



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.: 3/26/2021

45 Day Lock Exp.: 4/12/2021

60 Day Lock Exp.: 4/26/2021

W. Rate Sheet Dated: 2/24/2021

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	99.585	99.585	99.210	2.250	97.175	97.175	96.800	2.250	98.073	98.073	97.773	3.125	96.190	96.190	95.890
2.375	99.589	99.589	99.214	2.375	97.178	97.178	96.803	2.500	98.079	98.079	97.779	3.250	97.691	97.691	97.391
2.500	99.593	99.593	99.218	2.500	97.181	97.181	96.806	2.625	98.082	98.082	97.782	3.375	97.687	97.687	97.387
2.625	99.597	99.597	99.222	2.625	97.184	97.184	96.809	2.750	99.034	99.034	98.734	3.500	97.688	97.688	97.388
2.750	100.742	100.742	100.351	2.750	98.581	98.581	98.190	2.875	99.037	99.037	98.737	3.625	97.690	97.690	97.390
2.875	100.745	100.745	100.355	2.875	98.583	98.583	98.193	3.000	99.039	99.039	98.739	Margin = 2.250		Index = 0.070	
3.000	100.749	100.749	100.358	3.000	98.586	98.586	98.196	3.125	99.042	99.042	98.742	30 Year OTC			
3.125	100.752	100.752	100.362	3.125	98.589	98.589	98.198	3.250	101.846	101.846	101.546	Rate	30 Day	45 Day	60 Day
3.250	101.838	101.838	101.538	3.250	99.627	99.627	99.327	3.375	101.848	101.848	101.548	4.000	101.778	101.778	101.278
3.375	101.741	101.741	101.441	3.375	99.629	99.629	99.329	3.500	101.910	101.910	101.610	4.125	101.803	101.803	101.303
3.500	101.745	101.745	101.445	3.500	99.689	99.689	99.389	3.625	101.912	101.912	101.612	4.375	102.932	102.932	102.432
3.625	101.748	101.748	101.448	3.625	99.691	99.691	99.391	3.750	103.265	103.265	102.965	4.500	102.934	102.934	102.434
3.750	102.747	102.747	102.447	3.750	102.119	102.119	101.819	3.875	103.266	103.266	102.966	4.625	102.923	102.923	102.423
3.875	102.650	102.650	102.350	3.875	102.121	102.121	101.821	4.000	103.255	103.255	102.955	4.875	103.824	103.824	103.324
4.000	102.653	102.653	102.353	4.000	102.110	102.110	101.810	4.125	103.257	103.257	102.957	5.000	103.826	103.826	103.326
4.125	102.678	102.678	102.378	4.125	102.112	102.112	101.812	4.250	103.032	103.032	102.732	5.125	103.815	103.815	103.315
4.250	103.863	103.863	103.663	4.250	103.199	103.199	102.999	4.375	103.034	103.034	102.734	5.500	104.624	104.624	104.124
4.375	103.807	103.807	103.607	4.375	103.201	103.201	103.001	4.500	103.022	103.022	102.722	5.625	104.613	104.613	104.113
6.250	105.591	105.591	105.391	6.250	105.643	105.643	105.443	4.625	103.024	103.024	102.724	6.250	105.374	105.374	104.874

