	99.188	99.188	98.980	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	101.221	101.221	101.021
3.500	100.975	100.975	100.775	2.875	99.897	99.897	99.692	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	101.590	101.590	101.390
3.625	101.388	101.388	101.188	2.990	100.336	100.336	100.134	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	101.781	101.781	101.581
3.750	100.429	100.429	100.229	3.000	100.436	100.436	100.234	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	101.881	101.881	101.681
3.875	100.936	100.936	100.736	3.125	100.912	100.912	100.712	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	101.848	101.848	101.648
3.990	101.378	101.378	101.178	3.250	101.195	101.195	100.992	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.102	102.102	101.902
4.000	101.478	101.478	101.278	3.375	101.777	101.777	101.577	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.424	102.424	102.224
4.125	101.799	101.799	101.599	3.500	102.248	102.248	102.048	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	102.616	102.616	102.416
4.250	101.360	101.360	101.160	3.625	102.615	102.615	102.415	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	102.937	102.937	102.737
4.375	101.715	101.715	101.515	3.750	102.556	102.556	102.356	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.255	103.255	103.055
4.500	102.010	102.010	101.810	3.875	103.087	103.087	102.887	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.411	103.411	103.211
4.625	102.204	102.204	102.004	3.990	103.374	103.374	103.174	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.644	103.644	103.444
4.750	102.248	102.248	102.048	4.000	103.474	103.474	103.274	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.744	103.744	103.544
4.875	102.561	102.561	102.361	4.125	103.728	103.728	103.528	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.805	103.805	103.605
4.990	102.845	102.845	102.645	4.250	104.052	104.052	103.852	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	104.023	104.023	103.823
5.000	102.945	102.945	102.745	4.375	104.279	104.279	104.079	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.260	104.260	104.060
5.125	103.226	103.226	103.026	4.500	104.472	104.472	104.272	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.419	104.419	104.219
5.250	103.104	103.104	102.904	4.625	104.689	104.689	104.489	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	105.877	105.877	105.677	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	103.221	103.221	103.021	2.750	103.471	103.471	103.271	2.750	101.008	101.008	100.808	2.750	103.008	103.008	102.808	2.750	103.258	103.258	103.058
2.875	101.715	101.715	101.515	2.875	101.715	101.715	101.515	2.875	101.377	101.377	101.177	2.875	101.502	101.502	101.302	2.875	101.502	101.502	101.302
2.990	101.906	101.906	101.706	2.990	101.906	101.906	101.706	2.990	101.568	101.568	101.368	2.990	101.693	101.693	101.493	2.990	101.693	101.693	101.493
3.000	102.006	102.006	101.806	3.000	102.006	102.006	101.806	3.000	101.668	101.668	101.468	3.000	101.793	101.793	101.593	3.000	101.793	101.793	101.593
3.125	101.973	101.973	101.773	3.125	101.973	101.973	101.773	3.125	101.323	101.323	101.123	3.125	101.448	101.448	101.248	3.125	101.448	101.448	101.248
3.250	102.227	102.227	102.027	3.250	102.227	102.227	102.027	3.250	101.577	101.577	101.377	3.250	101.702	101.702	101.502	3.250	101.702	101.702	101.502
3.375	102.549	102.549	102.349	3.375	102.549	102.549	102.349	3.375	101.899	101.899	101.699	3.375	102.024	102.024	101.824	3.375	102.024	102.024	101.824
3.500	102.741	102.741	102.541	3.500	102.741	102.741	102.541	3.500	102.091	102.091	101.891	3.500	102.216	102.216	102.016	3.500	102.216	102.216	102.016
3.625	103.062	103.062	102.862	3.625	103.062	103.062	102.862	3.625	101.608	101.608	101.408	3.625	101.733	101.733	101.533	3.625	101.733	101.733	101.533
3.750	103.380	103.380	103.180	3.750	103.380	103.380	103.180	3.750	101.926	101.926	101.726	3.750	102.051	102.051	101.851	3.750	102.051	102.051	101.851
3.875	103.536	103.536	103.336	3.875	103.536	103.536	103.336	3.875	102.082	102.082	101.882	3.875	102.207	102.207	102.007	3.875	102.207	102.207	102.007
3.990	103.769	103.769	103.569	3.990	103.769	103.769	103.569	3.990	102.315	102.315	102.115	3.990	102.440	102.440	102.240	3.990	102.440	102.440	102.240
4.000	103.869	103.869	103.669	4.000	103.869	103.869	103.669	4.000	102.415	102.415	102.215	4.000	102.540	102.540	102.340	4.000	102.540	102.540	102.340
4.125	103.930	103.930	103.730	4.125	103.930	103.930	103.730	4.125	104.799	104.799	104.599	4.125	104.864	104.864	104.664	4.125			