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	99.694	99.594	99.594	99.219	2.250	99.594	99.494	99.494	99.119	2.250	100.608	100.508	100.508	100.208
2.375	99.697	99.597	99.597	99.222	2.375	99.597	99.497	99.497	99.122	2.375	100.611	100.511	100.511	100.211
2.500	99.697	99.597	99.597	99.222	2.500	99.597	99.497	99.497	99.122	2.500	100.611	100.511	100.511	100.211
2.625	99.697	99.597	99.597	99.222	2.625	99.597	99.497	99.497	99.122	2.625	100.610	100.510	100.510	100.210
2.750	101.850	101.750	101.750	101.359	2.750	101.750	101.650	101.650	101.259	2.750	101.560	101.460	101.460	101.160
2.875	101.854	101.754	101.754	101.363	2.875	101.753	101.653	101.653	101.262	2.875	101.571	101.471	101.471	101.171
3.000	101.854	101.754	101.754	101.363	3.000	101.753	101.653	101.653	101.262	3.000	101.571	101.471	101.471	101.171
3.125	101.853	101.753	101.753	101.363	3.125	101.753	101.653	101.653	101.262	3.125	101.571	101.471	101.471	101.171
3.250	102.886	102.786	102.786	102.486	3.250	102.788	102.688	102.688	102.388	3.250	104.373	104.273	104.273	103.973
3.375	102.900	102.800	102.800	102.500	3.375	102.800	102.700	102.700	102.400	3.375	104.384	104.284	104.284	103.984
3.500	102.900	102.800	102.800	102.500	3.500	102.856	102.756	102.756	102.456	3.500	104.443	104.343	104.343	104.043
3.625	102.900	102.800	102.800	102.500	3.625	102.799	102.699	102.699	102.399	3.625	104.383	104.283	104.283	103.983
3.750	104.496	104.396	104.396	104.096	3.750	104.475	104.375	104.375	104.075	3.750	105.734	105.634	105.634	105.334

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	99.028	99.028	98.528	4.250	100.000	100.000	99.500
3.875	101.063	101.063	100.563	6.250	103.750	103.750	103.500	4.125	99.053	99.053	98.553	4.750	101.000	101.000	100.500
4.000	101.060	101.060	100.560					4.375	100.182	100.182	99.682	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	101.035	101.035	100.535					4.500	100.184	100.184	99.684	Rate	30 Day	45 Day	60 Day
4.250	102.137	102.137	101.637					4.625	100.173	100.173	99.673	6.250	102.750	102.750	102.250
4.375	102.093	102.093	101.593					4.875	101.074	101.074	100.574	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	102.091	102.091	101.591					5.000	101.076	101.076	100.576				
4.625	102.102	102.102	101.602					5.125	101.065	101.065	100.565				
4.750	103.016	103.016	102.516					5.500	101.874	101.874	101.374				
								5.625	101.863	101.863	101.363				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.624	102.624	102.124				

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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60 Day Lock Exp.:

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W. Rate Sheet Dated: 2/24/2021

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	96.175	96.175	95.875
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	97.441	97.441	97.141
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	97.437	97.437	97.137
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.439	98.439	98.139	3.500	97.438	97.438	97.138
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.442	98.442	98.142	3.625	97.440	97.440	97.140
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.444	98.444	98.144	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	97.991	97.991	97.601	3.125	98.447	98.447	98.147	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	97.994	97.994	97.603	3.250	101.438	101.438	101.138	Rate	30 Day	45 Day	60 Day
3.250	101.001	101.001	100.701	3.250	99.219	99.219	98.919	3.375	101.441	101.441	101.141	3.250	98.326	98.326	97.826
3.375	100.904	100.904	100.604	3.375	99.222	99.222	98.922	3.500	101.502	101.502	101.202	3.375	98.329	98.329	97.829
3.500	100.907	100.907	100.607	3.500	99.281	99.281	98.981	3.625	101.504	101.504	101.204	3.500	98.332	98.332	97.832
3.625	100.910	100.910	100.610	3.625	99.284	99.284	98.984	3.750	100.982	100.982	100.682	3.625	98.335	98.335	97.835
3.750	100.035	100.035	99.735	3.750	99.837	99.837	99.537	3.875	N/A	N/A	N/A	3.750	99.060	99.060	98.560
3.875	99.937	99.937	99.637	3.875	99.839	99.839	99.539	4.000	N/A	N/A	N/A	3.875	99.062	99.062	98.562
4.000	99.940	99.940	99.640	4.000	99.827	99.827	99.527	4.125	N/A	N/A	N/A	4.000	99.065	99.065	98.565
4.125	99.965	99.965	99.665	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.090	99.090	98.590
4.250	101.088	101.088	100.888	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.113	100.113	99.613
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	100.475	100.375	100.375	99.984	2.750	100.375	100.275	100.275	99.884	2.750	98.779	98.679	98.679	98.379
2.875	100.479	100.379	100.379	99.988	2.875	100.378	100.278	100.278	99.887	2.875	98.790	98.690	98.690	98.390
3.000	100.479	100.379	100.379	99.988	3.000	100.378	100.278	100.278	99.887	3.000	98.790	98.690	98.690	98.390
3.125	100.478	100.378	100.378	99.988	3.125	100.378	100.278	100.278	99.887	3.125	98.790	98.690	98.690	98.390
3.250	101.698	101.598	101.598	101.298	3.250	101.600	101.500	101.500	101.200	3.250	101.248	101.148	101.148	100.848
3.375	101.713	101.613	101.613	101.313	3.375	101.612	101.512	101.512	101.212	3.375	101.259	101.159	101.159	100.859
3.500	101.713	101.613	101.613	101.313	3.500	101.669	101.569	101.569	101.269	3.500	101.318	101.218	101.218	100.918
3.625	101.713	101.613	101.613	101.313	3.625	101.612	101.512	101.512	101.212	3.625	101.258	101.158	101.158	100.858
3.750	101.434	101.334	101.334	101.034	3.750	101.412	101.312	101.312	101.012	3.750	102.609	102.509	102.509	102.209

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)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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45 Day Lock Exp.:

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60 Day Lock Exp.:

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W. Rate Sheet Dated: 2/24/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Confirming 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	98.042	98.042	97.842	2.250	92.940	92.940	92.740	2.750	97.282	97.282	97.082	2.500	97.449	97.449	97.249	2.750	97.925	97.925	97.725				
2.875	98.716	98.716	98.516	2.375	94.083	94.083	93.883	2.875	98.025	98.025	97.825	2.625	98.237	98.237	98.037	2.875	98.677	98.677	98.477				
2.990	99.175	99.175	98.975	2.500	95.238	95.238	95.038	2.990	99.087	99.087	98.887	2.750	98.822	98.822	98.622	2.990	99.588	99.588	99.388				
3.000	99.275	99.275	99.075	2.625	96.352	96.352	96.152	3.000	99.187	99.187	98.987	2.875	99.437	99.437	99.237	3.000	99.688	99.688	99.488				
3.125	100.165	100.165	99.965	2.750	97.345	97.345	97.145	3.125	100.462	100.462	100.262	2.990	99.788	99.788	99.588	3.125	99.931	99.931	99.731				
3.250	100.921	100.921	100.721	2.875	98.156	98.156	97.956	3.250	101.423	101.423	101.223	3.000	99.888	99.888	99.688	3.250	100.463	100.463	100.263				
3.375	101.489	101.489	101.289	2.990	99.189	99.189	98.989	3.375	102.048	102.048	101.848	3.125	100.131	100.131	99.931	3.375	100.991	100.991	100.791				
3.500	101.965	101.965	101.765	3.000	99.289	99.289	99.089	3.500	102.574	102.574	102.374	3.250	100.663	100.663	100.463	3.500	101.373	101.373	101.173				
3.625	102.357	102.357	102.157	3.125	100.498	100.498	100.298	3.625	103.002	103.002	102.802	3.375	101.191	101.191	100.991	3.625	101.586	101.586	101.386				
3.750	102.454	102.454	102.254	3.250	101.423	101.423	101.223	3.750	103.137	103.137	102.937	3.500	101.573	101.573	101.373	3.750	100.826	100.826	100.626				
3.875	102.952	102.952	102.752	3.375	102.048	102.048	101.848	3.875	103.685	103.685	103.485	3.625	101.786	101.786	101.586	3.875	101.289	101.289	101.089				
3.990	103.240	103.240	103.040	3.500	102.574	102.574	102.374	3.990	104.013	104.013	103.813	3.750	101.026	101.026	100.826	3.990	101.530	101.530	101.330				
4.000	103.340	103.340	103.140	3.625	103.002	103.002	102.802	4.000	104.113	104.113	103.913	3.875	101.489	101.489	101.289	4.000	101.630	101.630	101.430				
4.125	103.660	103.660	103.460	3.750	103.137	103.137	102.937	4.125	104.467	104.467	104.267	3.990	101.730	101.730	101.530	4.125	101.820	101.820	101.620				
4.250	103.673	103.673	103.473	3.875	103.685	103.685	103.485	4.250	96.812	96.812	96.612	4.000	101.830	101.830	101.630	4.250	N/A	N/A	N/A				