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.:

3/25/2021

45 Day Lock Exp.:

4/9/2021

60 Day Lock Exp.:

4/26/2021

W. Rate Sheet Dated: 2/23/2021

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	98.332	98.332	98.132	2.750	99.188	99.188	98.980	2.750	101.221	101.221	101.021	2.500	96.416	96.416	96.143	2.750	99.708	99.708	99.508
2.875	99.092	99.092	98.892	2.875	99.897	99.897	99.692	2.875	101.590	101.590	101.390	2.625	97.117	97.117	96.854	2.875	100.077	100.077	99.877
2.990	99.684	99.684	99.484	2.990	100.336	100.336	100.134	2.990	101.781	101.781	101.581	2.750	97.738	97.738	97.538	2.990	100.268	100.268	100.068
3.000	99.784	99.784	99.584	3.000	100.436	100.436	100.234	3.000	101.881	101.881	101.681	2.875	98.498	98.498	98.298	3.000	100.368	100.368	100.168
3.125	100.309	100.309	100.109	3.125	100.912	100.912	100.712	3.125	101.848	101.848	101.648	2.990	99.090	99.090	98.890	3.125	100.023	100.023	99.823
3.250	100.958	100.958	100.758	3.250	101.195	101.195	100.992	3.250	102.102	102.102	101.902	3.000	99.190	99.190	98.990	3.250	100.277	100.277	100.077
3.375	101.595	101.595	101.395	3.375	101.777	101.777	101.577	3.375	102.424	102.424	102.224	3.125	99.715	99.715	99.515	3.375	100.599	100.599	100.399
3.500	102.100	102.100	101.900	3.500	102.248	102.248	102.048	3.500	102.616	102.616	102.416	3.250	99.233	99.233	99.033	3.500	100.791	100.791	100.591
3.625	102.513	102.513	102.313	3.625	102.615	102.615	102.415	3.625	102.937	102.937	102.737	3.375	99.870	99.870	99.670	3.625	100.308	100.308	100.108
3.750	102.467	102.467	102.267	3.750	102.556	102.556	102.356	3.750	103.255	103.255	103.055	3.500	100.375	100.375	100.175	3.750	100.626	100.626	100.426
3.875	102.974	102.974	102.774	3.875	103.087	103.087	102.887	3.875	103.411	103.411	103.211	3.625	100.788	100.788	100.588	3.875	100.782	100.782	100.582
3.990	103.291	103.291	103.091	3.990	103.374	103.374	103.174	3.990	103.644	103.644	103.444	3.750	99.829	99.829	99.629	3.990	101.015	101.015	100.815
4.000	103.391	103.391	103.191	4.000	103.474	103.474	103.274	4.000	103.744	103.744	103.544	3.875	100.336	100.336	100.136	4.000	101.115	101.115	100.915
4.125	103.712	103.712	103.512	4.125	103.728	103.728	103.528	4.125	103.805	103.805	103.605	3.990	100.653	100.653	100.453	4.125	103.439	103.439	103.239
4.250	103.867	103.867	103.667	4.250	104.052	104.052	103.852	4.250	104.023	104.023	103.823	4.000	100.753	100.753	100.553	4.250	103.657	103.657	103.457
4.375	104.222	104.222	104.022	4.375	104.279	104.279	104.079	4.375	104.260	104.260	104.060	4.125	101.074	101.074	100.874	4.375	103.894	103.894	103.694
4.500	104.517	104.517	104.317	4.500	104.472	104.472	104.272	4.500	104.419	104.419	104.219	4.250	100.635	100.635	100.435	4.500	104.053	104.053	103.853
4.625	104.711	104.711	104.511	4.625	104.689	104.689	104.489	4.625	N/A	N/A	N/A	4.375	100.990	100.990	100.790	4.625	N/A	N/A	N/A
4.750	104.786	104.786	104.586	4.750	105.877	105.877	105.677	4.750	N/A	N/A	N/A	4.500	101.285	101.285	101.085	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.:

3/25/2021

45 Day Lock Exp.:

4/9/2021

60 Day Lock Exp.:

4/26/2021

W. Rate Sheet Dated: 2/23/2021

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 [†]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)