4.375	104.053	104.053	103.853	3.990	104.013	104.013	103.813	4.375	N/A	N/A	N/A	4.125	102.020	102.020	101.820	4.375	N/A	N/A	N/A				
4.500	104.405	104.405	104.205	4.000	104.113	104.113	103.913	4.500	N/A	N/A	N/A	4.250	100.783	100.783	100.583	4.500	N/A	N/A	N/A				
4.625	104.644	104.644	104.444	4.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.191	101.191	100.991	4.625	N/A	N/A	N/A				
4.750	104.606	104.606	104.406	4.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.492	101.492	101.292	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	97.862	97.862	97.662	2.875	99.816	99.816	99.616	2.875	98.891	98.891	98.691	2.875	98.891	98.891	98.691	2.750	101.118	101.118	100.918				
2.875	98.546	98.546	98.346	2.990	100.237	100.237	100.037	2.990	99.365	99.365	99.165	2.990	99.365	99.365	99.165	2.875	101.529	101.529	101.329				
2.990	99.500	99.500	99.300	3.000	100.337	100.337	100.137	3.000	99.465	99.465	99.265	3.000	99.465	99.465	99.265	2.990	101.886	101.886	101.686				
3.000	99.600	99.600	99.400	3.125	100.785	100.785	100.585	3.125	100.260	100.260	100.060	3.125	100.239	100.239	100.039	3.000	101.986	101.986	101.786				
3.125	99.931	99.931	99.731	3.250	101.251	101.251	101.051	3.250	101.080	101.080	100.880	3.250	101.080	101.080	100.880	3.125	102.399	102.399	102.199				
3.250	100.463	100.463	100.263	3.375	101.813	101.813	101.613	3.375	101.698	101.698	101.498	3.375	101.698	101.698	101.498	3.250	102.385	102.385	102.185				
3.375	100.991	100.991	100.791	3.500	102.256	102.256	102.056	3.500	102.188	102.188	101.988	3.500	102.188	102.188	101.988	3.375	102.792	102.792	102.592				
3.500	101.373	101.373	101.173	3.625	102.645	102.645	102.445	3.625	102.614	102.614	102.414	3.625	102.614	102.614	102.414	3.500	103.139	103.139	102.939				
3.625	101.586	101.586	101.386	3.750	103.342	103.342	103.142	3.750	103.334	103.334	103.134	3.750	103.334	103.334	103.134	3.625	103.557	103.557	103.357				
3.750	100.826	100.826	100.626	3.875	102.836	102.836	102.636	3.875	102.877	102.877	102.677	3.875	103.065	103.065	102.865	3.750	103.529	103.529	103.329				
3.875	101.289	101.289	101.089	3.990	103.094	103.094	102.894	3.990	103.173	103.173	102.973	3.990	103.360	103.360	103.160	3.875	103.967	103.967	103.767				
3.990	101.530	101.530	101.330	4.000	103.194	103.194	102.994	4.000	103.273	103.273	103.073	4.000	103.460	103.460	103.260	3.990	104.287	104.287	104.087				
4.000	101.630	101.630	101.430	4.125	103.510	103.510	103.310	4.125	103.622	103.622	103.422	4.125	103.810	103.810	103.610	4.000	104.387	104.387	104.187				
4.125	101.820	101.820	101.620	4.250	103.129	103.129	102.929	4.250	103.475	103.475	103.275	4.250	103.662	103.662	103.462	4.125	104.754	104.754	104.554				
4.250	93.722	93.722	93.522	4.375	103.504	103.504	103.304	4.375	103.886	103.886	103.686	4.375	104.074	104.074	103.874	4.250	104.115	104.115	103.915				
4.375	N/A	N/A	N/A	4.500	103.837	103.837	103.637	4.500	104.250	104.250	104.050	4.500	104.437	104.437	104.237	4.375	104.373	104.373	104.173				
4.500	N/A	N/A	N/A	4.625	104.070	104.070	103.870	4.625	104.509	104.509	104.309	4.625	104.696	104.696	104.496	4.500	104.442	104.442	104.242				
4.625	N/A	N/A	N/A	4.750	104.157	104.157	103.957	4.750	104.499	104.499	104.299	4.750	104.687	104.687	104.487	4.625	104.679	104.679	104.479				
4.750	N/A	N/A	N/A	4.875	104.502	104.502	104.302	4.875	96.809	96.809	96.609	4.875	96.809	96.809	96.609	4.750	103.293	103.293	103.093				
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.602	100.602	100.402	2.750	100.602	100.602	100.402	2.750	101.045	101.045	100.845	2.750	100.329	100.329	100.129	2.750	100.329	100.329	100.129	2.750	101.118	101.118	100.918
2.875	101.053	101.053	100.853	2.875	101.053	101.053	100.853	2.875	101.330	101.330	101.130	2.875	100.654	100.654	100.454	2.875	100.654	100.654	100.454	2.875	101.529	101.529	101.329
2.990	101.453	101.453	101.253	2.990	101.453	101.453	101.253	2.990	101.552	101.552	101.352	2.990	100.919	100.919	100.719	2.990	100.919	100.919	100.719	2.990	101.886	101.886	101.686
3.000	101.553	101.553	101.353	3.000	101.553	101.553	101.353	3.000	101.652	101.652	101.452	3.000	101.019	101.019	100.819	3.000	101.019	101.019	100.819	3.000	101.986	101.986	101.786
3.125	102.010	102.010	101.810	3.125	102.010	102.010	101.810	3.125	101.942	101.942	101.742	3.125	101.353	101.353	101.153	3.125	101.353	101.353	101.153	3.125	102.399	102.399	102.199
3.250	102.086	102.086	101.886	3.250	102.086	102.086	101.886	3.250	101.241	101.241	101.041	3.250	100.742	100.742	100.542	3.250	100.742	100.742	100.542	3.250	102.109	102.109	101.909
3.375	102.534	102.534	102.334	3.375	102.534	102.534	102.334	3.375	101.527	101.527	101.327	3.375	101.069	101.069	100.869	3.375	101.069	101.069	100.869	3.375	102.516	102.516	102.316
3.500	102.915	102.915	102.715	3.500	102.915	102.915	102.715	3.500	101.772	101.772	101.572	3.500	101.348	101.348	101.148	3.500	101.348	101.348	101.148	3.500	102.864	102.864	102.664
3.625	103.372	103.372	103.172	3.625	103.372	103.372	103.172	3.625	102.061	102.061	101.861	3.625	101.676	101.676	101.476	3.625	101.676	101.676	101.476	3.625	103.281	103.281	103.081
3.750	103.335	103.335	103.135	3.750	103.335	103.335	103.135	3.750	100.901	100.901	100.701	3.750	100.507	100.507	100.307	3.750	100.507	100.507	100.307	3.750	102.925	102.925	102.725
3.875	103.816	103.816	103.616	3.875	103.816	103.816	103.616	3.875	101.205	101.205	101.005	3.875	100.854	100.854	100.654	3.875	100.854	100.854	100.654	3.875	103.363	103.363	103.163
3.990																							



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.:

3/26/2021

45 Day Lock Exp.:

4/12/2021

60 Day Lock Exp.:

4/26/2021

W. Rate Sheet Dated: 2/24/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

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

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

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

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

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

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

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

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

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

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



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

30 Day Lock Exp.: 3/26/2021
45 Day Lock Exp.: 4/12/2021
60 Day Lock Exp.: 4/26/2021

W. Rate Sheet Dated: 2/24/2021

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	98.026	98.026	97.826	3.375	100.668	100.668	100.468	3.375	100.668	100.668	100.468	2.500	97.431	97.431	97.129	3.375	100.293	100.293	100.093
2.875	98.791	98.791	98.591	3.500	101.176	101.176	100.976	3.500	101.176	101.176	100.976	2.625	98.137	98.137	97.841	3.500	100.801	100.801	100.601
2.990	99.380	99.380	99.180	3.625	101.597	101.597	101.397	3.625	101.597	101.597	101.397	2.750	98.782	98.782	98.582	3.625	101.222	101.222	101.022
3.000	99.480	99.480	99.280	3.750	101.587	101.587	101.387	3.750	101.587	101.587	101.387	2.875	99.547	99.547	99.347	3.750	100.299	100.299	100.099
3.125	100.021	100.021	99.821	3.875	102.098	102.098	101.898	3.875	102.098	102.098	101.898	2.990	100.136	100.136	99.936	3.875	100.810	100.810	100.610
3.250	100.777	100.777	100.577	3.990	102.544	102.544	102.344	3.990	102.544	102.544	102.344	3.000	100.236	100.236	100.036	3.990	101.256	101.256	101.056
3.375	101.418	101.418	101.218	4.000	102.644	102.644	102.444	4.000	102.644	102.644	102.444	3.125	100.777	100.777	100.577	4.000	101.356	101.356	101.156
3.500	101.926	101.926	101.726	4.125	102.968	102.968	102.768	4.125	102.968	102.968	102.768	3.250	100.402	100.402	100.202	4.125	101.680	101.680	101.480
3.625	102.347	102.347	102.147	4.250	103.148	103.148	102.948	4.250	103.148	103.148	102.948	3.375	101.043	101.043	100.843	4.250	101.266	101.266	101.066
3.750	102.337	102.337	102.137	4.375	103.506	103.506	103.306	4.375	103.506	103.506	103.306	3.500	101.551	101.551	101.351	4.375	101.624	101.624	101.424
3.875	102.848	102.848	102.648	4.500	103.805	103.805	103.605	4.500	103.805	103.805	103.605	3.625	101.972	101.972	101.772	4.500	101.923	101.923	101.723
3.990	103.169	103.169	102.969	4.625	103.999	103.999	103.799	4.625	103.999	103.999	103.799	3.750	101.049	101.049	100.849	4.625	102.117	102.117	101.917
4.000	103.269	103.269	103.069	4.750	104.008	104.008	103.808	4.750	104.008	104.008	103.808	3.875	101.560	101.560	101.360	4.750	102.095	102.095	101.895
4.125	103.593	103.593	103.393	4.875	104.324	104.324	104.124	4.875	104.324	104.324	104.124	3.990	101.881	101.881	101.681	4.875	102.411	102.411	102.211
4.250	103.773	103.773	103.573	4.990	104.608	104.608	104.408	4.990	104.608	104.608	104.408	4.000	101.981	101.981	101.781	4.990	102.695	102.695	102.495
4.375	104.131	104.131	103.931	5.000	104.708	104.708	104.508	5.000	104.708	104.708	104.508	4.125	102.305	102.305	102.105	5.000	102.795	102.795	102.595
4.500	104.430	104.430	104.230	5.125	104.991	104.991	104.791	5.125	104.991	104.991	104.791	4.250	101.891	101.891	101.691	5.125	103.078	103.078	102.878
4.625	104.624	104.624	104.424	5.250	104.942	104.942	104.742	5.250	104.942	104.942	104.742	4.375	102.249	102.249	102.049	5.250	103.098	103.098	102.898
4.750	104.633	104.633	104.433	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.548	102.548	102.348	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	100.293	100.293	100.093	2.750	98.959	98.959	98.755	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	101.112	101.112	100.912
3.500	100.801	100.801	100.601	2.875	99.659	99.659	99.456	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	101.483	101.483	101.283
3.625	101.222	101.222	101.022	2.990	100.112	100.112	99.912	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	101.675	101.675	101.475
3.750	100.299	100.299	100.099	3.000	100.212	100.212	100.012	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	101.775	101.775	101.575
3.875	100.810	100.810	100.610	3.125	100.690	100.690	100.490	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	101.779	101.779	101.579
3.990	101.256	101.256	101.056	3.250	101.023	101.023	100.823	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.033	102.033	101.833
4.000	101.356	101.356	101.156	3.375	101.611	101.611	101.411	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	102.358	102.358	102.158
4.125	101.680	101.680	101.480	3.500	102.085	102.085	101.885	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	102.551	102.551	102.351
4.250	101.266	101.266	101.066	3.625	102.455	102.455	102.255	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	103.019	103.019	102.819
4.375	101.624	101.624	101.424	3.750	102.429	102.429	102.229	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	103.340	103.340	103.140
4.500	101.923	101.923	101.723	3.875	102.963	102.963	102.763	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	103.496	103.496	103.296
4.625	102.117	102.117	101.917	3.990	103.253	103.253	103.053	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	103.735	103.735	103.535
4.750	102.095	102.095	101.895	4.000	103.353	103.353	103.153	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	103.835	103.835	103.635
4.875	102.411	102.411	102.211	4.125	103.613	103.613	103.413	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	103.920	103.920	103.720
4.990	102.695	102.695	102.495	4.250	103.958	103.958	103.758	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	104.141	104.141	103.941
5.000	102.795	102.795	102.595	4.375	104.188	104.188	103.988	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	104.380	104.380	104.180
5.125	103.078	103.078	102.878	4.500	104.383	104.383	104.183	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	104.541	104.541	104.341
5.250	103.098	103.098	102.898	4.625	104.539	104.539	104.339	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	105.737	105.737	105.537	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	103.112	103.112	102.912	2.750	103.362	103.362	103.162	2.750	100.899	100.899	100.699	2.750	102.899	102.899	102.699	2.750	103.149	103.149	102.949
2.875	101.608	101.608	101.408	2.875	101.608	101.608	101.408	2.875	101.270	101.270	101.070	2.875	101.395	101.395	101.195	2.875	101.395	101.395	101.195
2.990	101.800	101.800	101.600	2.990	101.800	101.800	101.600	2.990	101.462	101.462	101.262	2.990	101.587	101.587	101.387	2.990	101.587	101.587	101.387
3.000	101.900	101.900	101.700	3.000	101.900	101.900	101.700	3.000	101.562	101.562	101.362	3.000	101.687	101.687	101.487	3.000	101.687	101.687	101.487
3.125	101.904	101.904	101.704	3.125	101.904	101.904	101.704	3.125	101.254	101.254	101.054	3.125	101.379	101.379	101.179	3.125	101.379	101.379	101.179
3.250	102.158	102.158	101.958	3.250	102.158	102.158	101.958	3.250	101.508	101.508	101.308	3.250	101.633	101.633	101.433	3.250	101.633	101.633	101.433
3.375	102.483	102.483	102.283	3.375	102.483	102.483	102.283	3.375	101.833	101.833	101.633	3.375	101.958	101.958	101.758	3.375	101.958	101.958	101.758
3.500	102.676	102.676	102.476	3.500	102.676	102.676	102.476	3.500	102.026	102.026	101.826	3.500	102.151	102.151	101.951	3.500	102.151	102.151	101.951
3.625	103.144	103.144	102.944	3.625	103.144	103.144	102.944	3.625	101.690	101.690	101.490	3.625	101.815	101.815	101.615	3.625	101.815	101.815	101.615
3.750	103.465	103.465	103.265	3.750	103.465	103.465	103.265	3.750	102.011	102.011	101.811	3.750	102.136	102.136	101.936	3.750	102.136	102.136	101.936
3.875	103.621	103.621	103.421	3.875	103.621	103.621	103.421	3.875	102.167	102.167	101.967	3.875	102.292	102.292	102.092	3.875	102.292	102.292	102.092
3.990	103.860	103.860	103.660	3.990	103.860	103.860	103.660	3.990	102.406	102.406	102.206	3.990	102.531	102.531	102.331	3.990	102.531	102.531	102.331
4.000	103.960	103.960	103.760	4.000	103.960	103.960	103.760	4.000	102.506	102.506	102.306	4.000	102.631	102.631	102.431	4.000			



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.:

3/26/2021

45 Day Lock Exp.:

4/12/2021

60 Day Lock Exp.:

4/26/2021

W. Rate Sheet Dated: 2/24/2021

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	98.026	98.026	97.826	2.750	98.959	98.959	98.755	2.750	101.112	101.112	100.912	2.500	96.081	96.081	95.779	2.750	99.599	99.599	99.399
2.875	98.791	98.791	98.591	2.875	99.659	99.659	99.456	2.875	101.483	101.483	101.283	2.625	96.787	96.787	96.491	2.875	99.970	99.970	99.770
2.990	99.380	99.380	99.180	2.990	100.112	100.112	99.912	2.990	101.675	101.675	101.475	2.750	97.432	97.432	97.232	2.990	100.162	100.162	99.962
3.000	99.480	99.480	99.280	3.000	100.212	100.212	100.012	3.000	101.775	101.775	101.575	2.875	98.197	98.197	97.997	3.000	100.262	100.262	100.062
3.125	100.021	100.021	99.821	3.125	100.690	100.690	100.490	3.125	101.779	101.779	101.579	2.990	98.786	98.786	98.586	3.125	99.954	99.954	99.754
3.250	100.777	100.777	100.577	3.250	101.023	101.023	100.823	3.250	102.033	102.033	101.833	3.000	98.886	98.886	98.686	3.250	100.208	100.208	100.008
3.375	101.418	101.418	101.218	3.375	101.611	101.611	101.411	3.375	102.358	102.358	102.158	3.125	99.427	99.427	99.227	3.375	100.533	100.533	100.333
3.500	101.926	101.926	101.726	3.500	102.085	102.085	101.885	3.500	102.551	102.551	102.351	3.250	99.052	99.052	98.852	3.500	100.726	100.726	100.526
3.625	102.347	102.347	102.147	3.625	102.455	102.455	102.255	3.625	103.019	103.019	102.819	3.375	99.693	99.693	99.493	3.625	100.390	100.390	100.190
3.750	102.337	102.337	102.137	3.750	102.429	102.429	102.229	3.750	103.340	103.340	103.140	3.500	100.201	100.201	100.001	3.750	100.711	100.711	100.511
3.875	102.848	102.848	102.648	3.875	102.963	102.963	102.763	3.875	103.496	103.496	103.296	3.625	100.622	100.622	100.422	3.875	100.867	100.867	100.667
3.990	103.169	103.169	102.969	3.990	103.253	103.253	103.053	3.990	103.735	103.735	103.535	3.750	99.699	99.699	99.499	3.990	101.106	101.106	100.906
4.000	103.269	103.269	103.069	4.000	103.353	103.353	103.153	4.000	103.835	103.835	103.635	3.875	100.210	100.210	100.010	4.000	101.206	101.206	101.006
4.125	103.593	103.593	103.393	4.125	103.613	103.613	103.413	4.125	103.920	103.920	103.720	3.990	100.531	100.531	100.331	4.125	103.554	103.554	103.354
4.250	103.773	103.773	103.573	4.250	103.958	103.958	103.758	4.250	104.141	104.141	103.941	4.000	100.631	100.631	100.431	4.250	103.775	103.775	103.575
4.375	104.131	104.131	103.931	4.375	104.188	104.188	103.988	4.375	104.380	104.380	104.180	4.125	100.955	100.955	100.755	4.375	104.014	104.014	103.814
4.500	104.430	104.430	104.230	4.500	104.383	104.383	104.183	4.500	104.541	104.541	104.341	4.250	100.541	100.541	100.341	4.500	104.175	104.175	103.975
4.625	104.624	104.624	104.424	4.625	104.539	104.539	104.339	4.625	N/A	N/A	N/A	4.375	100.899	100.899	100.699	4.625	N/A	N/A	N/A
4.750	104.633	104.633	104.433	4.750	105.737	105.737	105.537	4.750	N/A	N/A	N/A	4.500	101.198	101.198	100.998	4.750	N/A	N/A	N/A

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/26/2021

45 Day Lock Exp.:

4/12/2021

60 Day Lock Exp.:

4/26/2021

W. Rate Sheet Dated: 2/24/2021

Release Time: 10:00 am ET

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Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline ¹IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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